

## **TERMS OF SERVICE**

### **1.Services Provided**

Dreamarn Quantum funds offers a range of investments with an interest return of 7.5% compounding after every quarter of the year.

The quantum contract period is valid for five (5) years. During this period the principal amount cannot be withdrawn only interests.

Withdrawals can be made only after every quarter(3months) upon activation of the contract.

If the client chooses to withdraw the entire principal and accumulated profits, a three-month notice should be served and upon withdrawal the contract will automatically cancel/end unless he/she activates another quantum contract.

Individual can advance or top up their investments after every quarter

### **2. Prices and Payments**

The price of the Services will be as quoted on pricing catalogue provided by Dreamarn at the time of agreement of this document.

We reserve the right to vary the Subscription Price in accordance with clause 2 and will provide you with at least 30 days' notice of any variations made.

In the event that we vary the Subscription Price, and you do not agree to such variations we will give you the option to terminate the agreement and request for refund in accordance to the terms of the contract

Should you not exercise your right to terminate the Agreement within 30 days of receiving the notice, we will take this to mean that you consent to such variation.

In the event that there is an obvious error in the price quoted in our catalogue, we will take steps to rectify such error. You acknowledge that we are under no obligation to provide the Services to you at any incorrect price, even after we have sent you a Subscription Confirmation.

Payment for all Services must be made in advance by via 'our pay bill number or bitcoin' only.

All sums payable to us under these Terms of service shall become due immediately on the termination of the Agreement.

We shall be paid in full without any set-off, counterclaim, deduction or withholding other than any deduction or withholding of tax as required by law.

Other than as expressly set out in these Terms and Conditions we do not provide refunds for any unused time. In particular, no refunds are available if cancellation occurs as a result of your breach of these Terms and Conditions.

### **3. Returns, Refunds and Complaints**

It should be therefore noted that, Dreamarn does not facilitate returns nor refunds within the specified period of the contract. Individuals should clearly note the date of contract activation and the open window for withdrawals and refunds.

Refund request can be made on intervals of every quarter as indicated in this agreement.

For any complain, the affected party is therefore advised to email them through [info@dreamarn.com](mailto:info@dreamarn.com)

We reserve the right to review the terms of use noted in this agreement in variant with the governing laws. Any change made will be notified 30 days earlier via email.

### **4.future changes**

We reserve the right to review the terms of use noted on this agreement in variant with the government laws. Any change made will be notified thirty days earlier via email.

## AGREEMENT DEED

Amount .....

Date .....

### I. INVESTORS DETAILS.

Name .....

Email .....

Contact .....

ID No .....

**II. PAYMENT.** This agreement, shall be due and payable, including the principal and any accrued interest, as follows:

☐ Once at the beginning of every quarter and payment is due within 10days.

**NOTE.** The principal amount is payable at the end of the compounding year as noted in the terms of use. Only interests can be withdrawn.

**III. INTEREST.** The agreement shall

☐ - Bear an interest at a rate of 30%) compounded quarter-annually.

**IV. PRE-PAYMENT.** The business has the right to pay back the principal amount and any accrued interest in-full or make additional payments at any time without penalty.

**V. GOVERNING LAW.** This Note shall be governed by, and construed in accordance with, the laws of Kenya.

The business has executed this Promissory Note as of the day and year first above written.

**Chief Executive Officer**

Name: Brian Nyambati

Signature: .....

**Managing Director**

Name: Alvin Isoga:

Signature: .....

**Technical Manager**

Name: Omwenga Simon

Signature: .....

**Investor.**

Name: .....

Signature: .....

# INVESTMENT PACKAGES

## AN INVESTMENT OF 5,000

YEAR	AMOUNT INVESTED	1 <sup>st</sup> QUARTER	2 <sup>ND</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER	TOTAL PER YEAR
YEAR 1	5,000	375	403	433	466	6,677
YEAR 2	6,677	501	538	582	622	8,920
YEAR 3	8,920	669	719	763	830	11,901
YEAR 4	11,901	893	960	1,032	1,109	15,895
YEAR 5	15,895	1,192	1,282	1,378	1,481	21,228

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

1<sup>st</sup> YEAR

$$5,000 * 0.075 = 375$$

$$(5,000 + 375) * 0.075 = 403$$

$$(5,375 + 403) * 0.075 = 433$$

$$(5,778 + 433) * 0.075 = 466$$

## AN INVESTMENT OF 20,000

YEAR	AMOUNT INVESTED	1 <sup>st</sup> QUARTER	2 <sup>nd</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER	TOTAL PER YEAR
YEAR 1	20,000	1,500	1613	1733	1863	26709
YEAR 2	26709	2003	2153	2315	2455	35635
YEAR 3	35635	2673	2873	3089	3320	47590
YEAR 4	47590	3569	3837	4125	4434	63555
YEAR 5	63555	4767	5124	5508	5922	84876

