

IHO-AGRO

GROWING THE WORLD



A Revolutionary Organic Fertilizer

Presentation by:

Ernest Consulting Ltd

The Products

After over seven years of field tests, on a variety of soils and climates, we have developed two nutritious plant supplements IHO-Mineral and IHO-Bio. Both have proven to increase crop production by an average of 30-50%, and sometimes more than 300%, thus eliminating the need for chemical fertilizers. Independent tests and production usage have yield positive results across the board.

Our products are extremely efficient via foliar applications of water dilution of the concentrated products. The concentration and quantity are product and crop specific and can be mixed with other substances, does not necessarily require additional applications if incorporated into the crop's spray rotation. For certain crops we recommend soaking the seeds in the dilution right before seeding to further increase productivity.

IHO-MINERAL

- IHO Mineral is a proprietary formula of extracts from various minerals found across the globe. It is a NATURAL mineral supplement with more than 70 elements delivered in a highly concentration solution.
- IHO-Mineral benefits are proven through thorough scientific research, validating the results. Beyond the increasing productivity, IHO-Mineral yields higher germination rates and growth, foliage, flowering, yields, leaf size, fruit size, plant size, overall plant health, and many other desirable qualities.

Given it's mineral only composition, IHO-MINERAL shall be used as supplement to normal fertilization being an excellent catalyzer, the productivity increase is significant.

IHO-MINERAL

5 Gal (18.9 L) GROWING THE WORLD

With Micronutrients • Con Micronutrientes

DIRECCION FOR USE
Moisten soil and for improved germination, seeds may be soaked.

ORACION
1.250/5000 lbs per IHO-MINERAL
15/250 parts of water
Stare and follow mixing.

APLICACION
Apply directly to the soil at planting and two to three more times after that, at intervals of 10 to 15 days. For best result, foliar spraying is recommended.
Apply immediately after sowing.

INDICACIONES PARA SU USO
Humedezca el suelo antes de sembrar el producto o siembra.

ORACION
1.250/5000 lbs per IHO-MINERAL
15/250 partes de agua según sus tipos antes de siembra.

APLICACION
Aplicar directamente al suelo por siembra y 2 a 3 veces más después de eso, en intervalos de 10 a 15 días.
Para mejores resultados, se recomienda la aspersión foliar.
Aplicar inmediatamente después de siembra.

For moister germination, seeds may be soaked in diluted product. It can be used to soil just before the 24 hours prior to planting. Product may be applied to 10 days.
Para mejores la germinación de semillas puede ser mojada en producto diluido 7 días de siembra con 150 partes de agua por 24 horas antes de plantar.
Producto puede ser aplicado a los 10 días de siembra.

IHO-MINERAL

Magnesium Magnesio	0.2%	Potassium Potasio	0.3%	Iron Hierro	0.0007%	Sulfur Azufre	0.002%
Chlorine Cloro	1.5%	Calcium Calcio	0.016%	Copper Cobre	0.00001%	Selenium Selenio	0.0001%

Manufactured by: IHO Agro S.A.
Industria Fertilizante
Pozorco S.A.
C/El Cerezo, Apt. 24
Bilbao-Palencia,
Spain
www.ihoagro.com

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No es para consumo humano • Mantenga fuera del alcance de los niños

For additional info please visit www.ihoagro.com Para información adicional por favor www.ihoagro.com

IHO-BIO

- IHO-Bio consists in a proprietary fertilization formula with extracts from various salts, and various plants. IHO-Bio (marketed as IHO-AGRO in Europe), is registered in the [FiBL](#) database as product suitable for ecological agriculture.
- It is a NATURAL product to be used as FERTILIZER which contains all the micronutrients present in IHO-Mineral together with amino acids, vitamins, and various natural plant hormones. Contains everything crops need throughout all stages of development, from seed to maturity. Therefore it shall be used with significant reduction (up to no fertilization) of classical products.
- IHO-Bio is to be applied foliar in a dilution of 1:250 (0.4%) in water. Does not require extra spray it can be mixed with other substances. When applied as directed will result in significant yield increases. The results are consistent results for each crop category.

IHO-BIO

GROWING THE WORLD

5 Gal (18.9 L)

With Micronutrients • Con Micronutrientes

DIRECTION FOR USE
Moisten soil and for improved germination, seeds may be soaked.


