TRINITY IDF INVESTMENT LIMITED

EPE HARVEST

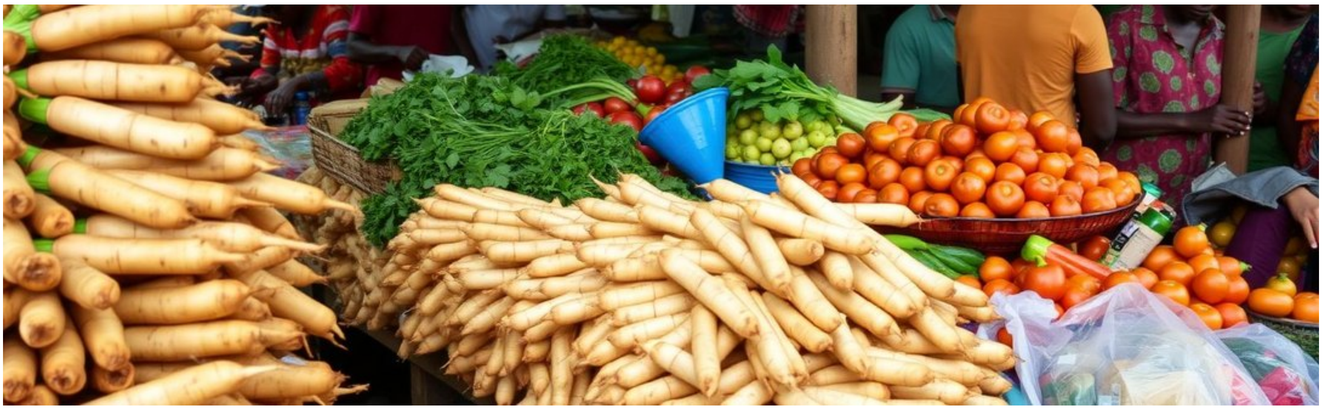
Commercial yam and vegetable production
Epe, Lagos State, Nigeria

From ₦1,000,000	**18 to 22%**	**15%**
MINIMUM PARTICIPATION	TARGET PER CYCLE, ILLUSTRATIVE	TO KINGDOM IMPACT

An investment information brochure prepared for members of Dominion City
2026 · info@tidf.com.ng · 08113199078 · www.farmtidf.com.ng

THE DOCUMENT

In this brochure



Lagos wholesale trade. More than twenty million people, and a food market that is structurally short of reliable local supply.

SECTION 01

Executive overview

WHY WE ARE WRITING TO YOU

Epe Harvest is a commercial farming operation producing yam and vegetables on land in Epe, Lagos State. It is owned and managed by Trinity IDF Investment Limited. Through a Kingdom Economic Development Partnership with the Kingdomnomics Team, members of Dominion City are being given the opportunity to consider participating in the enterprise as investors, as employees, as trainees, or as professionals contributing their expertise.

Nigeria imports a large share of the food it eats. Lagos State, home to more than twenty million people, grows only a fraction of what it consumes. Meeting that gap is not a speculative idea; it is the ordinary work of farming done properly, at scale, close to the market. Epe Harvest exists to do that work with the discipline of a professionally managed business and the accountability expected of an enterprise operating alongside a church community.

Yam	Vegetables	Epe	15%
ANCHOR CROP	CASH-CYCLE CROP	LAGOS STATE	TO KINGDOM IMPACT

WHAT MAKES THIS DIFFERENT

Real production, not paper
Returns come from crops grown, harvested and sold. There is no trading strategy, no arbitrage and no requirement to recruit other participants.

