



vanir
Capital

LOANS | CAPITAL FINANCE | INVESTMENTS | RISK

INVESTORS PITCH DECK

OPERATIONAL ADDRESS

VANIR CAPITAL LIMITED (VCAP)

16B Aliu Animashaun Avenue
Lekki Phase 1,
Lagos State
+234 (0) 818 027 9270
investments@Vanircapital.Org
www.VanirCapital.Org

ADAEZE EREOJIKWE

COO,
Vanir Capital Limited
+234 (0) 703 247 4693
Ada.ereojikwe@Vanircapital.org

OLORUNFUNMI DAMILARE

Product Architect
Vanir Capital Limited
+234 (0) 809 840 2308
Dami.olorunfunmi@Vanircapital.org

Vanir Capital Limited (VCap) is a Loans, Investments and Financial Projects Management Company, specializing in creating profitable returns to investors through the provision of products and services in the short term retail consumer loans, purchase order financing, venture capitalism, and Portfolio Investment space. Vanir Capital's consumer products / services targets the following markets:

CONFIRMED BANK STAFF AND SALARY EARNERS

Vanir Capital provides her services primarily to confirmed staff of commercial banks – E.g. Heritage Bank, Guaranty Trust Bank, First Bank of Nigeria, Union Bank of Nigeria, Fidelity bank and to other pre-qualified blue chip company who require STLs to fund short/medium term obligations.

SHORT- TERM “VENTURE CAPITAL TYPE” OPPORTUNITIES

The agency is also involved in venture capitalism highlighting businesses/transactions that are short cycled with high yields. Vanir Capital provides funds for business owners, who are willing to provide security (i.e. collateral or quick to cash assets). E.g.:

- Funding vendors with approved purchase orders and a guarantee / history of incoming payment or confirmed pay cycles
- Funding shortfalls in forex transactions backed by adequate collateral.
- Funding shortfalls in CAPEX for capital projects with short term cycle yields
- Funding shortfalls in CAPEX for capital projects with long term cycles and high yields

In conducting its business, Vanir Capital performs various risk assessment checks on each Individual or business, evaluating its credibility, viability and profitability. In addition we secure all out going loans using the following methods.

Bankers and Salary Earners KYC & Pre-Qualifications

- Must have been confirmed by date of loan request
- Must have been working for not less than three years
- Must have no record of disciplinary action
- Must provide the requested as listed >>>>

- Valid Non Work ID + Valid Work ID
- Employment Letter
- Salary Account Details and BVN
- Duly filled REMITA Form for direct debit authorization
- Post dated cheques
- Bank Statement for 6 months
- Verifiable utility bill

Credit bureaus (CRC Member)

- Vanir Capital requires a recent Credit Bureau report or a duly filled form authorizing Vanir Capital to undertake a credit status check

REMITA and BVN LINK

- Vanir Capital requires a duly filled form authorizing a direct debit on associated salary accounts and all other BVN linked accounts

Post Dated Cheques

- Post Dated cheques are secondary means of security implemented. We collect Post dated cheques on agreed monthly payments

