HTML


```html
<!DOCTYPE html>
<html lang="en">
<head>
    <meta charset="UTF-8">
    <meta name="viewport" content="width=device-width, initial-scale=1.0">
    <title>FYCARD Consulting & Outsourcing | Ethics, Expertise, Execution</title>
    <link href="https://cdnjs.cloudflare.com/ajax/libs/font-awesome/6.0.0/css/all.min.css" rel="stylesheet">
    <style>
        /* Global Styles */
        :root {
            --navy-blue: #001f3f; /* Deep Navy Blue */
            --navy-light: #003366;
            --accent-gold: #c5a059;
            --pure-white: #ffffff;
            --off-white: #f4f7f9;
            --text-gray: #4a5568;
        }

        * {
            margin: 0;
            padding: 0;
            box-sizing: border-box;
            font-family: 'Helvetica Neue', Helvetica, Arial, sans-serif;
        }

        body {
            line-height: 1.6;
            color: var(--navy-blue);
            background-color: var(--pure-white);
        }

        /* Navigation */
        nav {
            background: var(--navy-blue);
            padding: 1.2rem 5%;
            display: flex;
            justify-content: space-between;
            align-items: center;
            position: fixed;
            width: 100%;
            top: 0;
            z-index: 1000;
            box-shadow: 0 4px 6px rgba(0,0,0,0.1);
        }

        .logo {
            font-size: 1.6rem;
            font-weight: 800;
            color: var(--pure-white);
            text-transform: uppercase;
            letter-spacing: 2px;
        }

        .nav-links {
```

```css
      display: flex;
      list-style: none;
   }

   .nav-links li a {
      text-decoration: none;
      color: var(--pure-white);
      margin-left: 2.5rem;
      font-size: 0.9rem;
      font-weight: 600;
      text-transform: uppercase;
      transition: color 0.3s;
   }

   .nav-links li a:hover {
      color: var(--accent-gold);
   }

   /* Hero Section */
   .hero {
      height: 85vh;
      /* Stronger Navy Overlay */
      background: linear-gradient(rgba(0, 31, 63, 0.9), rgba(0, 31, 63, 0.8)),
            url('https://images.unsplash.com/photo-1497366216548-37526070297c?
ixlib=rb-1.2.1&auto=format&fit=crop&w=1350&q=80');
      background-size: cover;
      background-position: center;
      display: flex;
      align-items: center;
      justify-content: center;
      text-align: center;
      color: var(--pure-white);
      padding: 0 10%;
      margin-top: 60px;
   }

   .hero-content h1 {
      font-size: 3.5rem;
      margin-bottom: 1.5rem;
      font-weight: 700;
   }

   .hero-content p {
      font-size: 1.2rem;
      margin-bottom: 2.5rem;
      max-width: 750px;
      margin-left: auto;
      margin-right: auto;
      opacity: 0.9;
   }

   .btn {
      background: var(--accent-gold);
      color: var(--navy-blue);
      padding: 1rem 2.5rem;
      text-decoration: none;
      border-radius: 2px;
      font-weight: 800;
      text-transform: uppercase;
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        transition: all 0.3s ease;
        display: inline-block;
}

.btn:hover {
        background: var(--pure-white);
        transform: translateY(-2px);
}

/* Sections */
section {
        padding: 6rem 10%;
}

.section-title {
        text-align: center;
        margin-bottom: 4rem;
}

.section-title h2 {
        font-size: 2.5rem;
        color: var(--navy-blue);
        text-transform: uppercase;
        letter-spacing: 1px;
}

.underline {
        width: 60px;
        height: 4px;
        background: var(--accent-gold);
        margin: 15px auto;
}

/* Services Grid */
.services-grid {
        display: grid;
        grid-template-columns: repeat(auto-fit, minmax(300px, 1fr));
        gap: 2.5rem;
}

.service-card {
        background: var(--off-white);
        padding: 3rem 2rem;
        border-top: 5px solid var(--navy-blue);
        transition: all 0.3s ease;
}

.service-card:hover {
        background: var(--navy-blue);
        color: var(--pure-white);
        transform: translateY(-5px);
}

.service-card i {
        font-size: 2.5rem;
        color: var(--accent-gold);
        margin-bottom: 1.5rem;
}
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        .service-card h3 {
            margin-bottom: 1rem;
            font-size: 1.3rem;
        }

        /* Mission & Vision (Navy Background) */
        .mission-vision {
            background: var(--navy-blue);
            color: var(--pure-white);
            display: flex;
            flex-wrap: wrap;
            padding: 5rem 10%;
            gap: 4rem;
        }

        .mv-box {
            flex: 1;
            min-width: 300px;
        }

        .mv-box h2 {
            color: var(--accent-gold);
            font-size: 1.8rem;
            margin-bottom: 1.5rem;
            text-transform: uppercase;
        }

        /* Contact Section */
        .contact-container {
            display: grid;
            grid-template-columns: 1fr 1fr;
            gap: 5rem;
        }

        .contact-form input, .contact-form textarea {
            width: 100%;
