# MERCOMF®
# ENTERPRISES LIMITED

Reliable Crop Management and Consulting for Growth

*Find Out How Diaspora Nigerians Are Turning Their Idle Land*
*Into a Generational Asset: Turning One Plot Into ₦300, 000 a Year*

## Oil Palm Plantation Investment Prospectus

Growing Wealth Through Sustainable Agriculture

Plant Today. Harvest Prosperity Tomorrow.

## About Us

MerComf Enterprises Limited is a Nigerian agribusiness company founded by Alozie Ogbonna, PhD, a visionary entrepreneur. The company provides agricultural consulting services, oil palm plantation development, and high-yield seedling supply to farmers and investors, with a focus on scalable, sustainable agribusiness solutions that support both local food production and diaspora investment opportunities.

The company supports clients with professional project management, soil assessment, agronomic consulting, and plantation development services designed to improve productivity and long-term profitability.

## Our Mission

To empower farmers and increase food production through innovative agricultural solutions and sustainable farming practices.

## Invest in the Future of Agriculture

Nigeria's palm oil industry is expanding rapidly, creating opportunities for investors, farmers, and agribusiness entrepreneurs. MerComf Enterprises Limited provides professional agricultural services and high-quality hybrid seedlings designed to deliver long-term productivity and sustainable income.

## Executive Summary

MerComf Enterprises Limited provides structured opportunities for diaspora investors and agricultural partners to participate in the development of commercial oil palm plantations in Nigeria. Oil palm plantations generate long-term agricultural income and contribute to food security, job creation, and sustainable rural development.

**What We Offer**

- ♣ Certified high-yield oil palm seedlings grown in our own nurseries
- ♣ Plantation development and management
- ♣ Land and soil assessment
- ♣ Agronomic consulting and project supervision
- ♣ Agricultural investment advisory
- ♣ Training and technical support for farmers and investors

**Why Choose MerComf?**

- High-yield, locally-grown disease-resistant seedlings
- Expert agricultural project management
- End-to-end plantation development services
- Opportunities for diaspora and local investors
- Sustainable farming practices for long-term profitability

**How Much?**

**Start Small. Invest Wisely. Grow for the Future.**

Imagine starting your own oil palm investment with as little as ₦700,000—or approximately $500—per plot. For this investment, the estimated start-up cost can cover the essential services needed to establish your plantation, including:

- High-quality oil palm seedlings
- Transportation of seedlings to your farm
- Bush clearing and land preparation
- Farm mapping and pegging
- Professional planting
- Netting of individual seedlings for protection against animals
- Quarterly growth monitoring
- Professional plantation progress reports

That means you can take an otherwise idle plot of land and begin transforming it into a productive long-term agricultural asset—without needing millions of naira to get started.

**But Should You Let Relatives Do It for You?**

Yes, your relatives may be able to perform many of these tasks. They may even offer to do them for free or at a much lower cost. But before you decide, ask yourself an important question:

- When it comes to an investment that may determine the productivity of your land for decades, is saving a little money today worth risking the investment tomorrow?

Our grandparents often made difficult choices to save money. When they became sick, some avoided trained medical professionals and relied on unqualified treatment because it was cheaper. Unfortunately, many paid the ultimate price for that decision.

**Your plantation deserves the same level of seriousness.**

- Oil palm is not simply about putting seedlings in the ground. Proper spacing, mapping, planting, seedling protection, monitoring, maintenance, and early intervention can make a significant difference in the development of a plantation.

You are not merely planting trees. You are establishing an asset. So, instead of asking only, "How much can I save by doing it myself?" ask:

"How much value could I lose if the job is not done properly?"

At approximately ₦700,000—or $500 per plot, professional plantation establishment provides an affordable way to enter an agricultural investment opportunity while giving your trees the best possible start.

## Start with one plot. Start small. Start professionally.

Your future harvest—and potentially the legacy you leave for the next generation—may begin with the decision you make today. *Estimate does not include tree-cutting costs where applicable. Actual costs may vary depending on location, land condition, and project requirements.*

## The Hidden Cost of Undeveloped Land

Many diaspora property owners face three major risks when land is left idle or casually leased:

**1. Extremely Low Financial Returns**

- ♣ Cassava farmers typically pay ₦30,000 for a two-year lease, meaning the landowner earns only about ₦15,000 per year per plot.

