

A solid green horizontal bar with a diagonal cut on its right side.

Investor Brochure: Agricultural Investment Opportunities

"Seed the future, harvest prosperity"

A close-up photograph of a small green seedling with two leaves growing out of dark, rich soil. The background is a blurred green field.

Executive Summary

Agriculture remains one of the most resilient and rewarding investment opportunities worldwide. With rising global demand for food, raw materials, and sustainable resources, strategic investments in high-value crops have become a key driver of both economic and environmental progress.

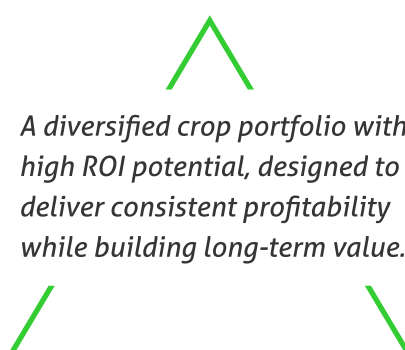
At CHAYIL Lands, Farms and Properties, we offer investors a unique opportunity to participate in a diversified agricultural portfolio covering a wide range of profitable crops. From short-term yield crops like maize and cassava to long-term, high-return commodities such as oil palm, cocoa, and cashew, our model balances quick wins with sustainable growth.

Our investment strategy emphasizes:

• **Global Demand:** Tapping into ever-growing local and international markets.

• **Profitability:** Targeting crops with proven high margins and value-add potentials.

• **Sustainability:** Farming practices that protect the land while maximizing yields.



A diversified crop portfolio with high ROI potential, designed to deliver consistent profitability while building long-term value.

Crop	Intercropping Pairs
Oil Palm	Cassava, Plantain
Cocoa	Plantain, Coconut, Papaya
Cashew	Yam, Cassava
Cashew	Yam, Cassava
Coconut	Soursop, Pawpaw, Pear, Plantain, Yam
Cocoa	Yam, Corn, Papaya
Plantain	Cocoa, Yam, Papaya
Orange/Tangelo	Yam
Maize	Cassava, Yam
Cassava	Maize, Yam, Ogbono
Yam	Maize, Cassava, Plantain, Yam, Ogbono
Ogbono	Cassava, Yam

High-Growth, Sustainable & Profitable

Sustainable Agribusiness Investment Opportunities

Background Concept

- **Tree crops:**
 - Oil Palm.
 - Cocoa.
 - Cashew (Improved Variety).
 - Coconut (Dwarf).
 - Soursop.
 - Pawpaw (Hybrid).
 - Pear / Avocado.
- **Fruit crops:**
 - Orange (Hybrid).
 - Tangelo (Small Oranges).
 - Plantain.
- **Staple crops:**
 - Maize.
 - Cassava.
 - Yam.
 - Ogbono.