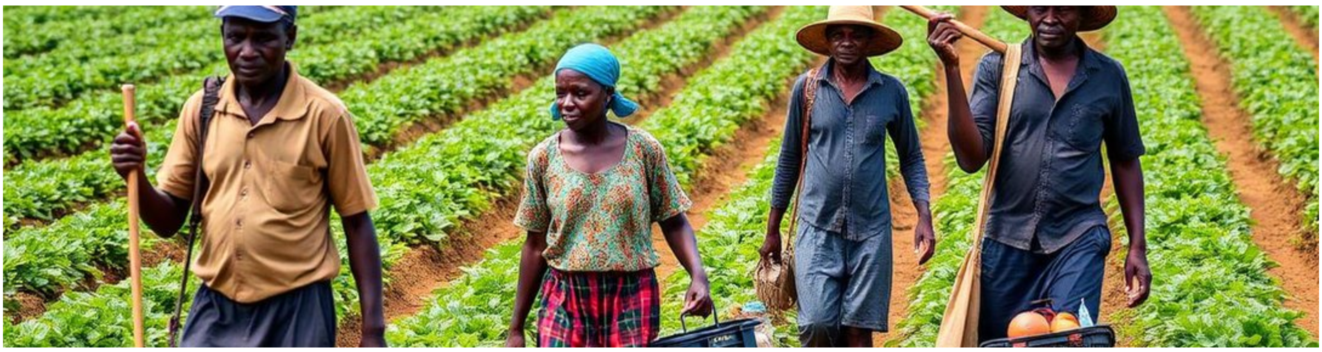
Independent audit
Project accounts are kept separately and audited annually by a licensed independent firm. Results are reported whether they are good or poor.

Joint governance
A Joint Steering Committee with equal representation from Trinity IDF and Kingdomnomics oversees performance, reporting and community impact.

Community return
Fifteen per cent of distributable net project profits is directed to Kingdomnomics-approved entrepreneurship, training and community development work.

Employment first
Farm, storage, logistics and administrative roles are offered first to Dominion City members, with priority to those facing hardship.

No pressure, ever
No solicitation takes place in services. There are no deadlines designed to rush you, and choosing not to participate carries no consequence of any kind.



Field team at work. Employment, training and professional volunteering sit alongside investment, and require no financial contribution.

SECTION 02

The investment opportunity

THE MARKET

Demand for staple food in Lagos is large, continuous and close at hand. Yam is a household staple with established wholesale channels and the useful property of storing well, which allows produce to be sold when prices are stronger rather than only at harvest. Vegetables complete the picture: shorter growing cycles mean several harvests each year, faster cash turnover and steadier employment across the calendar.

Chronic deficit
In Lagos, demand is rarely the problem. Reliable, quality supply is.

Proximity premium
Grown near the buyer means lower freight and far less spoilage than up country farms.

Number one in the world
Nigeria is the largest global producer of yam. We are building where the crop already thrives.

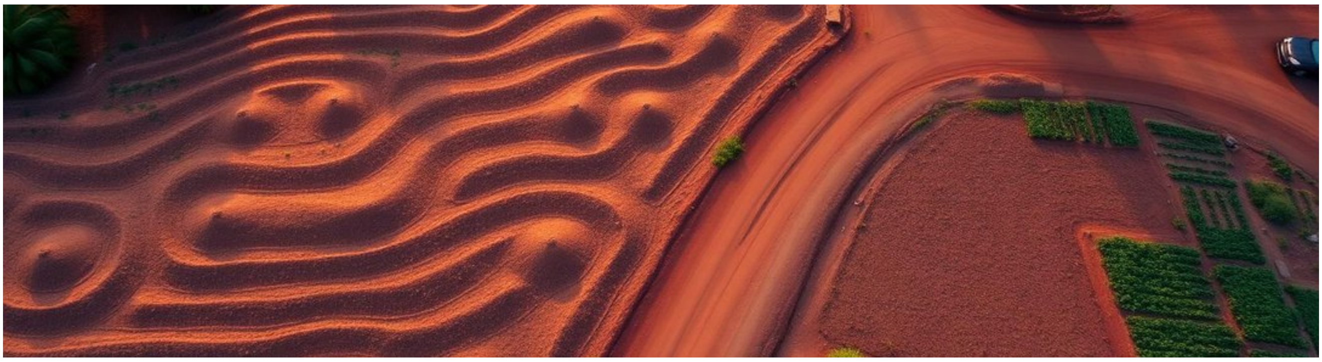
Two crops, one operation
One anchor crop for margin, one cash crop for rhythm. Together they smooth the year.

