

How TO Participate And Qualify For A GRANT

(ABSOLUTELY FREE WORKING CAPITAL).

Step-By-Step Guide

STEP 1-(Understand The Funding Plan In Summary)

UNDERSTAND THE FUNDING PLAN IN SUMMARY.						
"WE INVEST In Your Idea On A SMALL SCALE First, If You Are Successful Enough, We INVEST ON A LARGE SCALE"						
Step 1- Choose A Business Class		BUSINESS WITH WORKING CAPITAL IN THE RANGE OF Of ₦40k to ₦100K (MICRO ENTERPRISE OWNERS)	BUSINESS WITH WORKING CAPITAL IN THE RANGE OF ₦150k to ₦500K (FOR ASPIRING/EMERGING ENTREPRENEURS)	BUSINESS WITH WORKING CAPITAL IN THE RANGE OF ₦1m to ₦2m (FOR EMERGING/EXISTING ENTREPRENEURS)	BUSINESSES THAT REQUIRES ₦5M CAPITAL (FOR EXISTING ENTREPRENEURS)	
Step 2-Buy A Business Plan		Business Plan Or Appraisal Fee ₦16,500	Business Plan Or Appraisal Fee ₦61,000	Business Plan Or Appraisal Fee ₦361,000	MINIMUM CASH/EQUITY ₦500,000	
FUNDING	1st Trial Finance (Relationship Starts)	₦40,000-₦50,000 EQUITY GRANT (ABSOLUTELY FREE CAPITAL) The above TRIAL EMPOWERMENT FUND is meant to see how you can successfully BIRTH your IDEA from Business Plan to REALITY starting on a SMALL SCALE. To qualify for a 2nd TRIAL FINANCE, you have to proof to us over time that the first fund we raised for you is still in your business and not diverted. Defaulters shall be disqualified but no refund shall be required from 100% Grant Beneficiaries		₦150,000-₦200,000 EQUITY GRANT (ABSOLUTELY FREE CAPITAL)	₦1m - ₦1.5m EQUITY GRANT (ABSOLUTELY FREE CAPITAL)	Contribute 60% to 90% Equity In CASH Or KIND To Access 60% To 90% Profit Sharing.
	2nd Trial Finance	₦100,000 Max FREE CAPITAL For 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers	₦500,000 Max. FREE CAPITAL for 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers	₦2,000,000 Max. FREE CAPITAL For 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers.	CONTRIBUTE ₦2M MINIMUM CASH/EQUITY TO ACCESS	
	Partnership Equity	₦500,000 Maximum with profit sharing	₦5,000,000 Maximum with profit sharing	₦5,000,000 Maximum with profit sharing	₦20,000,000. Maximim With Profit Sharing	
CALL/WHATSAPP: +234-7037994489, CALLS ONLY: +234-7085714555.						
Pay Feasibility Report Fees To RICHBURY INVESTMENT LIMITED , ACCOUNT NUMBER: 0013921076 . BANK NAME: Guarantee Trust bank						

Note that participants are placed under 5 groups for finance under this platform.

- I) **Group 1-Blue Group** (For Microenterprise Owners with an appraisal or Training Fee of **₦16,500:00**. As a way of starting on a **Small Scale first**, people in this class are provided a **Grant (Free Capital)** in the range of **₦40,000:00 to ₦100,000:00** as **Trial Finance** and as **1st and 2nd time beneficiaries**. **Maximum Funding** is **₦500,000:00** under this group)
- II) **Group 2-Red Column/Group** (For Aspiring and Emerging Entrepreneurs) As a way of starting on a Small Scale first, **people in this class are provided a Grant (Free Capital) in the range of ₦150,000 to ₦500,000:00** as **Trial Finance** to **Start or Expand** their Business (Ideas) and as 1st and 2nd time beneficiaries. They attend a training on **EFFECTIVE BUSINESS PLANNING** or Subscribe for a Feasibility Reports or Business Plans in their line of business for

N61,000 only. Maximum Funding is N5,000,000:00 under this group)

- III) Group 3-The Green Group** (For Emerging and Existing Entrepreneurs with An Appraisal or Feasibility Report and processing Fees of **N361,000:00**). People in this class access a **Business Grant (Free Capital)** in the range of **N1,000,000 to N2,000,000:00** as a 1st and 2nd time beneficiaries. **Maximum Funding is N5,000,000:00** under this group)

Finance above N2,000,000 for first Time beneficiaries can only be accessed under a partnership Deed. So we have