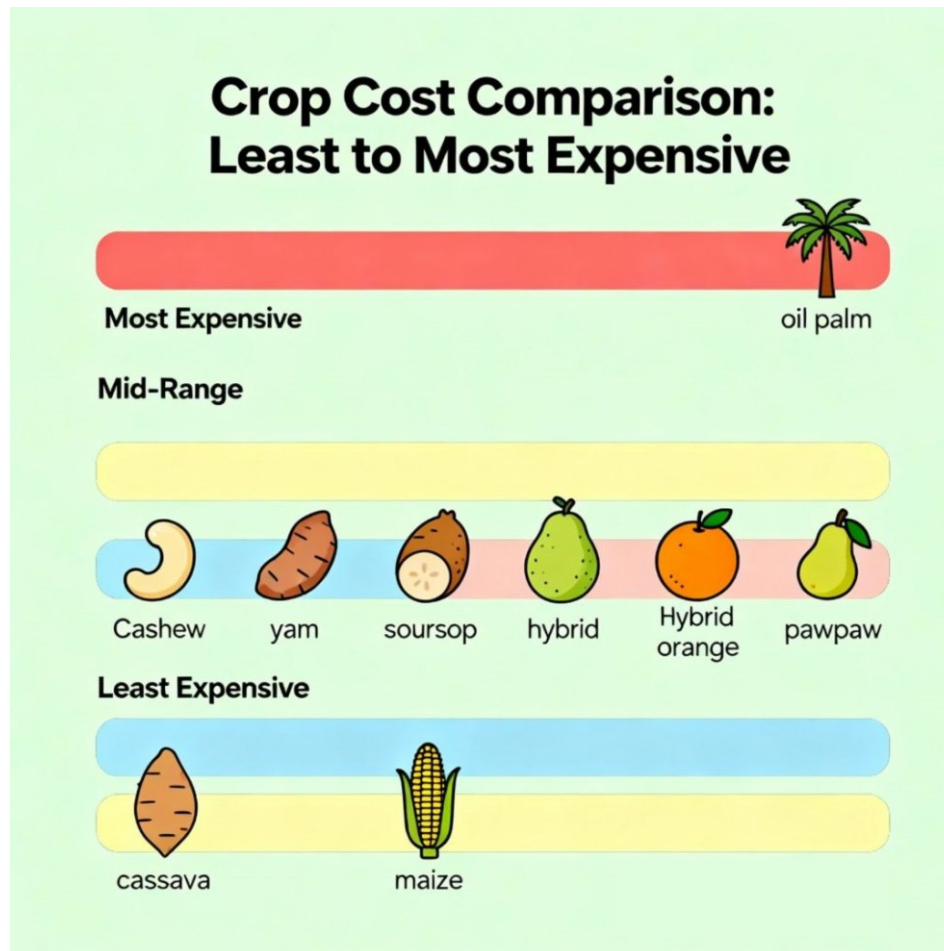
Crops and Pricing Model

Primary Crop	Intercrops	Price (N / Acre)
Oil Palm	Cassava or Plantain	10,000,000
Cocoa	Plantain, Coconut, or Papaya	10,000,000
Cashew	Yam or Cassava	8,000,000
	Soursop, Pawpaw, Pear, Plantain, or Yam	
Coconut		10,000,000
Cocoa	Yam or Papaya	10,000,000
Plantain + Cocoa	Yam or Papaya	10,000,000
Orange/Tangelo	Yam	10,000,000
Maize	Cassava or Yam	6,000,000
Ogbono	Cassava, Maize, or Yam	8,000,000
Ogbono	Maize, Cassava, Plantain, or Yam	8,000,000
Ogbono	Cassava or Yam	8,000,000

Crop Maturity Timeline

Crop	Maturity Timeline
Oil Palm & Cocoa	3-5 years
Cashew (Improved Varieties)	3-4 years
Coconut (Dwarf)	3-4 years
Soursop	3 years
Plantain	9-12 months
Orange (Hybrid)	2.5-4 years
Pear/Avocado	3-5 years
Pawpaw (Hybrid)	8-10 months
Tangelo (Small Oranges)	3 years
Ogbono	5-7 years
Maize	3-4 months
Cassava	9-12 months
Yam	1 year

Cost Considerations



**Least
Expensive**



**Most
Expensive”
crops.**

Least:

Cassava, Maize.

Mid:

Cashew, Yam,
Soursop,
Hybrid Orange,
Pawpaw, etc.

Most:

Oil Palm.

Cost Considerations

Order	Details
1 (least expensive)	Cassava, Maize
2	Cashew
3	Yam, Soursop, Hybrid Orange, Tangelo, Pawpaw, Pear, Coconut, Ogbono
4	Plantain
5 (most expensive)	Oil Palm

Profitability Ranking

Top Profitability Crops

• Oil Palm & Cocoa • Cashew • Plantain

Moderate Profitability Crops

• Soursop • Hybrid Orange • Tangelo
• Tangelo • Pawpaw • Pear

Lower Profitability Crops

Maize • Cassava

“Most Profitable → Least Profitable” crops.

Top:

Oil Palm & Cocoa,
Cashew, Plantain

Moderate:

Soursop, Hybrid Orange,
Tangelo, Pawpaw, Pear.

Lower:

Maize, Cassava
(but higher if processed).



Recently Harvested dry white maize



Maize Plant

Investment sweet spots.

Short-Term (Quick ROI < 1 year)

Cash flow generators — keep liquidity strong

- **Maize:** Very short cycle (3–4 months). Profitability increases significantly if processed (e.g., flour, feed). Great for frequent turnover.
- **Pawpaw (Hybrid):** 8–10 months, high demand in fresh fruit and processing markets. Excellent for quick market entry.
- **Cassava:** 9–12 months. Raw margins moderate, but processed cassava (flour, starch, and ethanol) drives higher ROI. At this stage the majority of our cassava is processed into garri, with portion sold in its raw form-creating both value-added and direct-sale revenue.
- **Plantain:** 9–12 months, high local demand and good export potential. Sweet spot for consistent local cash flow.