EXHIBIT 1 · WHY THESE TWO CROPS, TOGETHER

	Yam	Vegetables
Role in the business	Anchor crop; seasonal margin	Cash-flow engine
Harvests per year	One long cycle	Multiple short cycles
Storage	Stores well when properly cured	Perishable; requires fast handling
Employment pattern	Peaks at planting and harvest	Continuous through the year
Main challenge	Seed yam cost; storage discipline	Pest pressure; market timing

THE LOCATION

Epe sits within the Lagos economy while retaining farmland at meaningful scale. The Lekki to Epe corridor has seen sustained road investment, shortening the journey between field and market. For perishable produce, that journey is the difference between profit and waste. Proximity also means the farm can be visited: investors, committee members and volunteer professionals can inspect the operation and return the same day.



The farm in its landscape context, with the access road visible. Epe, Lagos State.

SECTION 03

The farm

Epe Harvest is presented as an operating farm rather than a parcel of land. The difference matters: land value is speculative and hard to realise, while production income is recurring and can be measured. The operation is organised around six capabilities.

Water security
Irrigation sized to the cultivated area so that the planting calendar is driven by plan rather than by rainfall. Water storage buffers dry periods.

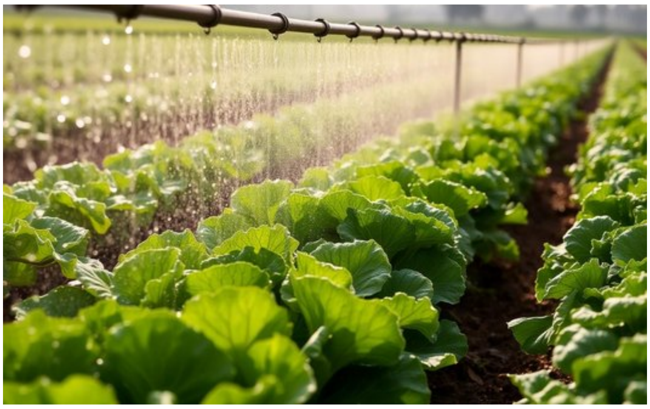
Agronomic protocol
Written standards for variety, spacing, nutrition and integrated pest management, with regular crop scouting and recorded interventions.

Post-harvest handling
Grading, curing and ventilated yam storage; rapid handling and cold-chain access for vegetables. Reducing spoilage is the cheapest margin available.

Route to market
Forward agreements with institutional buyers, supported by wholesale market sales and a modest direct community channel.

Records and control
Separate project accounts, monthly management reporting, stock and production records reconciled, annual independent audit.

Security and stewardship
Perimeter control, stock reconciliation and a working relationship with the host community built on local employment and fair dealing.



Irrigation line in operation across the vegetable beds.

Grading harvested tubers into crates before curing.

Ventilated yam storage allows produce to be sold on timing.

Daily field execution, supervised and recorded.

SECTION 04

The numbers

Everything below is illustrative. It shows how the economics are built, not what you are promised. Actual results depend on yield, price, cost and management performance.

EXHIBIT 2 · PARTICIPATION AND ILLUSTRATIVE OUTCOME PER CYCLE

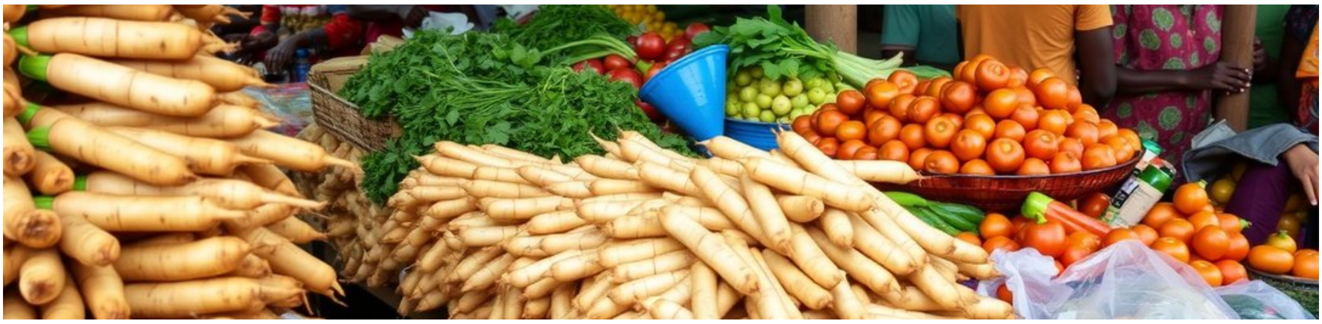
Participation	Amount	Illustrative profit share at 18 to 22%	Illustrative total returned
Half plot	₦1,000,000	₦180,000 to ₦220,000	₦1,180,000 to ₦1,220,000
One plot	₦2,000,000	₦360,000 to ₦440,000	₦2,360,000 to ₦2,440,000
Five plots	₦10,000,000	₦1,800,000 to ₦2,200,000	₦11,800,000 to ₦12,200,000