DILUTION
1:250 Dilute one part IHO-BIO to 250 parts of water.
Shake well before mixing.

APPLICATION
Apply directly to the soil at planting and two to three more times after that, at intervals of 10 to 15 days. For best result, foliar spraying is recommended.
Apply immediately after diluting.

DIRECCIONES PARA SU USO
Humedezca el suelo antes de aplicar el producto diluido.

DILUCIÓN
1:250 Diluya una parte ++ en 250 partes de agua. Agite muy bien antes de mezclar.

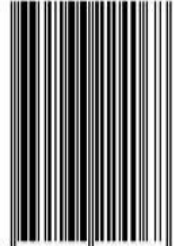
APLICACIÓN
Aplice directamente al suelo plantado y 2 a 3 veces más después de eso, en intervalos de 10 a 15 días.
Para mejores resultados, se recomienda la aspersión foliar.
Aplice inmediatamente después de diluido.



Magnesium Magnesio	0.2%	Potassium Potasio	0.01%	Iron Hierro	0.0027%	Bromine Bromo	0.002%
Chlorine Cloro	1.5%	Calcium Calcio	0.016%	Copper Cobre	0.0001%	Strontium Estroncio	0.001%

⚠ Not for human consumption • Keep out of reach of children
No es para consumo humano • Mantenga fuera del alcance de los niños

For improved germination, seeds may soaked in a diluted product (1 part product to 500 parts water) for 24 hours prior to planting. Product may be sensitive to UV rays
Para mejorar la germinación las semillas pueden ser mojadas en producto diluido (1 parte de producto con 500 partes de agua) por 24 horas antes de plantar. Producto puede ser sensible a los rayos de UV



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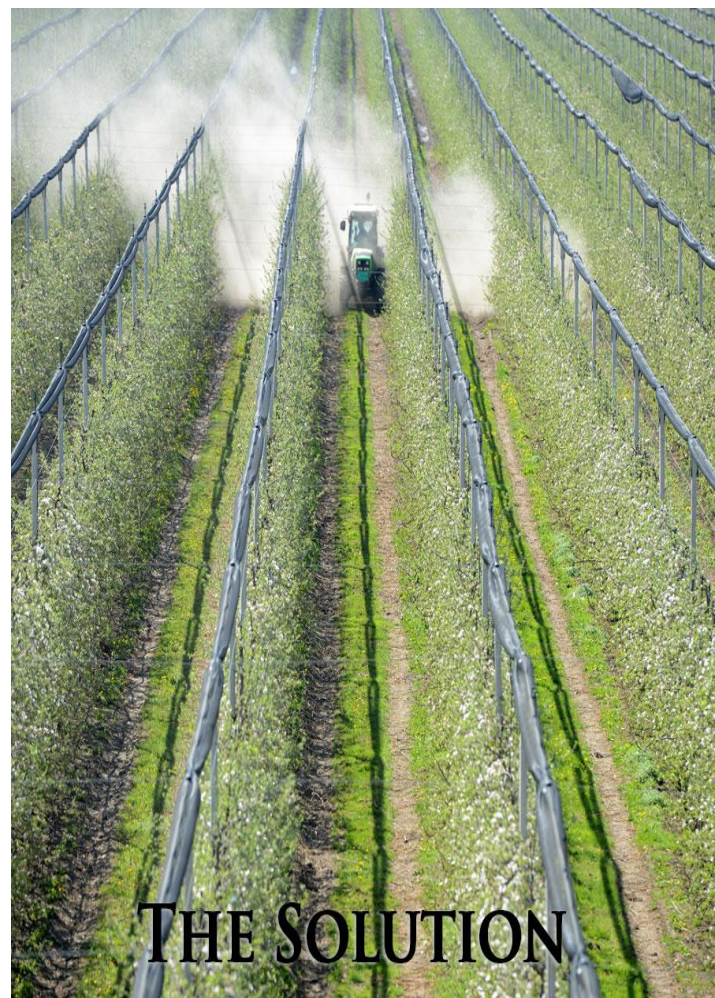
Manufactured by / Fabricado por Industrias Y Manufacturas Bionaturales S.A. Edificio El Oreado, Apto. 2A, Bethania Panama, Panama Importer / Importador

Florida State Fertilizer License #F032160

For additional info please visit www.ihogro.com Para información adicional por favor www.ihogro.com

The Solution

- The overuse of chemical fertilizers has left our soil deficient and our plants deprived. By over-saturating plants with a select few macronutrients, they have starved plants of the balanced nutrient diet they need for sustainable growth. Moreover, chemical fertilizers suppress plant's natural resistance to pestilence and disease, making them not only vulnerable to infection but utterly dependent on pesticides, which only perpetuates the cycle.
- IHO-Agro allows plants to flourish in their own right, while reducing their dependence on pesticides and chemical fertilizers.