HRM Integration

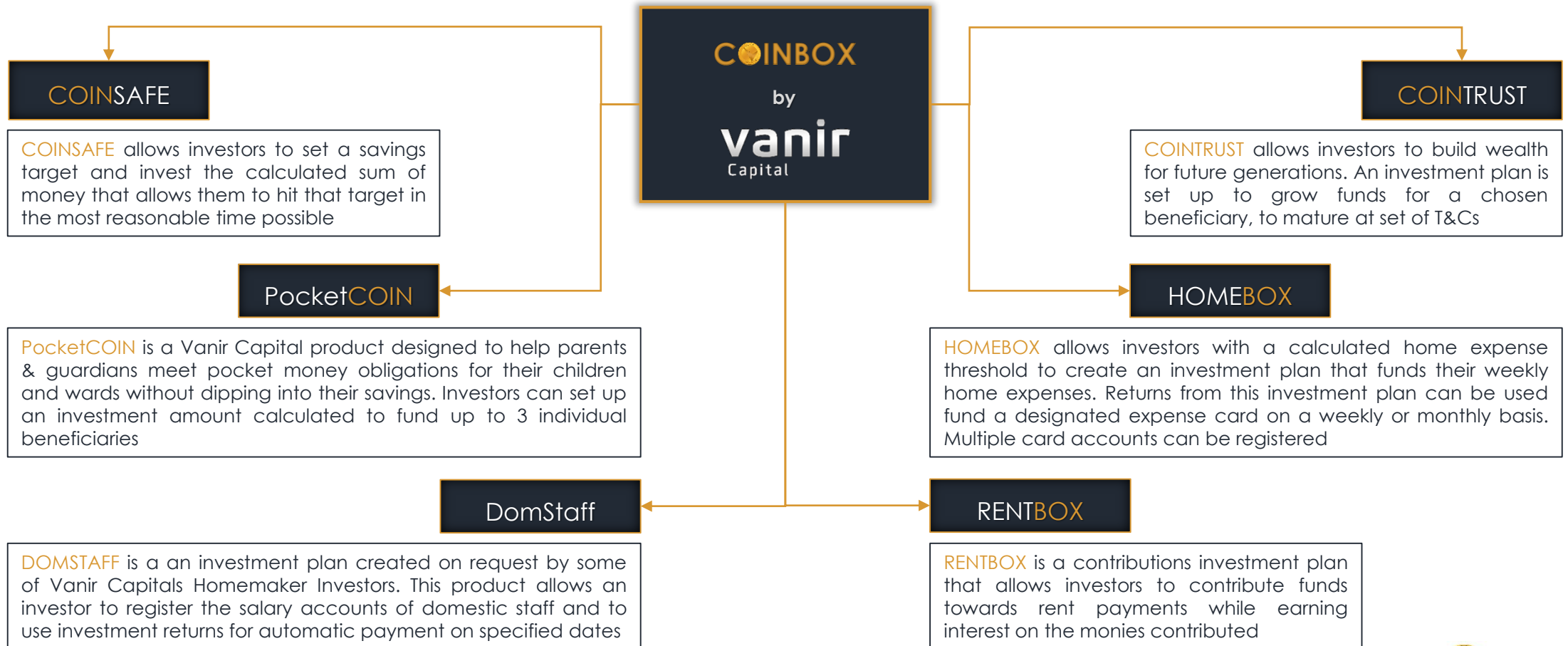
- Vanir Capital builds relationships with the human resource management departments of companies with prior authorization to request for information on prospective customers. This allows for real time tracking of a customers gainful employment status