EXHIBIT 3 · THE PRODUCTION CYCLE, APPROXIMATELY TWELVE MONTHS

Stage	Months	What happens
Set up	1 to 2	Land preparation, ridging, irrigation commissioning, seed and input purchase
Planting	2 to 4	Yam setts planted; first vegetable beds established under protocol
Vegetable harvests	3 to 11	Successive short-cycle harvests sold into wholesale and contracted offtake
Yam harvest	9 to 11	Tubers lifted, graded and cured; stored where price timing favours it
Lean season sale	11 to 12	Stored yam released; cycle accounts closed, audited and distributed

HOW THE PROFIT IS SHARED

Cycle revenue is first applied to direct production and operating costs. Fifteen per cent of distributable net project profit is then allocated to the Kingdom Impact Account, which funds entrepreneurship, training, community development and support for vulnerable members. The remaining distributable profit is shared with participants in proportion to the plots they hold and the crop they chose. Every figure is reconciled to the audited project accounts before any distribution is made.



Price realisation happens here. Storage lets yam be sold into the lean season rather than at harvest.

SECTION 05

The team

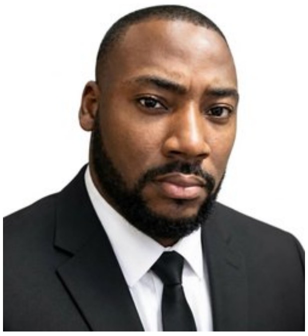
An agricultural investment is a judgement about people before it is a judgement about land. The information below allows you to form that judgement. Trinity IDF will make full curricula vitae available on request.

EXHIBIT 4 · MANAGEMENT TEAM

Role	Name	Responsibility
Managing Director	Francis Idin	Overall accountability for the enterprise
Commercial Manager	Cyndy Agbankwe	Offtake, pricing, logistics and receivables
Finance Manager	Emmanuel Agiande	Accounts, controls, reporting and audit interface
Operations Manager	Chioma Iheagwara	Day-to-day field execution and team supervision
Impact and Reporting Officer	Legum Limited	Impact measurement and community reporting

Francis Idin
Managing Director

Cyndy Agbankwe
Commercial Manager



Emmanuel Agiande
Finance Manager

Chioma Iheagwara
Operations Manager

INDEPENDENT PROFESSIONAL SUPPORT

Beyond the management team, the enterprise draws on a Volunteer Professional Network convened by Kingdomnomics from within the Dominion City community, including agronomists, agricultural engineers, irrigation specialists, commodity traders, supply chain specialists, accountants and finance professionals. These professionals sit on four advisory panels, review performance quarterly, and provide independent challenge to management. Their recommendations are recorded, and where management does not adopt a recommendation, it must respond in writing.

SECTION 06

Governance and oversight

Where a business raises money within a church community, governance is not a formality; it is the entire basis on which trust can reasonably be given. The structures below exist so that you are never asked to rely on assurance alone.

EXHIBIT 5 · WHO OVERSEES WHAT

Body	What it does	How often
Trinity IDF Board	Holds ultimate legal and commercial responsibility for the enterprise	Quarterly
Joint Steering Committee	Equal representation from Trinity IDF and Kingdomnomics; reviews performance, reporting, employment and community impact	Quarterly
Kingdom Allocation Sub-Committee	Chaired by Kingdomnomics; recommends how the 15% community allocation is used and monitors results	Quarterly
Volunteer Professional Network	Independent technical review by professionals from within the church community	Quarterly
Independent Auditor	Audits the project accounts and certifies the community allocation	Annually

PROTECTIONS BUILT FOR MEMBERS

No solicitation in services
No investment is solicited during worship services or through pastoral channels.

No pastoral advice
No pastor, leader or representative of Dominion City provides investment advice or endorses financial outcomes.

