

The background of the entire page is a photograph of a royal palm plantation. The trees are tall and slender, with long, feathery fronds that create a dense canopy. A dirt path or road winds through the center of the plantation, leading the eye into the distance. The lighting is soft, suggesting an overcast day or early morning/late afternoon. The overall color palette is dominated by various shades of green and brown.

UMéRA

ROYAL PALM PLANTATION BROCHURE

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COMPANY PROFILE

UMéRA Farms is a leading agro-allied company in Nigeria, registered under the Companies and Allied Matters Act 1990 of the Corporate Affairs Commission. We specialize in diversified agribusiness, focusing on both livestock and crop production, with a primary emphasis on cash crops. Our oil palm plantation, launched in June 2024, aspires to become the largest in Africa through strategic aggregation.



OUR TEAM

Our team comprises seasoned financial and agricultural experts with extensive experience in oil palm production and exportation. Together, we strive to achieve significant success and contribute to the agricultural economy.



OLAMIDE
ALAO-AKALA



YEMISI
ADEPOJU



OLANIPEKUN
OLALEYE AMSTRONG

OUR CORE VALUES



FARM OWNER BENEFITS

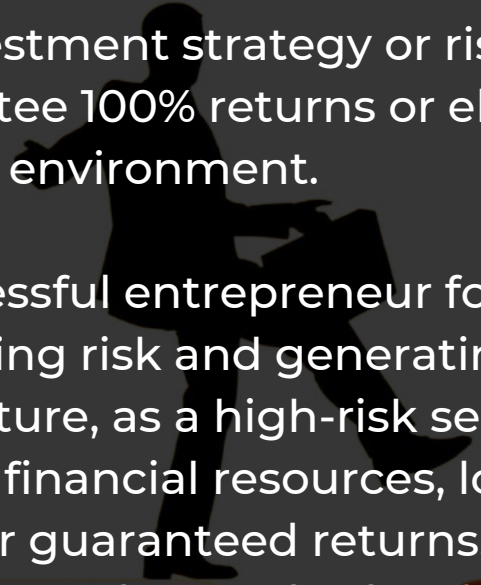
					
PASSIVE INCOME	GENERATIONAL WEALTH	INFLATION PROOF	AGGREGATION	FARM MANAGEMENT	LIFE SPAN
Earn annual passive income for up to 70 years from oil palm production.	Easily transferable to the next generation, ensuring long-term family wealth.	Secure investment with stable returns, unaffected by inflation.	Join a farm community focused on growth and national development.	Comprehensive farm management services that relieve owners of operational stress.	100 years

RISK DISCLOSURE

All businesses and investments involve risks, and agriculture is no exception. It's essential for us to be transparent about these risks. No investment strategy or risk management technique can guarantee 100% returns or eliminate all risks, regardless of the market environment.

A successful entrepreneur focuses on finding a balance between managing risk and generating profits.

Agriculture, as a high-risk sector, is not ideal for individuals with limited financial resources, low-risk tolerance, or the need for quick or guaranteed returns. Prospective investors should carefully evaluate whether farm ownership aligns with their financial situation and goals.



**LOW
RISK**

**HIGH
RISK**



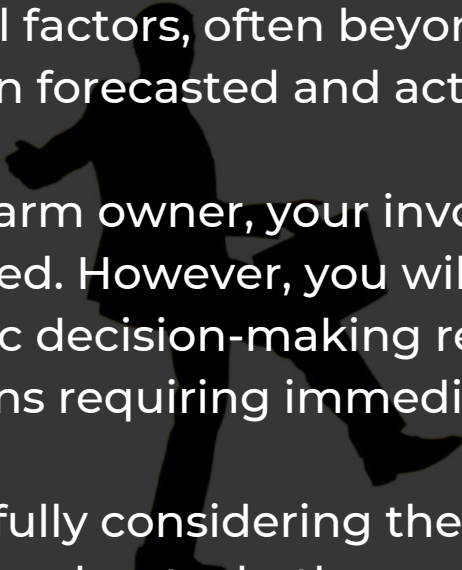
BELOW ARE KEY POINTS TO CONSIDER:

1. UMÉRA Farms is not a regulated investment company under the SEC. Instead, we are an agricultural company specializing in farm management services.
2. Farming operations are influenced by factors beyond our control, including unfavorable weather conditions (low rainfall, flooding, drought), pest infestations, or other environmental challenges. These can impact germination rates, crop yields, and harvest outcomes.
3. The success of our clients' farms remains our top priority. We proactively mitigate risks when possible, such as replanting lost oil palm seedlings due to drought, pest infestation, or other unforeseen events during subsequent cultivation seasons. These measures aim to ensure a satisfactory germination rate and optimize harvest results.