Single Obligor Limit and Quick-to-Cash Collateral

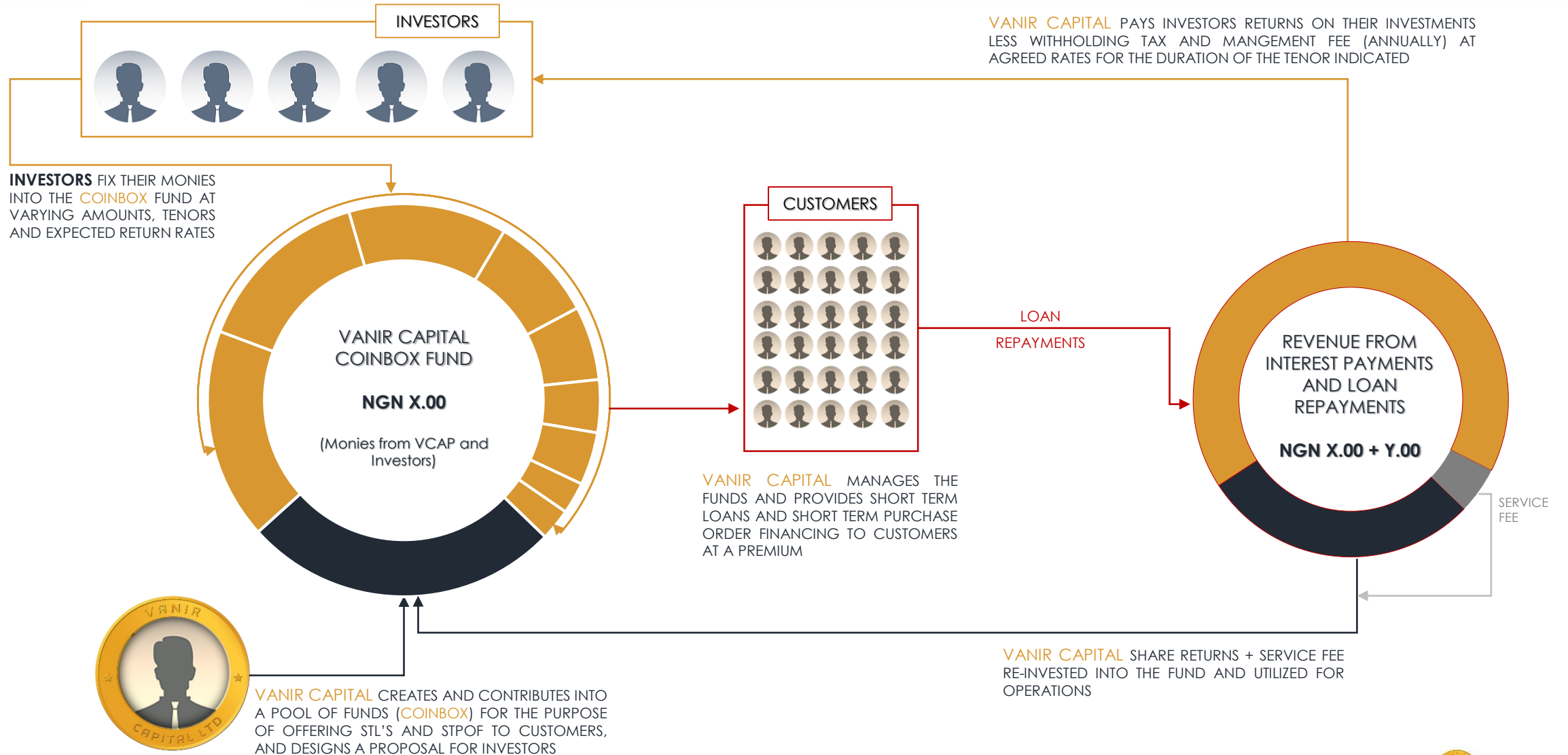
- Vanir Capital has a single obligor limit of NGN 1,000,000. All loans above the SOL require further KYC and quick to cash collateral security

COINBOX - FOR INVESTORS


Vanir Capital Investment Products are designed for investors with a mild risk appetite looking to maximize passive income. The investment products are designed to be attractive to investors who desire a regular stream of income to fulfil saving goals, meet monthly expenses, offset monthly obligations, meet financial targets and much more. Below are a few ways COINBOX is used:



HOW IT WORKS



VANIR CAPITAL vs OTHERS

Features:	Fixed Deposits	Money Market		Treasury Bills	Digital Savings Platforms
Monthly and annual return rates	7 - 15% Yearly (Dependent on deposit)	10 - 15% Yearly (Fluctuates through the Investment period)	1.7% - 2% Monthly* 20 - 24% Yearly	11 - 13% Yearly	8 - 20% Yearly (Dependent on deposit)
Withdrawal Charges / Fees	Fees & Charges Apply	Fees & Charges Apply	Fees & Charges Apply	Fees & Charges Apply	Some Fees & Charges Apply
Investment Return Options	30, 60, 90 and day periods	Daily accruals (Pay Out on request)	Monthly, Quarterly, and Annually	Investment returns provided upfront	30, 60, 90 and day periods
Average Returns When Investing NGN 1,000,000	NGN 11,000 Monthly NGN 110,000 Yearly	NGN 12,500 Monthly NGN 125,000 Yearly	**NGN 16,666.7 Monthly **NGN 175,000 Yearly	NGN 12,500 Monthly NGN 125,000 Yearly	NGN 14,000 Monthly NGN 140,000 Yearly

* Investments < NGN 5,000,000 attract a max return of 24% per annum only, and Investments > 5,000,000 can attract a return of up to 30% per annum