Confidential by default
Your decision to participate or not to is confidential and is not shared with pastoral staff.

Independent complaints channel
A complaints channel independent of the sales process is published in all member material, with defined response times.

Approved material only
All promotional material is approved by the Joint Steering Committee before publication.

Cooling-off period
You receive a cooling-off period after subscribing, during which you may withdraw without penalty.

WHAT WE WILL NEVER SAY

We will never tell you that this investment is guaranteed, that it is an act of faith, that God has promised a return on it, or that participation is a measure of your commitment. Anyone who says these things to you is not speaking for this partnership, and we ask you to report it.

SECTION 07

Risk and how we manage it

Every honest investment document contains a page like this one, and it deserves to be read as carefully as any other. Farming is exposed to weather, pests, prices and human error. The following risks are real, they are not exhaustive, and any one of them could reduce or eliminate returns in a given period.

EXHIBIT 6 · PRINCIPAL RISKS AND MITIGATIONS

Risk	What could happen	How we manage it
Weather	Drought, irregular rainfall or flooding reduces yield or destroys a planting	Irrigation and water storage; site drainage; staggered planting across blocks
Pests and disease	Infestation reduces yield or quality	Integrated pest management; crop scouting; certified planting material; rotation
Post-harvest loss	Produce spoils between field and buyer	Grading and curing protocols; ventilated storage; cold-chain access; fast dispatch
Price movement	Market prices fall below expectation at the point of sale	Forward-contracted offtake; multiple channels; storage and release for yam
Input costs	Fertiliser, seed or fuel costs rise sharply, or inputs are adulterated	Approved suppliers; batch traceability; forward purchasing; independent testing
Cash flow	Working capital falls short mid-cycle	Cash-flow forecasting; phased deployment; reserve; committed facilities
Operational failure	Poor execution, theft or loss of key personnel	Documented procedures; separation of duties; stock reconciliation; succession planning
Country and currency	Macroeconomic instability affects costs and demand	Local-currency revenue base; conservative planning assumptions

PLEASE READ THIS CAREFULLY

Returns depend on yield, price, cost and management performance, and none of these can be guaranteed. Distributions may be lower than illustrated, delayed, or not made at all in a given period. Agricultural investments are typically illiquid: you should not participate with funds you may need at short notice, and you should not borrow to participate. Nothing in this brochure constitutes advice on whether this investment is suitable for you. Please seek independent professional advice.

SECTION 08

How to participate

The process is deliberately unhurried. Each step is designed to ensure that you decide with full information and without pressure.

01 **Attend an information session**
A factual presentation of the opportunity, the risks and the process, followed by open questions. Sessions are held outside worship services. Attendance carries no obligation.

02 **Read the documentation**
You receive the information memorandum, the risk disclosure and the subscription terms. Take them home. Discuss them with your family and, if you wish, with an independent adviser.

03 **Ask your questions**
Submit questions in writing or at a clinic session. Answers to questions of general interest are published so that every member receives the same information.

04 **Complete the application**
If you decide to proceed, complete the subscription form and identity verification. Participation minimums are set to allow broad access without encouraging over-commitment.

05 **Cooling-off period**
A defined period follows during which you may withdraw your application in full, without cost, without explanation and without any consequence.

06 **Confirmation and reporting**
You receive written confirmation of your participation and are added to the reporting cycle, receiving regular statements and project performance updates.

07 **Ongoing oversight**
You may raise concerns through the independent complaints channel at any time, and you receive the audited annual results whether they are strong or disappointing.

Every cycle ends the same way: produce graded, sold, accounted for and audited before anything is distributed.

SECTION 09

Frequently asked questions

Is my capital guaranteed?

No. Your capital is at risk. Returns depend on production and market outcomes, and you may receive less than you invested.

Is this endorsed by Dominion City?

No. Kingdomnomics is a partner in the community development elements of this initiative and participates in governance. Neither Kingdomnomics nor Dominion City endorses the investment, provides advice, or stands behind its financial performance.

Will anyone know if I choose not to participate?

No. Participation data is confidential and is not shared with pastoral staff. Your decision has no bearing whatsoever on your standing in the church.

What is the minimum participation?