4. While our financial projections are based on past experiences and performance, they are not guarantees of future results. External factors, often beyond our control, may lead to variations between forecasted and actual outcomes.

5. As a farm owner, your involvement in day-to-day operations will be limited. However, you will have full authority to participate in strategic decision-making regarding your farm, except in urgent situations requiring immediate action based on our expertise.

By carefully considering these factors, you can make informed decisions about whether agricultural investment aligns with your financial goals and risk tolerance.



**LOW
RISK**

**HIGH
RISK**





NURSERY DEVELOPMENT

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YEAR 2

TRANSPLANTING STAGE

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YEAR 3

ABOUT FRUITING

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YEAR 4

FRUITING STAGE

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OIL PALM PROCESSING

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ROI FOR THE FIRST 3 YEARS

Year 1:

10%

Year 2:

10%

Year 3:

5%

EXPECTED RETURN PER PLOT

**Average Expected Return (Based
on Financial Projection)(₦)**

**Service Charge
(30%) (₦)**

**AVG. Expected Net
Payment (70%) (₦)**

4	310,000	93,000	217,000
5	310,000	93,000	217,000
6	310,000	93,000	217,000
7	310,000	93,000	217,000
8	374,000	112,200	261,800
9	374,000	112,200	261,800
10	374,000	112,200	261,800

EXPECTED RETURN PER PLOT

Average Expected Return (Based on Financial Projection)(₦)

Service Charge (30%) (₦)

AVG. Expected Net Payment (70%) (₦)

11	450,800	135,240	315,560
12	450,800	135,240	315,560
13	450,800	135,240	315,560
14	450,800	135,240	315,560
15	450,800	135,240	315,560
16	542,960	162,888	380,072
17	542,960	162,888	380,072
18	542,960	162,888	380,072
19	542,960	162,888	380,072
20	542,960	162,888	380,072

NOTE:

These projections are based on average price data collected over the past five years. The cost of raw oil palm fruits varies annually.

ROI FOR THE FIRST 3 YEARS

Year 1:

10%

Year 2:

10%

Year 3:

5%

EXPECTED RETURN PER ACRE

Average Expected Return (Based
on Financial Projection)(₦)

Service Charge
(30%) (₦)

AVG. Expected Net
Payment (70%) (₦)

4 1,920,000

576,000

1,344,000

5 1,920,000

576,000

1,344,000

6 1,920,000

576,000

1,344,000

7 1,920,000

576,000

1,344,000

8 2,304,000

691,200

1,612,800

9 2,304,000

691,200

1,612,800

10 2,304,000

691,200

1,612,800

EXPECTED RETURN PER ACRE

Average Expected Return (Based on Financial Projection)(₦)		Service Charge (30%) (₦)	AVG. Expected Net Payment (70%) (₦)
11	2,764,800	829,440	1,935,360
12	2,764,800	829,440	1,935,360
13	2,764,800	829,440	1,935,360
14	2,764,800	829,440	1,935,360
15	2,764,800	829,440	1,935,360
16	3,317,760	995,328	2,322,432
17	3,317,760	995,328	2,322,432
18	3,317,760	995,328	2,322,432
19	3,317,760	995,328	2,322,432
20	3,317,760	995,328	2,322,432

NOTE:

These projections are based on average price data collected over the past five years. The cost of raw oil palm fruits varies annually.