** Returns is subject to Withholding Tax and Management Fee

COINBOX INVESTMENT HIGHLIGHTS

Vanir Capital Limited's COINBOX Product allows everyone from low income earners to high net worth individuals to invest their funds with guaranteed returns as shown in the table below:

AVAILABLE INVESTMENT PLANS AND APPLICABLE RATES

INVESTMENT AMOUNT (NGN)	TENOR				
	30 Days	60 Days	90 Days	180 Days	365 Days
250 Thousand - 5 Million	Not Available	Not Available	16% p.a.	18% p.a.	20% p.a.
>5 – 20 Million	Not Available	Not Available	18% p.a.	20% P.a.	22% p.a.
>20 Million	Not Available	Not Available	Not Available	22% p.a.	24% p.a.

INDICATIVE INVESTMENT OFFER (< NGN 5m)

Principal Amount	Tenor	Interest rate
250,000.00 – 1,000,000.00	365 Days	20%

****Return is subject to Withholding Tax and Management Fee**

NGN

Interest Rate	20%	20%	20%
Investment Amount	250,000	500,000	750,000

Month	Interest Paid Monthly		Interest Paid Monthly		Interest Paid Monthly	
	Monthly Interest	Cumulative Interest	Monthly Interest	Cumulative Interest	Monthly Interest	Cumulative Interest
Month 1	4,166.67	4,166.67	8,333.33	8,333.33	12,500.00	12,500.00
Month 2	4,166.67	8,333.33	8,333.33	16,666.67	12,500.00	25,000.00
Month 3	4,166.67	12,500.00	8,333.33	25,000.00	12,500.00	37,500.00
Month 4	4,166.67	16,666.67	8,333.33	33,333.33	12,500.00	50,000.00
Month 5	4,166.67	20,833.33	8,333.33	41,666.67	12,500.00	62,500.00
Month 6	4,166.67	25,000.00	8,333.33	50,000.00	12,500.00	75,000.00
Month 7	4,166.67	29,166.67	8,333.33	58,333.33	12,500.00	87,500.00
Month 8	4,166.67	33,333.33	8,333.33	66,666.67	12,500.00	100,000.00
Month 9	4,166.67	37,500.00	8,333.33	75,000.00	12,500.00	112,500.00
Month 10	4,166.67	41,666.67	8,333.33	83,333.33	12,500.00	125,000.00
Month 11	4,166.67	45,833.33	8,333.33	91,666.67	12,500.00	137,500.00
Month 12	4,166.67	50,000.00	8,333.33	100,000.00	12,500.00	150,000.00
TOTAL	50,000.00		100,000.00		150,000.00	

INDICATIVE INVESTMENT OFFER (< NGN 5m)

Principal Amount	Tenor	Interest rate
1,000,000.00 – 5,000,000.00	365 Days	20%

****Return is subject to Withholding Tax and Management Fee**

NGN

Interest Rate	20%	20%	20%
Investment Amount	1,000,000	3,000,000	5,000,000

Month	Interest Paid Monthly		Interest Paid Monthly		Interest Paid Monthly	
	Monthly Interest	Cumulative Interest	Monthly Interest	Cumulative Interest	Monthly Interest	Cumulative Interest
Month 1	16,666.67	16,666.67	50,000.00	50,000.00	83,333.33	83,333.33
Month 2	16,666.67	33,333.33	50,000.00	100,000.00	83,333.33	166,666.67
Month 3	16,666.67	50,000.00	50,000.00	150,000.00	83,333.33	250,000.00
Month 4	16,666.67	66,666.67	50,000.00	200,000.00	83,333.33	333,333.33
Month 5	16,666.67	83,333.33	50,000.00	250,000.00	83,333.33	416,666.67
Month 6	16,666.67	100,000.00	50,000.00	300,000.00	83,333.33	500,000.00
Month 7	16,666.67	116,666.67	50,000.00	350,000.00	83,333.33	583,333.33
Month 8	16,666.67	133,333.33	50,000.00	400,000.00	83,333.33	666,666.67
Month 9	16,666.67	150,000.00	50,000.00	450,000.00	83,333.33	750,000.00
Month 10	16,666.67	166,666.67	50,000.00	500,000.00	83,333.33	833,333.33
Month 11	16,666.67	183,333.33	50,000.00	550,000.00	83,333.33	916,666.67
Month 12	16,666.67	200,000.00	50,000.00	600,000.00	83,333.33	1,000,000.00
TOTAL	200,000.00		600,000.00		1,000,000.00	