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

1<sup>ST</sup> YEAR

$$20,000 * 0.075 = 1500$$

$$(20,000 + 1500) * 0.075 = 1613$$

$$(21500+1613) * 0.075 = 1733$$

$$(23113+1733) * 0.075 = 1863$$

### AN INVESTMENT OF 50,000

YEAR	AMOUNT INVESTED	1 <sup>st</sup> QUARTER	2 <sup>nd</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER	TOTAL PER YEAR
YEAR 1	50000	3750	4031	4334	4597	66712
YEAR 2	66712	5003	5379	5782	6216	89092
YEAR 3	89092	6682	7183	7722	8301	118980
YEAR 4	118980	8924	9593	10313	11086	158896
YEAR 5	158896	11917	12811	13772	14805	212201

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

1<sup>ST</sup> YEAR

$$50000 * 0.075 = 3750$$

$$(50000 + 3750) * 0.075 = 4031$$

$$(53750 + 4031) * 0.075 = 4334$$

$$(57789 + 4334) * 0.075 = 4597$$

### AN INVESTMENT OF 100,000

YEAR	AMOUNT INVESTED	1 <sup>st</sup> QUARTER	2 <sup>nd</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER	TOTAL PER YEAR
YEAR 1	100000	7500	8062	8667	9317	113546
YEAR 2	113546	10015	10767	11574	12442	178344
YEAR 3	178344	13375	14378	15457	16616	238170
YEAR 4	238170	17862	19202	20642	22190	318066
YEAR 5	318066	23854	25644	27567	29634	424765

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

$$100000 * 0.075 = 7500$$

$$(100000 + 7500) * 0.075 = 8062$$

$$(107500 + 8062) * 0.075 = 8667$$

$$(115562 + 8667) * 0.075 = 9317$$

## AN INVESMENT OF 250,000

YEAR	AMOUNT INVESTED	1 <sup>st</sup> QUARTER	2 <sup>nd</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER	TOTAL PER YEAR
YEAR 1	250,000	18,750	20,150	21,668	23,293	333,867
YEAR 2	333,867	25,040	26,918	28,937	31,107	445,869
YEAR 3	445,869	33,440	35,948	38,644	41,543	595,444
YEAR 4	595,444	44,658	48,008	51,608	55,479	795,197
YEAR 5	795,197	59,640	64,113	68,921	74,090	1,061,961

SAMPLE CALCULATION (WITH A RATEOF 7.5%)

$$250,000 * 0.075 = 18,750$$

$$(250,000 + 18,750) * 0.075 = 20,150$$

$$(268,750 + 20,150) * 0.075 = 21,668$$

$$(288,900 + 21,668) * 0.075 = 23,293$$

## AN INVESTMENT OF 500,000

YEAR	AMOUNT INVESTED	1 <sup>st</sup> QUARTER	2 <sup>nd</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER	TOTAL PER YEAR
YEAR 1	500,000	37,500	40,313	43,336	46,586	667,735
YEAR 2	667,735	50,080	53,836	57,874	62,214	891,739
YEAR 3	891,739	66,880	71,896	77,289	83,085	1,190,889
YEAR 4	1,190,889	89,317	96,015	103,217	110,958	1,590,396
YEAR 5	1,590,396	117,689	128,106	137,714	148,043	2,121,948

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

1<sup>ST</sup> YEAR

$$500,000 * 0.075 = 37,500$$

$$(500,000 + 37,500) * 0.075 = 40,313$$

$$(537,500 + 40,313) * 0.075 = 43,336$$

$$(577,813 + 43,336) * 0.075 = 46,586$$



## AN INVESTMENT OF 750,000

YEAR	AMOUNT INVESTED	1 <sup>st</sup> QUARTER	2 <sup>nd</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER	TOTAL PER YEAR
YEAR 1	750,000	56,250	60,469	65,004	69,839	1,001,022
YEAR 2	1,001,022	75,077	80,707	86,760	93,267	1,336,833
YEAR 3	1,336,833	100,263	107,782	115,866	124,556	1,785,300
YEAR 4	1,785,300	133,897	143,940	154,735	166,340	2,384,212
YEAR 5	2,384,212	178,816	192,227	206,644	222,142	3,184,041

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

$$750,000 * 0.075 = 56,250$$

$$(750,000 + 56,250) * 0.075 = 60,469$$

$$(806,250 + 60,469) * 0.075 = 65,004$$

$$(866,719 + 65,004) * 0.075 = 69,839$$

## AN INVESTMENT OF 1,000,000

YEAR	AMOUNT INVESTED	1 <sup>st</sup> QUARTER	2 <sup>nd</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER	TOTAL PER YEAR
YEAR 1	1,000,000	75,000	80,626	86,672	93,172	1,335,470
YEAR 2	1,335,470	100,160	107,672	115,748	124,429	1,783,479
YEAR 3	1,783,479	133,761	143,793	154,577	166,171	2,381,781
YEAR 4	2,381,781	178,633	192,031	206,433	221,916	3,180,795
YEAR 5	3,180,795	238,560	256,452	275,685	296,362	4,247,854

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

$$1,000,000 * 0.075 = 75,000$$

$$(1,000,000 + 75,000) * 0.075 = 80,626$$

$$(1,075,000 + 80,626) * 0.075 = 86,672$$

$$(1,155,626 + 86,672) * 0.075 = 93,172$$