PACKAGES : BUY - OWN - EARN

PRICE:

₦5,000,000

1 ACRE:

- ✓ ENJOY UP TO 70 YEARS OF INCOME
- ✓ FULL MANAGEMENT
- ✓ INSURANCE
- ✓ FARM MANAGEMENT AGREEMENT (FMA)
- ✓ FARM VISITATION
- ✓ CERTIFICATE OF OWNERSHIP (COI)
- ✓ LAND OWNERSHIP

PRICE:

₦850,000

1 PLOT:

- ✓ ENJOY UP TO 70 YEARS OF INCOME
- ✓ FULL MANAGEMENT
- ✓ INSURANCE
- ✓ FARM MANAGEMENT AGREEMENT (FMA)
- ✓ FARM VISITATION
- ✓ CERTIFICATE OF OWNERSHIP (COI)
- ✓ LAND OWNERSHIP

NOTE:

We'll manage your oil palm plantation for up to 70 years. The management contract can be renewed by you or your descendants.

FLEXIBLE PAYMENT PLANS

WE OFFER A VARIETY OF PAYMENT SCHEDULES TO FIT YOUR PREFERENCES. CHOOSE FROM WEEKLY, BI- WEEKLY, OR MONTHLY INSTALLMENTS, AND SPREAD THE COST OVER 12 MONTHS. ENJOY THE FLEXIBILITY TO CUSTOMIZE YOUR PLAN AS LONG AS THE TOTAL BALANCE IS PAID IN FULL BY THE END OF THE 12TH MONTH.

CLICK TO SUBSCRIBE

SUBSCRIBE



FAQS

Questions.....?

Answers

✓ **WHERE IS UMÉRA FARM LOCATED?**

UMÉRA Farms is situated off San-San Village along Kajala Adafila Road, Orire Local Government Area, Ogbomosho, Oyo State.

✓ **WHAT IS ROYAL PALM PLANTATION ABOUT?**

Royal Palm Plantation is UMÉRA Farms' plantation. At Royal Palm Plantation, we facilitate profitable farming for our stakeholders while contributing to global food security through oil palm cultivation and processing.

✓ **CAN I MAKE INSTALLMENT PAYMENTS?**

Yes, installment payments are accepted. However, all installments must be completed within twelve (12) months of the initial payment.

✓ **WHAT DOCUMENTS DO I RECEIVE?**

Upon payment, you'll receive the receipt of payment, FMA (Farm Management Agreement), farm allocation, layout, and certificate. The survey and Deed of Assignment will also be sent if you paid for your land documentation.

✓ **WHEN IS ALLOCATION?**

Allocation of farmland occurs promptly upon confirmation of all payments.

✓ **ARE THERE ANY HIDDEN CHARGES?**

No, there are no hidden charges. However, farm landlords are responsible for covering the cost of the deed of assignment and survey plan.

✓ **CAN I BUILD A HOUSE ON MY LAND?**

No, our farmland is designated for agricultural purposes for a period of 100 years. This policy aligns with our commitment to sustainable development and adherence to local regulations, considering potential impacts on soil fertility, crops, and the environment.

✓ **IS MY FARMLAND SECURE?**

Yes, your farmland is secured with armed security personnel stationed throughout the area.

✓ **CAN I VISIT MY FARM?**

Certainly. However, farm visitations require prior appointment scheduling with the company management.

CAN I RESELL THE LAND?

Yes, the land can be resold, but only to individuals interested in continuing with the farming plan.

✓ **WILL I RECEIVE PROJECT UPDATES AFTER PURCHASING MY FARMLAND?**

As a farm owner, you will receive regular updates on your farming project.

✓ **WHAT HAPPENS TO MY AGRICULTURAL REAL ESTATE PROGRAM AFTER 70 YEARS?**

After the contract agreement expires, management is fully transferred to you providing options for the utilization of the real estate or exploration of alternative opportunities.

✓ **IS IT CERTAIN THAT I WILL RECEIVE MY ROI EVERY YEAR?**

The ROI is guaranteed for the first three years because we practice intercropping during this period. Intercropping ensures additional income streams, allowing us to maintain consistent returns. However, intercropping stops after the third year to prevent competition for nutrients, water, air, and space with the main crop, which could slow its growth.

From the fourth year onward, the ROI is subject to yield from the trees which is not guaranteed. There have been times it starts to yield in the fifth year unfailingly.



CONTACT US

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JOIN UMÉRA FARMS TODAY AND SECURE YOUR FUTURE WITH A SUSTAINABLE AND PROFITABLE OIL PALM INVESTMENT.



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