INDICATIVE INVESTMENT OFFER (> NGN 5m)

Principal Amount	Tenor	Interest rate
10,000,000.00 – 20,000,000.00	365 Days	22%

****Return is subject to Withholding Tax and Management Fee**

NGN

Interest Rate	22%	22%	22%
Investment Amount	10,000,000	15,000,000	20,000,000

Month	Interest Paid Monthly		Interest Paid Monthly		Interest Paid Monthly	
	Monthly Interest	Cumulative Interest	Monthly Interest	Cumulative Interest	Monthly Interest	Cumulative Interest
Month 1	183,333.33	183,333.33	275,000.00	275,000.00	366,666.67	366,666.67
Month 2	183,333.33	366,666.67	275,000.00	550,000.00	366,666.67	733,333.33
Month 3	183,333.33	550,000.00	275,000.00	825,000.00	366,666.67	1,100,000.00
Month 4	183,333.33	733,333.33	275,000.00	1,100,000.00	366,666.67	1,466,666.67
Month 5	183,333.33	916,666.67	275,000.00	1,375,000.00	366,666.67	1,833,333.33
Month 6	183,333.33	1,100,000.00	275,000.00	1,650,000.00	366,666.67	2,200,000.00
Month 7	183,333.33	1,283,333.33	275,000.00	1,925,000.00	366,666.67	2,566,666.67
Month 8	183,333.33	1,466,666.67	275,000.00	2,200,000.00	366,666.67	2,933,333.33
Month 9	183,333.33	1,650,000.00	275,000.00	2,475,000.00	366,666.67	3,300,000.00
Month 10	183,333.33	1,833,333.33	275,000.00	2,750,000.00	366,666.67	3,666,666.67
Month 11	183,333.33	2,016,666.67	275,000.00	3,025,000.00	366,666.67	4,033,333.33
Month 12	183,333.33	2,200,000.00	275,000.00	3,300,000.00	366,666.67	4,400,000.00
TOTAL	2,200,000.00		3,300,000.00		4,400,000.00	

INDICATIVE INVESTMENT OFFER (> NGN 5m)

Principal Amount	Tenor	Interest rate
30,000,000.00 – 50,000,000.00	365 Days	24%

****Return is subject to Withholding Tax and Management Fee**

NGN

Interest Rate	24%	24%	24%
Investment Amount	30,000,000	40,000,000	50,000,000

Month	Interest Paid Monthly		Interest Paid Monthly		Interest Paid Monthly	
	Monthly Interest	Cumulative Interest	Monthly Interest	Cumulative Interest	Monthly Interest	Cumulative Interest
Month 1	600,000.00	600,000.00	800,000.00	800,000.00	1,000,000.00	1,000,000.00
Month 2	600,000.00	1,200,000.00	800,000.00	1,600,000.00	1,000,000.00	2,000,000.00
Month 3	600,000.00	1,800,000.00	800,000.00	2,400,000.00	1,000,000.00	3,000,000.00
Month 4	600,000.00	2,400,000.00	800,000.00	3,200,000.00	1,000,000.00	4,000,000.00
Month 5	600,000.00	3,000,000.00	800,000.00	4,000,000.00	1,000,000.00	5,000,000.00
Month 6	600,000.00	3,600,000.00	800,000.00	4,800,000.00	1,000,000.00	6,000,000.00
Month 7	600,000.00	4,200,000.00	800,000.00	5,600,000.00	1,000,000.00	7,000,000.00
Month 8	600,000.00	4,800,000.00	800,000.00	6,400,000.00	1,000,000.00	8,000,000.00
Month 9	600,000.00	5,400,000.00	800,000.00	7,200,000.00	1,000,000.00	9,000,000.00
Month 10	600,000.00	6,000,000.00	800,000.00	8,000,000.00	1,000,000.00	10,000,000.00
Month 11	600,000.00	6,600,000.00	800,000.00	8,800,000.00	1,000,000.00	11,000,000.00
Month 12	600,000.00	7,200,000.00	800,000.00	9,600,000.00	1,000,000.00	12,000,000.00
TOTAL	7,200,000.00		9,600,000.00		12,000,000.00	