Profitability Ranking

Ranking	Details
1 (most profitable)	Oil Palm & Cocoa
2	Cashew
3	Plantain
4	Soursop, Hybrid Orange, Tangelo, Pawpaw, Pear, Coconut, Ogbono
5 (least profitable)	Maize (higher if processed), Cassava (higher if processed), Yam (higher if processed)

Mid-Term ($\approx 1-4$ years)

Balanced growth with moderate costs

- **Yam:** ~1 year, culturally significant and high market demand, especially in West Africa. Strong regional market security.
- **Cashew (Improved Varieties):** 3–4 years, relatively low cost of establishment, high profitability from nuts and processing.
A medium-term high-yield crop.
- **Coconut (Dwarf):** 3–4 years, versatile uses (food, oil, cosmetics, water). Attractive for diversified revenue streams.
- **Soursop:** ~3 years, gaining popularity in health and wellness markets. Emerging niche with growth potential.
- **Orange (Hybrid):** 2.5–4 years, valuable for juice and fresh markets. Hybrid varieties increase yields.
Sweet spot in fruit processing.
- **Tangelo (Small Oranges):** ~3 years, niche citrus market, attractive for value-added products.
- **Pear / Avocado:** 3–5 years, rapidly expanding export crop (esp. Europe/US). Premium global demand.



Avacado/Pear



Yam



Young Citrus plant

Long-Term (Strategic > 4 years)

High-value, patient capital investments

- **Oil Palm:** 3–5 years, consistently ranked most profitable crop. High yields, multiple processing streams (oil, biodiesel, industrial uses). Top investor sweet spot.
- **Cocoa:** 3–5 years, strong global demand in confectionery and value-added chocolate. Often intercropped with oil palm for synergy and stability.
- **Ogbono:** 5–7 years, longer maturity but highly valued in local markets. Niche but high cultural demand.



Young coconut plant



Mature Plantain Plant

Sweet Spot Highlights for Investors

- **Quick Wins:** Maize, Cassava (processed) Plantain, and Pawpaw.
- **Balanced Growth:** Cashew, Coconut, Avocado, Hybrid Oranges.
- **Long-Term Wealth:** Oil Palm + Cocoa (best combination), supported by Ogbono for niche returns.

About Us

CHAYIL Lands, Farms and Properties is dedicated to fostering sustainable agribusiness investment opportunities that combine profitability with environmental stewardship. Our vision is to seed the future and harvest prosperity through strategic agricultural investments that support global food security, economic growth, and sustainable wealth creation. We aim to build a diversified agricultural portfolio spanning short-term high turnover crops to long-term high-value commodities, ensuring consistent profitability alongside scalable, sustainable growth. Our mission is to provide investors with opportunities to participate in high-margin, value-added farming ventures that prioritize sustainability and regional market demands, ultimately creating positive impacts on communities and the environment for generations to come.



CHAYIL
LANDS FARMS &
PROPERTIES

Business Model

CHAYIL operates on a diversified crop investment model targeting a broad spectrum of high-value crops including oil palm, cocoa, cashew, coconut, Soursop, pawpaw, orange, plantain, maize, cassava, yam, and others. The model balances:

- Short-term cash flow crops (maize, cassava, pawpaw) for quick returns and liquidity.
- Mid-term crops (yam, cashew, coconut, hybrid orange) with moderate growth times and profitability.
- Long-term strategic investments (oil palm, cocoa, Ogbono) for wealth accumulation and high ROI.

The business emphasizes the fundamental agricultural concept of crop intercropping to maximize land use efficiency and sustainability. By tapping into both local and global markets, CHAYIL Lands, Farms and Properties aims to deliver consistent profitability while building long-term value for investors. Farming practices are designed to sustain soil health and productivity through responsible environmental management.

Pricing Model

Pricing within CHAYIL Lands, Farms and Properties'

investment offerings is structured around the maturity timelines and profitability levels of selected crops:

Short-term crops offer quicker ROI and are priced for fast turnover, appealing to investors seeking liquidity.