- IV) Group 4-The Brown Group**-(For Existing Entrepreneurs) in need of N5,000,000:00 capital as first time beneficiaries to expand their businesses. They contribute a minimum cash equity of N500,000:00. (plus N10,000:00 Agreement/Documentation Fee)

- V) Group 5- The Golden Group**-(For Existing Entrepreneurs) in need of upto N20,000,000:00 capital as first time beneficiaries to expand their businesses. They contribute a minimum cash equity of N2,000,000:00 (with N10,000;00 Agreement/Documentation Fee)

You are to decide which business/finance group you want to join to get a grant

UNDERSTAND THE FUNDING PLAN IN SUMMARY.				
"WE INVEST In Your Idea On A SMALL SCALE First, If You Are Successful Enough, We INVEST ON A LARGE SCALE"				
Step 1- Choose A Business Class	BUSINESS WITH WORKING CAPITAL IN THE RANGE OF Of ₦40k to ₦100K (MICRO ENTERPRISE OWNERS)	BUSINESS WITH WORKING CAPITAL IN THE RANGE OF ₦150k to ₦500K (FOR ASPIRING/EMERGING ENTREPRENEURS)	BUSINESS WITH WORKING CAPITAL IN THE RANGE OF ₦1m to ₦2m (FOR EMERGING/EXISTING ENTREPRENEURS)	BUSINESSES THAT REQUIRES ₦5M CAPITAL (FOR EXISTING ENTREPRENEURS)
Step 2-Buy A Business Plan	Business Plan Or Appraisal Fee ₦16,500	Business Plan Or Appraisal Fee ₦61,000	Business Plan Or Appraisal Fee ₦361,000	MINIMUM CASH/EQUITY ₦500,000
FUNDING	1st Trial Finance (Relationship Starts)	₦40,000-₦50,000 EQUITY GRANT (ABSOLUTELY FREE CAPITAL)	₦150,000-₦200,000 EQUITY GRANT (ABSOLUTELY FREE CAPITAL)	₦1m - ₦1.5m EQUITY GRANT (ABSOLUTELY FREE CAPITAL)
	The above TRIAL EMPOWERMENT FUND is meant to see how you can successfully BIRTH your IDEA from Business Plan to REALITY starting on a SMALL SCALE. To qualify for a 2nd TRIAL FINANCE, you have to proof to us over time that the first fund we raised for you is still in your business and not diverted. Defaulters shall be disqualified but no refund shall be required from 100% Grant Beneficiaries			
	2nd Trial Finance	₦100,000 Max FREE CAPITAL For 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers	₦500,000 Max. FREE CAPITAL for 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers	₦2,000,000 Max. FREE CAPITAL For 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers.
Partnership Equity	₦500,000 Maximum with profit sharing	₦5,000,000 Maximum with profit sharing	₦5,000,000 Maximum with profit sharing	₦20,000,000. Maximim With Profit Sharing

CALL/WHATSAPP: +234-7037994489, CALLS ONLY: +234-7085714555.
Pay Feasibility Report Fees To **RICHBURY INVESTMENT LIMITED**, ACCOUNT NUMBER: **0013921076**. BANK NAME: Guarantee Trust bank

STEP 2.

- 1) Choose a Business Finance Class and pay the appropriate **FEASIBILITY REPORT/BUSINESS PLAN FEE** or equivalent to the company bankers–

GUARANTEE TRUST BANK PLC-

A/C NO- 0013921076

A/C NAME-RICHBURY INVESTMENT LTD

STEP 3.

(QUALIFYING OPTIONS/TERMS & CONDITIONS)

(Fund are raised for participants **UPFRONT** under Government Bond or Treasury Bill Rate)

OPTION 1: DEFAULT QUALIFYING CONDITION: STRICTLY ON 1st TO REGISTER AND OR SUBSCRIBE FOR FEASIBILITY REPORT Or BUSINESS PLAN, 1st QUALIFY IN GROUP OF FIVES OR SIXES BY DEFAULT QUALIFYING NUMBERS ON FINANCE ACCESS CODE, 1st SERVED BASIS.

