**A CALL FOR INVESTORS TOWARDS A REGISTERED PRIVATE COMPANY KNOWN AS HALFCARRY LIMITED**

**SUBMITTED TO:**

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**PRINCIPAL CONTACT DETAILS:**

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**1.0 EXECUTIVE SUMMARY**

**Halfcarry Limited** is a registered private company limited by shares. It is a marketplace that recognizes the economic state and the power of allowing installment payment for a given period therefore serving as an aid to enable people purchase all kinds of products with ease ranging from household appliances to gadgets to automotive and many more. They are allowed to carry their product once they have made payment up to half of the price of the desired commodity then balance on instalmental basis based on agreement.

**2.0 PROBLEM STATEMENT**

Every individual has an immediate need they find difficult to meet but have the ability to meet in the nearest future if given the platform to pay instalmentally. This is a gap that halfcarry Limited is set to fill. Halfcarry Limited intends to fill this gap by allowing individuals pay for products they are interested in up to half of the cost price and take the product home and afterwards pay the balance on installmental basis based on agreement. We will purchase the product of interest from our partners, pay fully and then allow the customer to pay back to us on instalmental basis with twenty percent interest on the price for goods purchased.

**3.0 PROPOSED SOLUTIONS AND METHODOLOGY**

Halfcarry Limited Company intends to solve the problem highlighted in 2.0 above by purchasing these items from the producers, paying fully and allowing their clients to pay installmentally for these products. However for every product we purchase, we inflate the price by twenty percent which will serve as our profit. After the client has made payment up to half of the agreed price, they are allowed to take up their products and pay the balance installmentally. However, the first half can either be paid at once or paid on installments in a saving pattern. In a situation where the balance payment is not paid at the stipulated time and the grace period, there will from the onset be a legal agreement signed by these personnels with their BVN stated therein whereby we can put a debtor dent on their BVN once they refuse to pay. Also, we have partners with authorities in place to get the item from them by force. We intend to create massive awareness using both print and online marketing platforms.

**4.0 TERMS AND CONDITIONS**

The clients are to present three months verifiable evidence of their sources of income which will be used to determine their capacity to pay for their product of interest and hence their eligibility. The higher the income, the higher the amount of products they are eligible for.

**5.0** **OUR CLIENTELE AND BENEFICIARIES**

The general public with genuine sources of income.

**6.0 BUDGET OVERVIEW AND INVESTORS**

The amount required to start the business is Ten million naira (10,000,000) which will be used to purchase some of these items. In the course of the business, operations will be carried out with transparency and accountability. For every one million an investor invests, they will get ten percent of the profit and there will be a profit-sharing ratio for investors based on the amount invested. There will be the beginning and end of a business calendar year and at the end of every year, there will be deliberations and strategizing.

**7.0 CONCLUSION**

We strongly believe that Halfcarry Limited is a worthy cause that will do a great deal of good for most individuals and will solve a number of purchase challenges by giving people the platform to pay installmentally. We are excited to partner with you to make this business a reality, leading to substantial benefits in the short, medium and long term. We look forward to a positive response from you.