Mid-term crops balance establishment costs with medium-term high yields, offering stable returns at moderate entry price points.

Long-term crops require higher initial investment due to longer maturity periods but promise premium returns, supported by high global demand.

Pricing is also influenced by crop value addition potential (e.g., processed cassava products vs. raw cassava) and diversification benefits.

Investors can choose packages based on crop maturity timelines, risk appetite, and expected ROI, allowing for tailored investment plans aligned with their financial goals.

The business model at CHAYIL Lands, Farms and Properties is structured around outright land ownership, meaning that investors purchase their farmland rather than leasing it, securing legal ownership for life. Investors receive full land documentation, further formalizing their claim and right to utilize, transfer, or develop the property within relevant guidelines.

Ownership Structure

The purchase model includes the transfer of legal title and supporting land documents, offering lifetime ownership—this is distinct from common leasehold models and empowers investors with robust property rights. This model supports both wealth preservation and future development potential, making it attractive for generational planning.

Technical Management and Expertise

CHAYIL provides a solid base of agricultural technical knowhow, with expert agronomists and farm managers overseeing all portfolio activities. This ensures crop selection, farm management, and market access adhere to proven best practices, supporting both yield and sustainable land stewardship.

Investment Options

Investors may select portfolios tailored to short-term (e.g., maize, pawpaw), mid-term (e.g., yam, cashew), or long-term (e.g., oil palm, cocoa, Ogbono) crops, or opt for a strategic combination. While single-focus investments are supported, diversified multi-commodity placements are highly recommended for optimal risk-return balance and sustained

profitability.

Inclusions in Cost Structure

The initial investment cost at CHAYIL covers all essentials necessary for a productive farm start, including:

- Land purchase with lifetime title.
- Land receipts, provisional survey, and global Certificate of Occupancy (C of O).
- Land clearing and comprehensive preparation.
- Acquisition of certified seedlings and fertilizers.
- Planting costs and technical assistance.
- Management fees covering ongoing agricultural and business oversight by experts.

A total of 50 acres are currently available for investors. The minimum purchase is half an acre (equivalent to 3 plots), and each investor may acquire up to a maximum of 5 acres. Each plot size is 450 square meters

This all-inclusive model ensures investors are provided a turnkey agricultural opportunity, fully documented and professionally managed from day one.

FAQs



Q: Where is the farm located?

A: The farm is situated in the Oriire Local Government Area of Ogbomosho, Oyo State, Nigeria.

Q: What types of crops does CHAYIL focus on?

A: CHAYIL focuses on a diversified portfolio including oil palm, cocoa, cashew, coconut, Soursop, pawpaw, oranges, plantain, maize, cassava, yam, and Ogbono, among others.

Q: How long does it take for crops to mature?

A: Crop maturity varies from 3-4 months for maize to 3-5 years for oil palm and cocoa, and up to 5-7 years for Ogbono.

Q: What is the expected return on investment?

A: Returns depend on the crop type and investment term, with quick returns from short-term crops like maize and pawpaw, and higher long-term returns from oil palm and cocoa.

Q: Does CHAYIL Lands, Farms and Properties engage in sustainable farming?

A: Yes, CHAYIL Lands, Farms and Properties prioritizes sustainable farming practices that protect the environment while maximizing yield.

Q: Can investors choose specific crops?

A: Investors can select from diversified crop portfolios based on their risk tolerance, desired ROI timelines, and crop preferences.

Q: How does CHAYIL Lands, Farms and Properties ensure profitability?

A: Profitability is driven by targeting crops with strong local and global demand, intercropping practices, and value-added processing opportunities.

Q: What support is available for investors?

A: CHAYIL Lands, Farms and Properties provides detailed crop maturity timelines, financial models, and expert partnership opportunities for scalable growth.

Investor Call-to-Action

At CHAYIL Lands, Farms and Properties, we believe agriculture is more than farming — it's the foundation of global food security, economic growth, and sustainable wealth creation.

By investing with us, you are not only securing profitable returns but also contributing to a sustainable future that impacts communities and the environment for generations to come.

Next Steps for Investors

Explore our diversified crop portfolio.

Review projected ROI and financial models.

Partner with us for scalable, sustainable growth.

Key Message

"Invest in sustainable agribusiness today for long-term profit and global impact."