



Mercy Homes Crowd Funding Platform

Mercy Homes

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INTRODUCTION

MHCFP real estate crowd funding involves the pooling of funds by multiple investors in a real estate Project.

You participate in real estate investment returns without getting involved in the hurdles of managing the projects.

Mercy Homes is providing a Crowd Funding platform “Mercy Homes Crowd Funding” for investors to participate in real estate investments with smaller lots of capital (buying investment units for minimal investment quantum; as low as Two Hundred and Fifty Thousand Naira) and participating in the upsides that real estate investors typically glean from development projects. Note that groups of investors can come together to make up N250,000 - N500,000 investment slots.

HOW DOES THIS WORK?

Mercy Homes provides serial projects that have been structured to provide excellent risk-adjusted returns to clients. The projects are packaged as investment outlets for clients who would want to participate in real estate investments either for cash returns or to utilize returns to facilitate home ownership.

RETURNS PROFILE

Returns range from a minimum of 35% per annum to 40% per annum depending on investment quantum & investment timelines.

PROJECT TYPES

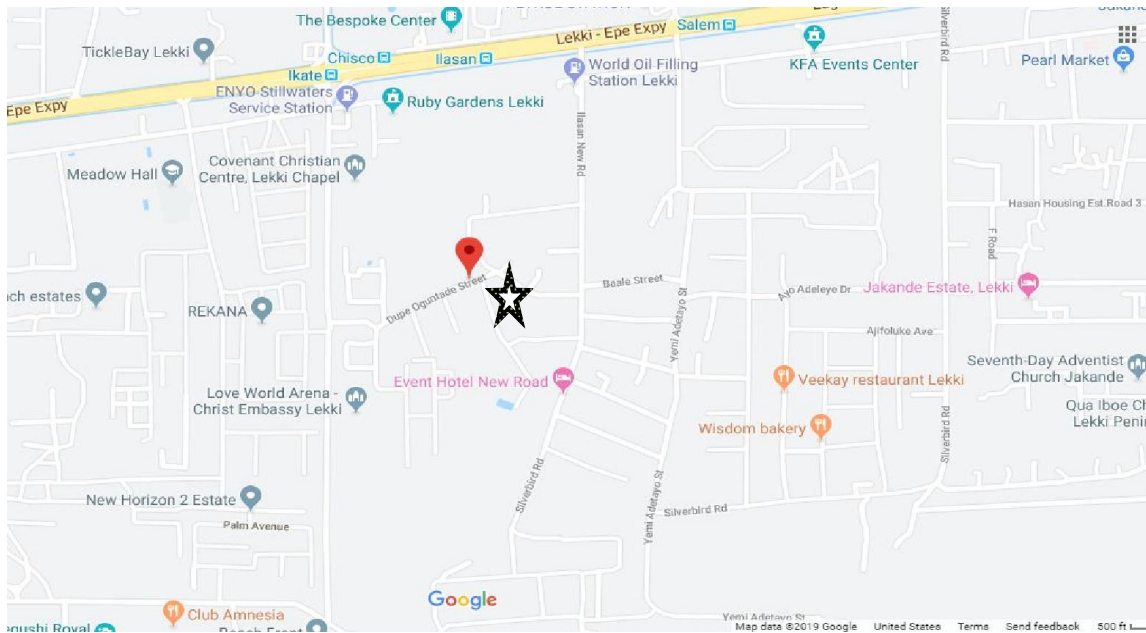
Mercy Homes Funding projects are centered around Upper middle income type development projects which provide easy offtakers (home buyer) entry benchmarks; with a focus on ensuring all units are completely sold during construction and investor exit is significantly easy to attain.