In conducting its business, Vanir Capital provides assurances to each Individual investor that their invested funds are secure through the following strategies:

Comfort Cheques

Vanir Capital issues a comfort post dated cheque on demand to investors to the tune of the invested capital dated for the agreed tenor end date. This cheque can be presented at the investors bank to claim back funds in the unlikely event that the principal is not paid as and when due. Comfort cheques are retrieved from investors at the end of their investment tenor.

REMITA Instruction

Vanir Capital will on demand provide a signed REMITA instruction authorizing the investors bank to debit any of VANIR CAPITALS accounts or BVN linked accounts to the tune of the invested capital on an agreed tenor end date in the unlikely event that the principal is not paid as and when due. This will not be provided in conjunction with a comfort cheque as they serve the same purpose

Fund Provisioning

A provision fund refers to the money that is put aside by Vanir Capital so that investors can, in practice, be repaid if customers default and therefore cannot repay the money that they owe as at when due. The provisioning process secures the investors returns throughout the agreed tenor

Internal Processes and Guidelines

This refers to the list of Loan securing strategies implemented by Vanir Capital, listed on page 4

How much can I invest?

Qualifying investment amounts starts from ₦250,000 to ₦50,000,000

How long can I invest for?

Currently, available investment tenors are 3, 6, 9 or 12 months. You can also re-invest after an investment has been paid out.

How is interest calculated?

Interest rates are calculated based on the applicable investment tenor. The longer the investment period, the higher your rates!

Can I have more than one investment plan?

Yes! At any point in time, you can several investment plans with us at Vanir Capital.

Can I top up an existing investment?

YES. You can make additional investments on an existing plan via a “change order” request to Vanir Capital and the applicable rate would be implemented

What is a maturity date?

This is the beautiful day when your investment has completed the agreed time period, and you receive your full principal and/or interest payout to your account!

Can I trust Vanir Capital with my data?

When doing business with Vanir Capital your personal data and privacy is always secure and kept confidential as stated in our privacy policy agreement.

Who has access to my data?

Vanir Capital never shares your personal details with third parties, unless for dedicated business purposes, such as reporting to credit bureaus.

How is my money protected?

Vanir Capital investments are protected through our comfort cheques, Internal processes and guidelines, fund provisioning, and external Insurance

How do I monitor my investments?

With Vanir Capital, you have full visibility on how your investment is growing via monthly notifications on your current earnings

Can I Opt-out of the scheme at any time?

Yes. Ideally a one month notice is required for a liquidation of investments, however, Vanir Capital is willing to liquidate investments on demand at an administrative fee

Do I get a Certificate of Investment?

Yes. A signed Letter of Investment is provided,

For New Investors:

- Kindly send a mail indicating interest to invest and request for the investment account opening package to Investments@VanirCapital.org or call +234 (0) 818 027 9270 for more information
- Kindly fill the Investment form when provided and submit to our office (Office address provided on contact page)
- You can also scan and email signed documents to us at Investments@VanirCapital.org
- After all forms have been received and approved, a transaction notice will be sent from a designated relationship manager indicating Vanir Capital's readiness to receive investment funds which will be paid into the organizations corporate account

Our Account Details:

Account Name: Vanir Capital Limited
Bank: Zenith Bank PLC
Account Number: 1015813603

For Existing Investors:

- Kindly send a mail requesting for a "change Order" form to Investments@VanirCapital.org or call +234 (0) 818 027 9270
- Kindly fill the change order form when provided; revert back specifying required changes to amount and tenor
- After all forms have been received and approved, an updated letter of investment will be provided to you.

CONCLUSION

We look forward to the commencement of a mutually beneficial relationship.

Yours faithfully,

For: **VANIR CAPITAL LIMITED**



vanir
capital

LOANS | CAPITAL FINANCE | INVESTMENTS | RISK