YOUR FINANCE ACCESS CODE shows the serial number at which you will qualify for a 1st Trial Finance, 2nd Trial Finance and a Partnership Opportunity of upto N5M or N20MILLION among other participants. **This is simply a function of how soon you register to pick your FINANCE ACCESS CODE. Participants are to simply wait their turn to qualify by DEFAULT.** (N.B Fund raised for participants under this condition shall be a **PARTIAL GRANT (i.e INTEREST-FREE LOAN)** because the **FINANCE ACCESS CODE IS NOT ACTIVATED at this stage. ONLY OWNERS OF ACTIVATED FINANCE ACCESS CODES SHALL BE ELIGIBLE TO FREE WORKING CAPITAL OR TOTAL GRANT**

OPTION 2: TO ACTIVATE YOUR FINANCE ACCESS CODE, simply generate a Referral ID, and connect 5 to 30 new participants to this platform. Participants referred must be Aspiring, Startup or Emerging Entrepreneurs or Cottage Business Owners who need FREE CAPITAL to START or EXPAND their own businesses too.

✚ **ONLY (OWNERS OF) ACTIVATED FINANCE ACCESS CODES SHALL BE ELIGIBLE TO N5M OR N20M FINANCIAL SUPPORT with NO REPAYMENT PLAN.**

✚ **ONLY OWNERS OF ACTIVATED ACCESS CODES SHALL BE GIVEN SPECIAL PREFERENCE OR BE ALLOWED TO (FAST TRACK Or) JUMP THE QUEUE TO GET FINANCE. OTHERWISE EVERYBODY WAITS FOR HIS OR HER TURN TO GET FINANCE ON FIRST TO APPLY, FIRST BY THE**

QUALIFYING NUMBERS ON THEIR FINANCE ACCESS CODE, FIRST SERVED BASIS

- ✚ **NO TENURE OF PAYMENT IS ATTACHED TO THIS PROGRAMME. RICHBURY INVESTMENT LIMITED SHALL NOT BE RESPONSIBLE FOR UNACTIVATED FINANCE ACCESS CODES DUE TO LATE SUBSCRIPTION/REGISTRATION. IMPATIENT PARTICIPANTS ARE TO FAST TRACK THEIR BENEFITS BY ACTIVATING THEIR ACCESS CODES**
- ✚ **CLOSURE: IF FOR ANY REASON RICHBURY INVESTMENT LTD DECIDES TO CLOSE THIS PROGRAMME, LATE PARTICIPANTS OR THOSE WHO ARE UNABLE TO FAST TRACK OR ACTIVATE THEIR FINANCE ACCESS CODE BEFORE REGISTRATION CLOSURES SHALL BE ELIGIBLE TO A LOAN. (N.B SUCH CLOSURE HAPPENS WHEN RICHBURY INVESTMENT DECIDES TO BUY GOVERNMENT TREASURY BILL OR BOND. THIS DECISION IS TAKEN AT A STAGE WHEN THE PROCEEDS FROM TREASURY BILL OR BOND PURCHASED IS ENOUGH TO GO ROUND ALL APPLICANTS IN A PARTICULAR GROUP. THUS IMPLEMENTING A "CONTROL MATRIX FUNDING PLAN". ELSE THE SCHEME WILL NEVER CLOSE)**

(Which invariably means every participants is a potential beneficiary. So why delay?)

STEP 4.

Once you have purchased a feasibility Report, **ACTIVATE YOUR FINANCE ACCESS CODE** to get **FREE WORKING CAPITAL**. Follow up on the 5 or 6 people you want to refer by forwarding connecting them with your referral link through their whatsapp, Telegram etc and let them do the same to for you to be eligible to N5M or N20M.

To Access the N5M, you have to go through a 1st Trial Finance (Free Capital) as in TABLE (FUNDING PLAN IN SUMMARY ABOVE). **If however the amount we raise for you is not enough to start your business, you can**

- **negotiate a Trial Finance from N40,000 to N100,000** (if you registered with or subscribe for a Business Plan with N16,500) **or**
- **negotiate a Trial Finance from N150,000 to N500,000** (if you registered for a Training with or bought a Business Plan/report with N61,000) **or**
- **negotiate a Trial Finance from N1,000,000 to N2,000,000** (if you register for a training or bought a Business Plan/Report for N361,000) **as a 1st Timer.**

N.B If you negotiate above your First Trial Finance as a 1st Time beneficiary, the fund shall cease to be a 100% Grant (Free Capital) and shall become a partial grant (interest-free loan). You could however get the N100,000, N500,000 or N2,000,000 absolutely free as a 2nd Time beneficiary. Your business account provided shall be put to credit with the

appropriate GRANT (if you are outside lagos) as indicated in the table above SO YOU CAN START YOUR BUSINESS IDEA ON A SMALL SCALE. If you are within lagos, you have to visit our office to collect you cheque/benefit.