The minimum is set at ₦1,000,000, which buys half a plot, deliberately low enough to allow broad access. We ask that you do not participate with money you cannot afford to place at risk.

Can I choose which crop I invest in?

Yes. You can invest in yam plots, vegetable plots, or split across both. Yam carries a larger payout weighted to the end of the cycle; vegetables pay out earlier and more steadily across the year.

Can I withdraw early?

Agricultural investments are illiquid and tied to the production cycle. Early withdrawal provisions, if any, are set out in the subscription terms. You should plan on the basis that funds are committed for the full term.

How often will I hear from you?

You receive regular statements in accordance with the subscription terms, quarterly project updates, and the audited annual results.

Who audits the accounts?

A licensed independent audit firm appointed by Trinity IDF and disclosed to the Joint Steering Committee. The audit covers the project accounts and certifies the Kingdom Partnership Allocation.

What is the 15% allocation, exactly?

Fifteen per cent of distributable net project profits is placed in a designated Kingdom Impact Account and used for entrepreneurship programmes, training, community development and support for vulnerable members, as recommended by a Kingdomnomics-chaired sub-committee and approved by the Joint Steering Committee.

Is the 15% taken from my return?

The allocation is computed from distributable net project profit before amounts available for distribution are determined, and this is stated in the subscription documentation so that the effect is fully disclosed to you in advance.

Can I visit the farm?

Yes. Site visits are arranged periodically for participants and prospective participants. We would rather you saw the operation than took our description of it.

Can I work at the farm instead of investing?

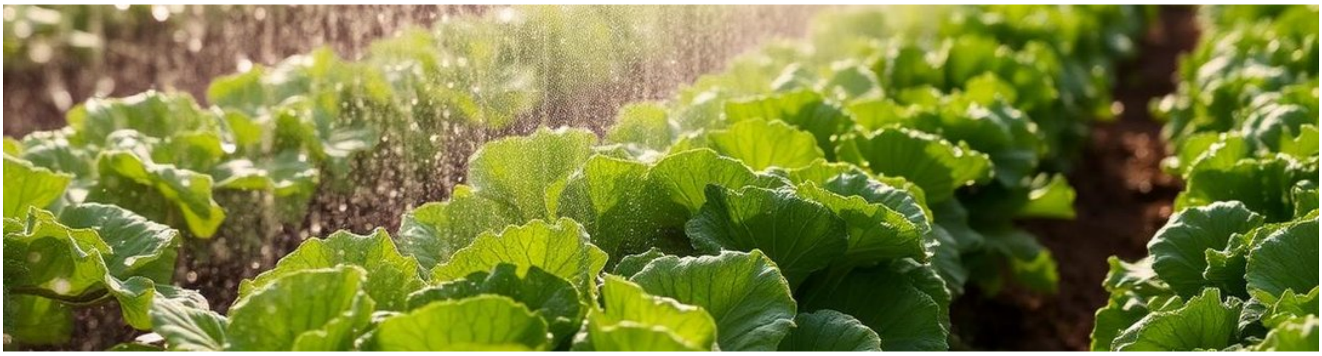
Yes. Employment and training opportunities are separate from investment and require no financial contribution of any kind. Speak to the Kingdomnomics employment referral coordinator.

What if I have a complaint?

Use the independent complaints channel published on the back page. It does not run through the sales team, and you will receive a response within the stated timeframe.

How do I reserve a plot?

Reserving is free, requires no payment and commits you to nothing. Register your interest and we will send full documentation and answer your questions first.



Water security is the difference between a planting calendar driven by plan and one driven by rainfall.

SECTION 10

Next steps

If you would like to know more, there is no form to sign and no commitment to make. There is only a conversation to have.

If you want to...	Do this
Learn more about the investment	Register for the next information session through the details below
Visit the farm	Request a place on a scheduled site visit
Apply for employment	Contact the Kingdomnomics employment referral coordinator, no financial contribution is involved
Join a training programme	Register your interest with the training coordinator
Volunteer your professional expertise	Contact the Volunteer Professional Network convenor for your discipline
Raise a concern or complaint	Use the independent complaints channel listed below

CONTACT

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PARTNERSHIP

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INDEPENDENT COMPLAINTS CHANNEL

info@legum.com.ng · 09064209554 · Response within 1 business day

IMPORTANT NOTICE

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