**2. No Long-Term Wealth Creation**

- ♣ Temporary farming leases do not build any asset value. After the season ends, the land returns to being idle again.

**3. Land Encroachment Risks**

- ♣ Boundary disputes
- ♣ Illegal resale by relatives (very common)
- ♣ Community land disputes (very common)
- ♣ Quiet encroachment by neighbors
- ♣ Gradual loss of property rights

**By the time the owner discovers the issue, reclaiming the land can be extremely difficult. A developed plantation offers protection from all these risks.**

## What Makes Oil Palm Plantation a Smarter Strategy

A well-managed plantation can start yielding from the third year of planting and produces revenue for over 25 or more years from the same trees.

**1. Consistent Annual Income**

- ♣ Each plot can generate ₦200,000 – ₦300,000 per year from palm fruit harvests.

**2. Permanent Land Occupation**

- ♣ A plantation physically occupies the land, preventing:
  - Encroachment
  - Illegal resale
  - Boundary manipulation

**3. Long-Term Leasing Option**

- ♣ If diaspora owners are busy abroad, the plantation can be:
  - leased to operators
  - managed professionally
  - or profit-shared with local managers

**4. Asset Growth**

- ♣ Owners can reinvest earnings into:
  - interest-yielding bank investments
  - additional farmland
  - real estate development

## Income Comparison: Cassava vs Oil Palm

The charts below illustrate the massive difference in income potential.

**Typical Earnings Per Plot**

| Land Use | Annual Income |
|---|---|
| Cassava lease | ₦15,000 (Standard 2-Year Term = ₦ 30,000) |
| Oil palm plantation | ₦200,000 – ₦300,000 |

Over **10 years**, the difference per plot becomes dramatic.

| Investment Type | 10-Year Earnings |
|---|---|
| Cassava lease | ₦150,000 |
| Oil Palm Plantation | ₦2,500,000+ (2.5 Million Naira or more) |

- *That is over 16 times more income from the same land.*

Cassava provides short-term income but requires yearly replanting. Oil palm plantations generate income for over 25 years with lower annual maintenance costs.

### A Practical Solution for Diaspora Landowners

**Many diaspora investors want to invest but face challenges such as:**

- Distance
- Lack of trusted managers (Relatives are not always reliable.)
- Limited agricultural expertise
- Fear of land disputes

**This is where professional plantation development becomes critical.**

- MerComf Enterprises Limited is your plantation development partner.
- MerComf Enterprises Limited provides a turnkey solution for diaspora landowners.

*We can even help you turn your landscape into a money-making asset!*


**Services Include:**

1. **Land Preparation**
   - ♣ Clearing
   - ♣ Surveying
   - ♣ Plantation layout

2. **Seedling Procurement**
   - ♣ High-yield oil palm varieties directly from our nurseries located in Aba and Umuahia

3. **Plantation Establishment**
   - ♣ Professional planting
   - ♣ Fertilization
   - ♣ maintenance

4. **Ongoing Management**
   - ♣ Monitoring
   - ♣ Harvesting
   - ♣ Sales coordination

*MerComf is helping diaspora investors own profitable plantations without needing to live locally, and or worry about relatives' transparency, accountability, and land disputes.*



## Two Options for Diaspora Landowners

**Option 1 (Keep Renting to Local Farmers)**
Continue renting your land to relatives for ₦30,000 every two years**.** In many cases, the money never reaches your bank account because relatives often have personal issues that take priority. Your land remains largely idle, lying fallow for another two years or more before it can be rented again.

**Option 2 (Think Outside the Box — Monetize Your Land)**
Transform that same land into a productive oil palm plantation capable of generating ₦200,000 – ₦300,000 per plot each year**.** With professional plantation management, all revenue is paid directly into your designated bank account. Instead of leaving the land idle, this option turns it into a reliable source of income and builds **l**asting generational wealth, beginning as early as the third year.

**Secure Your Land for the Future**

- ♣ Many diaspora families lose land due to:
  - relatives quietly selling property
  - gradual encroachment
  - disputes caused by unused land

- ♣ A plantation protects your property because:
  - the land is visibly occupied
  - it generates income
  - it is actively managed

## The Diaspora Land Millionaire Concept

The Land Millionaire Concept is about changing how you think about land—from something you own or lease to an asset that produces income, appreciates, and helps you create generational wealth.


