



SMARTPREP TUTORIALS LTD  
**INVESTMENT AGREEMENT**

This Investment Agreement (the "Agreement") is made on this 23<sup>rd</sup> day of January, 2025.

**BETWEEN:**

SMARTPREP TUTORIALS LTD

RC – 6908289

(hereinafter referred to as the "Company")

AND

GODSTIME UNWEH

(hereinafter referred to as the "Investor")

## **1. INVESTMENT TERMS**

### **1.1 Investment Amount**

The Investor agrees to invest the sum of ₦ 300,000 in the Company.

### **1.2 Dividend Structure**

Years 1-2: 40% dividend rate, paid quarterly

### **1.3 Risk Share**

The maximum risk exposure is limited to 30% of the initial investment amount.

## **2. DIVIDEND STRUCTURE**

2.1 The Company shall pay dividends to the Investor as follows:

(a) Years 1-2: 40% dividend rate per annum, paid quarterly

2.2 Dividend payments shall be subject to the Company's financial performance.

2.3 Payments shall be made within 7 days at the end of each quarter.

## **3. FINANCIAL PROJECTIONS**

### **3.1 Business Metrics**

- Cost per Lead: ₦100
- Cost per Customer Acquisition (CAC): ₦1,000-2,000

- Revenue per Acquisition (RPA): ₦5,000
- Conversion Rate: 5-10% of leads

## **4. TERMS AND CONDITIONS**

### **4.1 Duration**

This agreement shall remain in effect for a period of two (2) years from the date of execution.

### **4.2 No Re-investment Obligation**

The Investor is not obligated to make any additional investments during the term of this agreement unless he decides otherwise.

### **4.3 Exit Provisions**

If the investor wishes to terminate agreement, then the investor can request 70% of the initial investment, but only after the first quarter.

## **5. SIGNATURES**

FOR SMARTPREP TUTORIALS LTD:

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Name: EMMANUEL EKENE ONYENWOSA

Position: CHIEF EXECUTIVE OFFICER (CEO)

Date: 23/01/2025

INVESTOR:

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Name: GODSTIME UNWEH

Date: 23/01/2025

WITNESSES:

1. \_\_\_\_\_

Name:

Date: 23/01/2025

2. \_\_\_\_\_

Name:

Date: 23/01/2025