YOU CAN BE AN INVESTOR WITH SMALL CAPITAL AMOUNTS

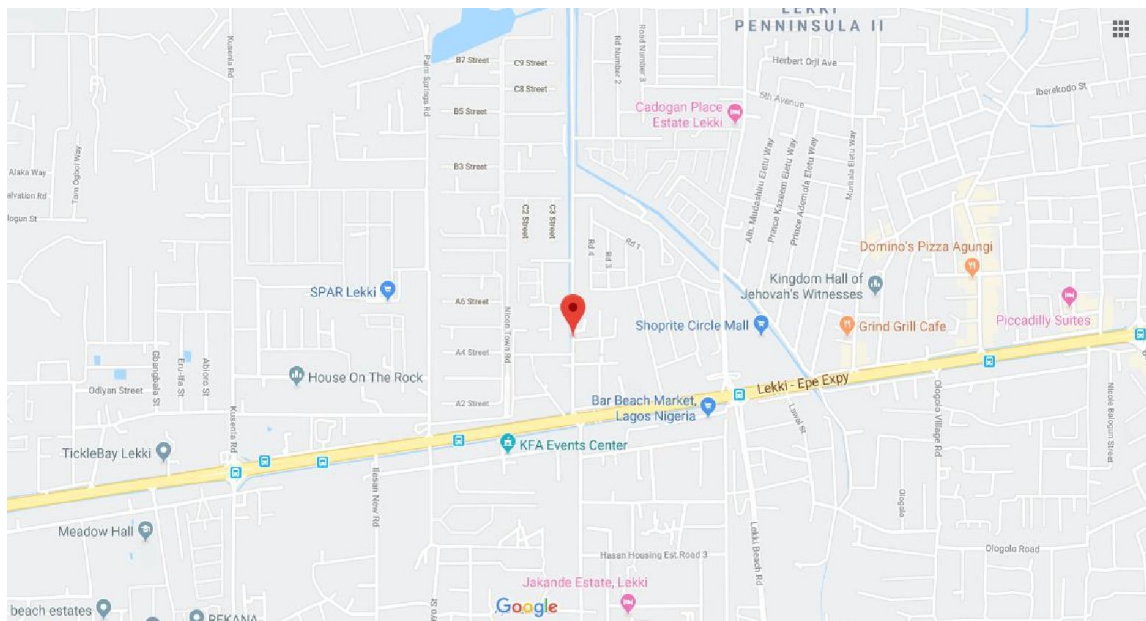
CURRENT INVESTMENT OPPORTUNITY

Project Description

1. The development of a gated residential estate with 5 units of 4 bedroom luxury terraces on 3 Levels with swimming pool on Dupe Oguntade street, off Lekki-Epe Expressway Behind Enyo Filling Station (Former Oando filling Station). The Estate is designed for Upper Mid income earners.



2. 10 units of 4 Bedroom terraces with Bq with swimming pool on 3 levels. Off platinum way at Lekki-Epe Expressway.



Project Timelines & Investment Exit

The Project will be executed over an 18-month period and units would be sold to the general public at friendly prices and under temperate purchase terms; to include flexible payment plans, mortgage arrangements and investment type arrangements for home ownership. All units would be sold off-plan (during construction) at rates that are focused on ensuring attractiveness to buyers and engender affordability.

Proposed Sales Platform

MercyHomes sales team, in conjunction Bambooize project Limited will be responsible for the sales of the units. These entities have built competencies and success stories around upper middle income real estate sales in Nigeria; and have over the past 4 years partnered with major real estate industry players to structure projects, and sell the project units off-plan with outstanding success.

Project Developer

MercyHomes, an indigenous real estate advisory & development company with extensive experience in working with developers of repute within the Nigerian real estate industry to deliver excellent middle income real estate projects.
<http://www.mercyhomesng.com>

Project Manager

The Project Manager, Bambooize Project Limited is a renowned project manager within the Nigerian real estate space; which has provided management and technical consultancy projects to several major Government and Non-Government entities within West Africa. Bambooize Projects Ltd. will be responsible for ensuring that the Project deliverables & timelines are strictly adhered to by all parties & stakeholders.

Periodic Project Updates & Reports

Quarterly reports will be available to investors by the Project Manager and the Project Developer, and quarterly site visits will be organized by the Project developer for all investors. The investors will also have access to customer care officers from 8am to 5pm daily.

Land Title

Land covered by Lagos State Governor's Consent.

All Investment Options are available

Mercy Homes Properties

Impressive returns-
up to 40% per annum

Investment options

Cash
Investment for
Cash Returns

Cash
Investment for
discounted
home purchase

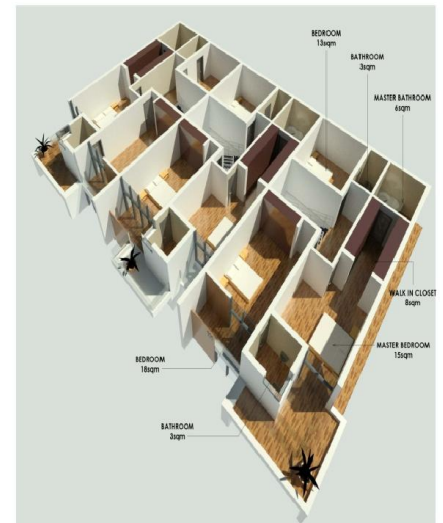
Cash Investment for Cash Returns

Option A

- Minimum investment of N500,000;
- Total Returns of N200,000 over a 12-month period;
- 12-month investment timeline;
- Payment of N50,000 every quarter;
- N500,000 principal paid at the end of 12 months.