**How It Works:**
If a diaspora investor gradually develops 50 plots, they can potentially earn: ₦12– ₦15 Million annually

That income can then be reinvested into:

- ♣ more farmland
- ♣ palm oil processing
- ♣ real estate development
- ♣ interest-yielding investments

## Income Projection Strategy

| Number of Plots | Annual Income | 10-Year Income |
|---|---|---|
| 1 plot | ₦250,000 | ₦2,500,000 |
| 5 plots | ₦1,250,000 | ₦12,500,000 |
| 10 plots | ₦2,500,000 | ₦25,000,000 |
| 20 plots | ₦5,000,000 | ₦50,000,000 |
| 50 plots | ₦12,500,000 | ₦125,000,000 |

*Instead of leaving family land idle, we help our clients to create a generational agricultural estate.*

**What Makes MerComf Different**
We practice socially and ethically responsible agriculture. We are conscious of the sustainability and community impact of our operations. "At MerComf, we are redefining agriculture as a vehicle for wealth creation, food security, and national development," said the company's CEO, Alozie Ogbonna, PhD. "Our model is built to empower both local farmers and global investors with scalable, sustainable, and profitable agribusiness solutions."

**Sustainable and Ethical Operations**
MerComf promotes sustainable, ethical agriculture through improved seedlings, soil health monitoring, farmer training, and community job creation. The goal is to create profitable agriculture that benefits investors and rural communities. Experienced agricultural professionals handle the planting process, including proper spacing, fertilization, and routine maintenance to ensure optimal growth and productivity. Project Manager Izuchukwu Ogbonna, BSc, an agricultural economist with extensive experience in agribusiness development, farm management, and investment strategy, leads operations.

**Plant Today. Harvest Prosperity Tomorrow.**

Stop Renting Your Land for ₦30,000. Start Earning ₦300,000 Per Plot.

Across Abia State and much of southeastern Nigeria, many diaspora landowners unknowingly allow their valuable land to be rented out to local farmers for as little as ₦30,000 per plot for two years of cassava cultivation.

While this may seem convenient, it significantly undervalues the land's true earning potential. By converting that same plot into an oil palm plantation, landowners can generate ₦200,000–₦300,000 annually per plot once the plantation matures. Instead of treating land as a passive asset, diaspora investors can transform it into a long-term income-producing agricultural investment.


*Your investment is never left unattended. Every plantation contract is assigned a dedicated MerComf professional who provides regular updates, monitors progress, and keeps you informed every step of the way—giving you the confidence and peace of mind that your plantation investment is being professionally managed.*

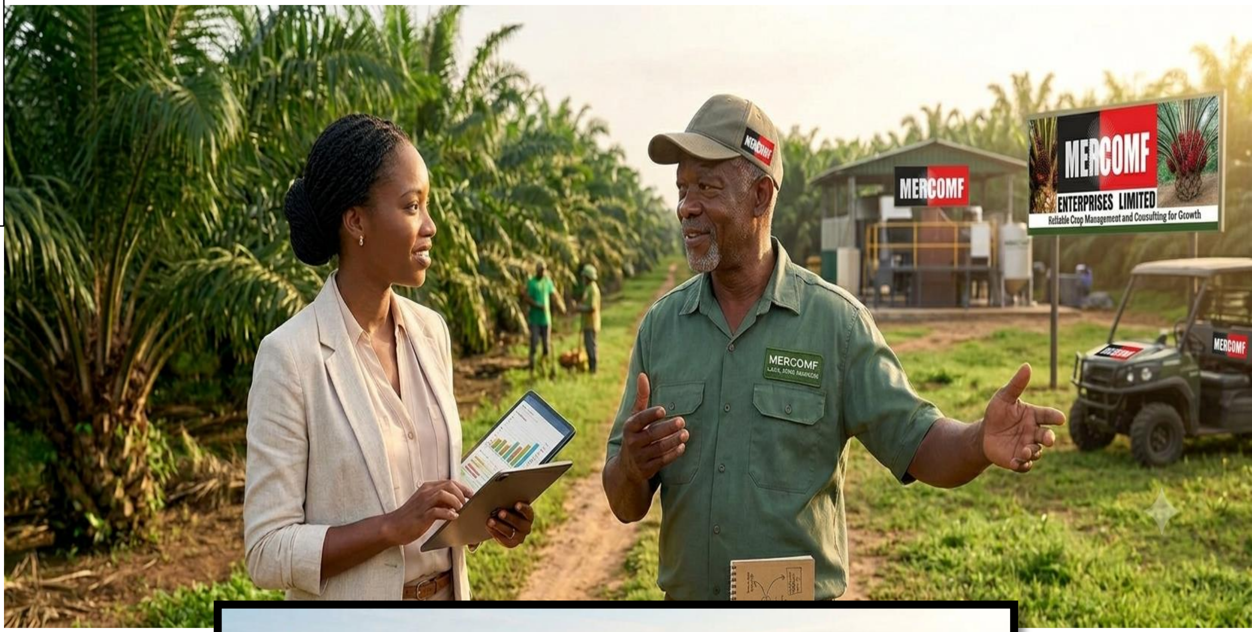
"Your Land Should Work for You."

