**Cadence Investment Terms and Conditions**  
  
These terms and conditions ("Agreement") outline the terms and conditions of your investment in Cadence Restaurant & Bar ("Cadence"). By investing with Cadence, you agree to the terms set forth in this Agreement.  
  
**1. Investment Options**  
  
Cadence offers two investment options:  
  
a) ROI Investment: You can invest a specific amount with a guaranteed Return on Investment (ROI) of 50%. The investment period is 12 months, with ROI paid quarterly.  
  
b) Ownership Investment: You can purchase a percentage ownership of Cadence. The value of ownership shares is N1,000,000 per 1%. Ownership dividends will be paid based on your ownership percentage.  
  
**2. Investment Cap**  
  
The total investment cap for Cadence is N40,000,000. Once this cap is reached, no more investments will be accepted.  
  
**3. Investment Duration**  
  
The investment duration for the ROI Investment option is 12 months.  
  
**4. Returns**  
  
For the ROI Investment option, returns will be paid quarterly, with the final ROI and principal amount paid at the end of the 12-month investment period.  
  
**5. Ownership Benefits**  
  
Investors who choose the Ownership Investment option will receive dividends based on their ownership percentage and will be considered co-owners of Cadence.  
  
**6. Transparency and Updates**  
  
We are committed to transparency. Regular updates on the progress of Cadence will be shared with all investors.  
  
**7. Termination**  
  
Upon completion of the 12-month investment period, ROI and principal will be paid to ROI investors. Ownership investors will continue to receive dividends based on their ownership percentage.  
  
**8. Confidentiality**  
  
All investor information will be kept confidential. Only investment amounts **may** be shared publicly.

**9. Force Majeure Clause**  
  
**a**. Definition: "Force Majeure" means any event or circumstance that is beyond the reasonable control of Cadence, including, but not limited to fires, floods, storms, earthquakes, natural disasters, pandemics, epidemics, war, civil war, insurrection, terrorist attacks, strikes, labor disputes, government actions, and any other events or circumstances that are unforeseeable and unavoidable.

**b.** Effect of Force Majeure: In the event of a Force Majeure event that affects the performance of Cadence under this agreement, Cadence shall promptly notify investors in writing, detailing the nature and extent of the Force Majeure event. During the continuance of such an event, the performance of Cadence's obligations under this agreement shall be suspended.

**c.** No Liability: Cadence shall not be liable for any delay or failure to perform its obligations under this agreement if such delay or failure arises from a Force Majeure event. No investor shall have any claim for damages against Cadence in respect of such delay or failure.

**d**. Mitigation: Cadence shall use reasonable efforts to mitigate the effects of a Force Majeure event and to resume performance of its obligations as soon as practicable.

**e.** Termination: If a Force Majeure event continues for a period of more than 60 days, either party may, by written notice to the other, terminate this agreement without any liability.

**f.** Return of Investment: In the event of termination due to a Force Majeure event, Cadence shall return the capital investment of the affected investors within a reasonable time frame, but without any obligation to pay any returns or profits that would have accrued had the Force Majeure event not occurred.

This Force Majeure clause is designed to protect both Cadence and its investors in the event of unforeseeable and uncontrollable circumstances that could impact the performance of the investment agreement. It outlines the procedures to be followed in such situations and emphasizes that neither party will be held liable for delays or failures caused by Force Majeure events.  
  
**10. Important Notice**  
  
This Agreement is for informational purposes only and does not constitute an offer or solicitation to invest in Cadence.   
  
By investing in Cadence, you acknowledge that you have read, understood, and agreed to the terms and conditions.