            padding: 1rem;
            margin-bottom: 1.2rem;
            border: 1px solid #ccd6e0;
            background: var(--off-white);
        }

        footer {
            background: #000c1a;
            color: rgba(255,255,255,0.6);
            text-align: center;
            padding: 3rem;
            font-size: 0.9rem;
        }

        /* Responsive */
        @media (max-width: 992px) {
            .contact-container { grid-template-columns: 1fr; }
            .hero-content h1 { font-size: 2.5rem; }
            section { padding: 4rem 5%; }
        }
    </style>
</head>
<body>
```

```html
<nav>
    <div class="logo">FYCARD</div>
    <ul class="nav-links">
        <li><a href="#home">Home</a></li>
        <li><a href="#about">About</a></li>
        <li><a href="#services">Expertise</a></li>
        <li><a href="#contact">Contact</a></li>
    </ul>
</nav>

<section class="hero" id="home">
    <div class="hero-content">
        <h1>Expertise. Ethics. Execution.</h1>
        <p>Your strategic partner for consulting and outsourcing in Cameroon. We deliver
results-driven solutions with professional discipline and local insight.</p>
        <a href="#contact" class="btn">Start Your Project</a>
    </div>
</section>

<section id="about">
    <div class="section-title">
        <h2>Our Foundation</h2>
        <div class="underline"></div>
    </div>
    <div style="max-width: 800px; margin: 0 auto; text-align: center;">
        <p style="font-size: 1.2rem; font-weight: 600; margin-bottom: 2rem;">
            At FYCARD, we believe that ethical standards and proper execution are what
truly set successful businesses apart.
        </p>
        <p style="color: var(--text-gray);">
            We support individuals, entrepreneurs, and investors seeking to build, operate,
or expand in Cameroon and beyond. From land acquisition and building construction to
tax management and NGO grant writing, we stand as your reliable partner every step of
the way.
        </p>
    </div>
</section>

<section id="services" style="background-color: #fff;">
    <div class="section-title">
        <h2>Areas of Expertise</h2>
        <div class="underline"></div>
    </div>
    <div class="services-grid">
        <div class="service-card">
            <i class="fas fa-hard-hat"></i>
            <h3>Construction & Real Estate</h3>
            <p>Building construction management, land acquisition advisory, and property
development.</p>
        </div>
        <div class="service-card">
            <i class="fas fa-briefcase"></i>
            <h3>Business Consulting</h3>
            <p>Strategic management, business plan development, and operational
excellence.</p>
        </div>
        <div class="service-card">
            <i class="fas fa-chart-pie"></i>
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            <h3>Research & Data</h3>
            <p>Market research, feasibility studies, and professional data analysis for
informed decisions.</p>
        </div>
        <div class="service-card">
            <i class="fas fa-file-invoice-dollar"></i>
            <h3>Investment & Grants</h3>
            <p>Investment appraisal and NGO grant writing to fuel your organization's
growth.</p>
        </div>
    </div>
  </section>

  <section class="mission-vision">
    <div class="mv-box">
      <h2>Our Mission</h2>
      <p>To deliver ethical, professional, and innovative consulting solutions that
empower clients to achieve sustainable growth and successfully execute projects in
Cameroon and across global markets.</p>
    </div>
    <div class="mv-box">
      <h2>Our Vision</h2>
      <p>To become the most trusted and respected consulting firm in Africa,
recognized for integrity, excellence, and measurable impact in project delivery.</p>
    </div>
  </section>

  <section id="contact">
    <div class="contact-container">
      <div>
        <h2 style="font-size: 2.5rem; margin-bottom: 1rem;">Ready to Begin?</h2>
        <div class="underline" style="margin: 0 0 2rem 0;"></div>
        <p style="margin-bottom: 2rem; color: var(--text-gray);">Contact us today to
discuss your project. Our team combines local expertise with professional discipline to
deliver practical solutions.</p>
        <p><strong><i class="fas fa-envelope"></i> Email:</strong>
info@fycard.com</p>
        <p style="margin-top: 10px;"><strong><i class="fas fa-map-marker-alt"></i>
Location:</strong> Cameroon | Global Markets</p>
      </div>
      <div class="contact-form">
        <form>
          <input type="text" placeholder="Full Name" required>
          <input type="email" placeholder="Email Address" required>
          <textarea rows="6" placeholder="Tell us about your project or inquiry...">
</textarea>
          <button type="submit" class="btn" style="width: 100%; border: none; cursor:
pointer;">Send Inquiry</button>
        </form>
      </div>
    </div>
  </section>

  <footer>
    <p>� 2026 FYCARD Consulting & Outsourcing. Committed to Ethical Excellence.
</p>
  </footer>

</body>
```

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</html>
```