



**KAYANJAMALO RICE SEED PRODUCTION
INVESTMENT AGREEMENT**

This Investment Agreement (“Agreement”) is made on this ____ day of _____ 2026.

1. PARTIES

IM TRADING LTD, P.O. Box 1714, Lilongwe, Malawi (hereinafter referred to as “the Company”)

AND

Investor Details:

Full Name : _____
ID/Passport No : _____
Postal Address : _____
Phone : _____
Email : _____

(hereinafter referred to as “the Investor”)

2. PURPOSE

This Agreement sets out the terms and conditions under which the Investor shall invest in the production of Kayanjamalo Rice Seed on land managed by IM Trading Ltd for commercial seed production.

3. INVESTMENT STRUCTURE

- Investment Amount: MK 4,000,000.00 per acre
- Maximum Available Land: 50 Acres

Number of Acres Subscribed: _____

Total Investment Amount: MK _____

Proof of payment shall form part of this Agreement.



4. PROJECT RETURNS

For every 1 acre invested, the Investor shall receive:

- 30 bags of certified Kayanjamalo Rice Seed
- Production cycle: Approximately 4 months
- Expected value per bag: MK 300,000

Expected Gross Return per Acre:

30 bags × MK 300,000.00 = MK **8,000,000.00**

5. USE OF FUNDS

The investment shall cover:

- Production costs
- Administration
- Insurance
- Storage
- Labour and supervision
- Agro-inputs and irrigation

6. INSURANCE

The Company shall insure the crop against major agricultural risks including floods, fire, pest outbreaks, and other insurable risks. Insurance is intended to protect both the Company and the Investor from financial loss.

In case of insured loss, compensation received shall be distributed proportionally according to acreage invested.

7. ROLE OF THE INVESTOR

The Investor shall not participate in day-to-day operations but has the right to inspect the project upon reasonable notice and receive progress updates.

8. PROFIT REALIZATION

Upon harvest and sale of seed, proceeds shall be paid to the Investor within an agreed number of days via bank transfer. The investor may also decide to get the bags of rice and find market under IM Trading certificate.

9. RISK DISCLOSURE

The Investor acknowledges that agriculture involves inherent risks including yield variability and market price fluctuations. Insurance reduces but does not eliminate risk.

10. TERM

This Agreement runs for one production cycle (approximately 4 months) and may be renewed by mutual written agreement.

11. DISPUTE RESOLUTION

Any dispute shall first be settled amicably. If unresolved, the matter shall be referred to arbitration in Lilongwe, Malawi, under the laws of the Republic of Malawi.

12. DECLARATION

The Investor confirms that funds invested are legally obtained and that they have read and understood this Agreement.

SIGNATURES

For IM Trading Ltd:

Name : _____

Position : _____

Signature : _____

Date : _____

For the Investor:

Name : _____

Signature : _____

Date : _____

BANK ACCOUNT DETAILS

Account Number: 1013501161

Account Name: IMTRADING LTD

Branch/Location: Gateway Mall

Bank: National Bank