"Stop Leasing. Start Planting."

"Turn One Plot into up to ₦300,000 a Year."

"The More Your Land, the More Your Return."

**"Secure Your Land. Grow Your Wealth."**




*Let's help you create generational wealth!*

## MerComf Leadership

Alozie Ogbonna, PhD, CAEL, FIIAS

Alozie Ogbonna, PhD, founder and CEO of MerComf Enterprises Limited, is a visionary entrepreneur driven by a passion for creating jobs and building sustainable wealth through agriculture. He believes agriculture is one of the most critical industries of our time, especially as the world faces growing concerns about food insecurity.

**Dr. Ogbonna sees agriculture not only as a necessity but as a powerful opportunity—one where those willing to work the land and invest in its potential can secure lasting prosperity.** Guided by this vision, he actively encourages diaspora investors to participate in this movement of agricultural development, contributing to job creation, increased food production, and long-term wealth generation for communities and investors alike.

**For more information:**
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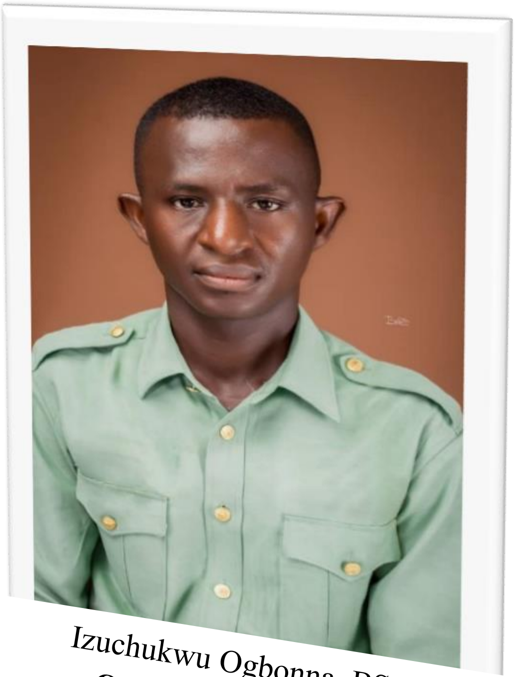
## MerComf Operations Management

Mr. Izuchukwu Ogbonna, BSc., serves as the Operations Manager of MerComf Enterprises Limited. An Agricultural Economist and graduate of Michael Okpara University of Agriculture, Umudike in Nigeria, he brings both academic expertise and practical industry experience to the organization.

With a deep passion for agriculture and several years of hands-on experience in the sector, Mr. Ogbonna plays a key role in ensuring the efficient planning, development, and management of agricultural operations. His commitment to excellence and sustainable farming practices helps drive the company's mission of delivering profitable and impactful agricultural investments.



Izuchukwu Ogbonna, BSc.
**Operations Manager**

## OUR UMUAHIA REGIONAL 50,000 SEEDLINGS AFFILIATE NURSERY

**Locally-Grown High-Yield Seedlings. Trusted Seedlings. Trusted Return on Investment.**

OUR 60,000 SEEDLINGS NURSERY AT OWERRINTA, ABA



# MerComf Enterprises Limited®

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