The amount sent into your account shall be a function of your choice finance group as indicated in table above. **People you introduce to this platform must be in the same class of finance group with you or above (not below) as in table.**

STEP 5.

To qualify for a 2nd grant (Free Capital) you shall need to prove to us that the 1st grant is still in your business and has not been diverted or spent on something else and that you are experiencing some level of success in your business. The least proof we want under this platform is for you to printout your business account statement showing the principal investment plus the profit you have made over time. Interest-free loan beneficiaries are to return the Principal only in 6 monthly instalments.

Once this is done, we shall return the money to you within 24 hours and add to it for you to qualify for a 2nd Grant of N100,000, N500,000, or N2,000,000 absolutely free for those who refered at least 5 or 6 people. Interest-Free Loan for those who did not. Participants who waste or divert their Trail Finance from the intended purpose SHALL ONLY BE DISQUALIFIED FROM THE SCHEME BUT WILL IN NO WAY BE INDEBTED BECAUSE THE MONEY IS YOURS (A GRANT) ANYWAY. WE JUST WANT YOU TO CONVINCE US THAT YOU HAVE NOT WASTED THE MONEY AND THAT THE MONEY IS STILL IN YOUR BUSINESS OVER TIME.

STEP 6-

To qualify for a total of N500,000 or N5,000,000 grant or partnership equity, you have to proof to us that the second grant is still in your business also and not diverted. The proof we want under this condition shall be agreed at the point of collection of your second grant. If you are successful, you are then eligible for a round table conference—to negotiate the percentage of the business you want to sell to us or external investors. Even if you are giving us 1% equity in the business, the naira value must not be more than N5,000,000 (Five Million Naira). Under this condition, you stand as M.D/CEO of the business, we stand as INVESTORS OR YOUR CREDITOR. **We would not want to invest a LUMP SUM in a business idea we have not tried on a SMALL SCALE, to see if it will be successful or not. Hence the need for every participant to go through a Trial Finance.**

After your second Grant, we shall send to you an invite for a business conference (or TV Show) to partner with you on a LARGE SCALE WITH A PARTNERSHIP EQUITY OF N5MILLION MAXIMUM.

The following must be provided to access Maximum N5,000,000 Partnership Equity

- a) Business Account statement through out your period of (business) relationship with our organization. (ie since you collected your first grant)
- b) Office/Business Premise utility bill.
- c) Valid means of identification
- d) Evidence that you have employed at least one person to work with you.

UNDERSTAND THE FUNDING PLAN IN SUMMARY.				
"WE INVEST In Your Idea On A SMALL SCALE First, If You Are Successful Enough, We INVEST ON A LARGE SCALE"				
Step 1- Choose A Business Class	BUSINESS WITH WORKING CAPITAL IN THE RANGE OF Of ₦40k to ₦100K (MICRO ENTERPRISE OWNERS)	BUSINESS WITH WORKING CAPITAL IN THE RANGE OF ₦150k to ₦500K (FOR ASPIRING/EMERGING ENTREPRENEURS)	BUSINESS WITH WORKING CAPITAL IN THE RANGE OF ₦1m to ₦2m (FOR EMERGING/EXISTING ENTREPRENEURS)	BUSINESSES THAT REQUIRES ₦5M CAPITAL (FOR EXISTING ENTREPRENEURS)
Step 2-Buy A Business Plan	Business Plan Or Appraisal Fee ₦16,500	Business Plan Or Appraisal Fee ₦61,000	Business Plan Or Appraisal Fee ₦361,000	MINIMUM CASH/EQUITY ₦500,000
FUNDING	1st Trial Finance (Relationship Starts)	₦40,000-₦50,000 EQUITY GRANT (ABSOLUTELY FREE CAPITAL) <small>The above TRIAL EMPOWERMENT FUND is meant to see how you can successfully BIRTH your IDEA from Business Plan to REALITY starting on a SMALL SCALE. To qualify for a 2nd TRIAL FINANCE, you have to proof to us over time that the first fund we raised for you is still in your business and not diverted. Defaulters shall be disqualified but no refund shall be required from 100% Grant Beneficiaries</small>	₦150,000-₦200,000 EQUITY GRANT (ABSOLUTELY FREE CAPITAL)	₦1m - ₦1.5m EQUITY GRANT (ABSOLUTELY FREE CAPITAL)
	2nd Trial Finance	₦100,000 Max FREE CAPITAL For 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers	₦500,000 Max. FREE CAPITAL for 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers	₦2,000,000 Max. FREE CAPITAL For 2nd Time Beneficiaries Only. INTEREST-FREE LOAN To 1st Timers.
	Partnership Equity	₦500,000 Maximum with profit sharing	₦5,000,000 Maximum with profit sharing	₦5,000,000 Maximum with profit sharing
CALL/WHATSAPP: +234-7037994489, CALLS ONLY: +234-7085714555. Pay Feasibility Report Fees To RICHBURY INVESTMENT LIMITED , ACCOUNT NUMBER: 0013921076 . BANK NAME: Guarantee Trust bank				

Now lets discuss the brown and yellow coloured group in the table above.