Option B

- Minimum investment of N250,000;
- Total Returns of N87,500 over a 12-month period;
- 12-month investment timeline;
- Payment of N87,500 at the end of 12 months plus N250,000 Principal paid as well; total of N337,500.



Investment Comparison

Other Investment Types

Rate of Returns

FGN Bonds & Treasury Bills

11% to 13% per annum

Fixed Deposits in Banks

2% to 15% per annum

Mercy Homes CrowdFunding (MHCF)

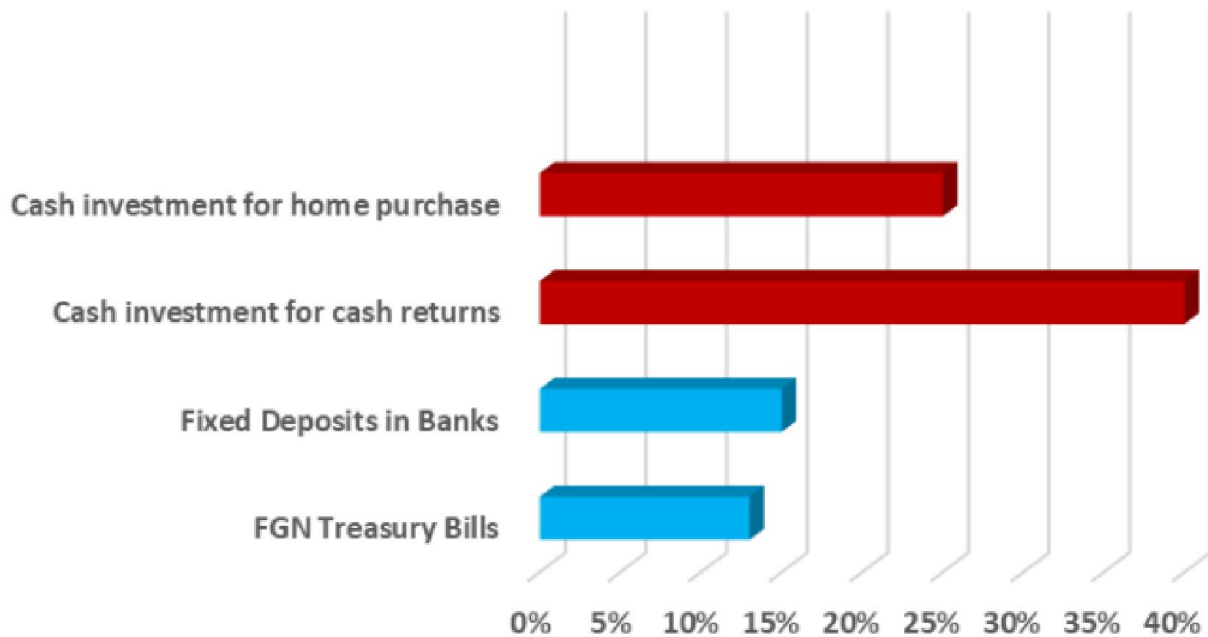
MHCF Rate of Return

Difference between MHCF and FGN

Treasury Bills

Cash investment for cash returns

40% per annum Risk premium of 27% over TBills



FAQs

What do I get when I make my Investment?

- **Investment Certificate** – Investment Certificates will be issued to you, which will provide details of your investment and the expected returns. For Cash Investment for Home Purchase options, you will also get an Offer Letter for your home.

Can I Recover my Investment if I Change my Mind?

Yes you can. However, real estate investments are considered long tenured investments.

- **Cash Investments for cash returns** – You can request to withdraw investment only after 6 months of investment. Investment will be refunded within a 90 day period after request.

However, you lose your returns for one quarter.

Do I have Collateral for my Investment?

- **No** - the Investment is not collateralized. However, the project progress will be communicated periodically to all investors and you will have access to the Project site at anytime that you require. Also, the Project investment is structured with proper project management, and a reserve fund structure that would ring-fence 10% of sales revenues for payment of investor returns. Furthermore, sales will be anchored by Real Estate Marketing companies with an excellent track record of success in the middle income space.

If I make a Cash Investment for Home Purchase, can Mercy Homes sell the Property for me?

- **Yes** –**Mercy Homes** will anchor sales for all investors who wish to sell their units. At a 5% marketing fee will however be paid for this service; which shall only be payable upon sale of the apartment.

How am I sure investments returns will be paid and principal repaid?

Returns will be paid from sales revenues. In addition, 10% of all revenues from sales of the properties within the Project will be warehoused in a sinking fund account; which will serve as a backup for payment of investment returns and principal repayment.

WE LOOK FORWARD TO HAVING YOU ONBOARD AS AN INVESTOR ON MERCYHOMES CROWDFUNDING PLATFORM.