To access N5,000,000:00 Business Capital (through Investors) As a First Time beneficiary, Contribute at least 60% to 90% equity in CASH OR KIND to access 60% to 90% profit sharing after executing the business. You must be able to afford a minimum cash of N500,000:00 cash contribution to Access N5,000,000:00

60% of N5m is N3m. So if you contribute a Minimum Cash equity of N500,000, you will have a balance of N2.5M which can actually be paid in **KIND** instead of bringing cash. **To pay in kind, simply connect to us with your referral ID at least 5 people who need upto N5M Capital to START or EXPAND their business to this platform. By so doing it will be assumed you have contributed 60% equity to the business even though you actually contributed 10%. This will make you be entitled to 60% profit sharing after doing the business instead of 10%.**

90% of N5M is N4M. So if you contribute a Minimum Cash equity of N500,000, you will have a balance of N3.5M which can actually be paid in **KIND** instead of bringing

cash. **To pay in kind, simply refer (with your FINANCE ACCESS CODE) 7 people who need upto N5M Capital to START or EXPAND their business to this platform. By so doing it will be assumed you have contributed 90% equity to the business even though you actually contributed 10%. This will make you be entitled to 90% profit sharing after doing the business instead of 10%.**

To access N20,000,000:00 Business Capital (through Investors) As a First Time beneficiary, Contribute at least 60% to 90% equity in CASH OR KIND to access 60% to 90% profit sharing after executing the business. You must be able to afford a minimum cash of N2,000,000:00 contribution to access N20,000,000:00 Capital

60% of N20m is N12m. So if you contribute a Minimum Cash equity of N2,000,000:00, you will have a balance of N10,000,000:00 which can actually be paid in **KIND** instead of bringing cash. **To pay in kind, simply connect (with your referral ID) 5 people who need upto N20M Capital to START or EXPAND their business to this platform. By so doing it will be assumed you have contributed 60% equity to the business even though you actually contributed 10%. This will make you be entitled to 60% profit sharing after doing the business instead of 10%.**

90% of N20,000:000:00 is N18,000,000:00. So if you contribute a Minimum Cash equity of N2,000,000:00 you will have a balance of N16,000,000:00 which can actually be paid in **KIND** instead of bringing cash. **To pay in kind, simply connect (with your referral ID/FINANCE ACCESS CODE) 7 people who need upto N20,000,000:00 Capital to START or EXPAND their business to this platform. By so doing it will be assumed you have contributed 90% equity to the business even though you actually contributed 10%. This will make you be entitled to 90% profit sharing after doing the business instead of 10%.**

NB: YOUR FINANCE ACCESS CODE/REFERAL ID SERVES THREE PURPOSE:

- 1) It serves as your means of identification and To help our organization track your benefit/payment among all other participants on this platform.
- 2) It helps you pay your N2.5m or 10M equity (balance) in KIND
- 3) It serve as a registration code to new members

The applicants you refer must be five friends, colleagues, relations or whatsapp contacts etc who need upto N5,000,000:00 or N20,000,000:00 capital to START OR EXPAND their businesses and can afford N500,000 OR N2,000,000 fee to process it.

5 new participants who can afford N500,000:00 or N2,000,000:00 processing fee AS AN ALTERNATIVE TO YOU PAYING N2,500,000:00 OR N10,000,000:00 Equity (Balance) in CASH.

Once the 5 new participants choose one of the 2 payment options, (60% payment in Cash or Kind) we start your project or Business with N5,000,000:00 or N20,000,000:00 Business Fund/Partnership Equity.

Participants who need funds above N20,000,000 can make multiple subscription. Once the business or project is over, we share the profit 60-40, 90-10 as the case may be.

N.B Your partnership with our organization or external investors introduced to you **Optional**. You are free to **Stand Alone**

GOOD LUCK! But remember...

"Only the Uninformed Are In Debt..."

RICHBURY!.....Fond Of Funding You.