THE SOLUTION

The Solution Cont'd

- IHO-Agro MINERAL products are a powerful catalyst when used with normal fertilization resulting in healthier plants and significant production increase.
- IHO-Agro BIO products, a game changer in fertilization, offers significant advantages beyond productivity increase:
 - ❖ Fertilization with natural combination of ingredients, not a mixture of individual elements.
 - ❖ Economical, less expensive, reduces or eliminates classic fertilization needs.
 - ❖ Increased resistance to diseases and pathogens, healthier and stronger plants, thus naturally fight diseases.
 - ❖ Improved tasting fruits and vegetables.
 - ❖ Up to 70% faster and higher seed germination rate.
 - ❖ Reduce time of the harvest by 25%, faster time to market better fruit conservation for longer shelf life.
 - ❖ Better resistance to extreme weather, floods, heat cold.
 - ❖ Proven stimulant for the plants to retain all necessary minerals needed for animal or human consumption.

The Science



- Chemical fertilizers focus on a handful of “macronutrients” such as nitrogen (N), phosphorus (P), and potassium (K). While these are important for plant growth and increase base productivity, chemical fertilizers also over-saturate both plants and the soil. Too much of a good thing can have devastating effects. Over using chemical fertilizers and pairing them with pesticides mineralize the soil and degenerates the water table. Long term use can even render once fertile land, barren.
- IHO-Agro believes in a different approach to fertilizers. Our products are naturally derived to contain a large variety of minerals and nutrients in balanced proportions to promote plant growth. Our products focus on a balance of micronutrients so that every plant need is consider. These are the elements crops need in smaller quantities, such as boron (B), copper (Cu), iron (Fe), chloride (Cl), manganese (Mn), molybdenum (Mo), zinc (Zn) and the list goes on. By focusing on micronutrients, our products create a soil culture that promotes healthy crop growth and development.
- [FiBL](#), the German Research Institute for Organic Agriculture has recognized IHO-Bio (marketed as IHO-Agro in Europe) as being suitable for ecological agriculture.

KEY ADVANTAGES AND BENEFITS OF THE PRODUCT

- The product's key advantages and benefits are as follows:
- Delivers significantly higher crop yields
- Stronger, heartier plants, more capable of resisting disease and pests
- Produces more numerous flowers
- Flowers are "bee friendly," strengthening bee immune systems
- Plants produce for longer time periods
- Sweeter tasting produce
- Fruit has higher mineral and vitamin content
- Plants better able to withstand harsher weather conditions
- Plants germinate faster, in higher numbers
- Delivers more than 90 percent immediate benefit to the plants upon application
- Plants resist bacterial infection (tested on rice plants)
- Promotes faster plant growth, reducing time to harvest, resulting in more crops per year
- Qualifies produce for Organic Produce Certification
- Safe product - non-toxic for both humans and the environment - easy to handle
- Product reduces/eliminates need for pesticide applications
- Superior mineral supplement replenishes the soil
- Does not increase phosphate water pollution, Alga blooms, or dead zones in lakes and oceans
- Production process does not contribute to pollution or waste byproduct
- Product uses no Genetically Modified Organisms
- Superior mineral supplement is 100 percent natural; uses no man-made chemical formulas.

In addition to providing all of these wonderful benefits, this product actually costs significantly less than what producers currently pay for crop protection, fertilizer and enhancement processes.



- We are an emerging growth company, providing a safe and healthy alternative to help in the global production of food. IHO Agro has developed environmentally friendly manufacturing processes to naturally extract organic bio-supplements from natural sources in hopes of reducing the global dependence on chemical fertilizers and reducing humanity's ecological footprint.
- IHO Agro prides itself on marketing truly all-natural fertilizers that will change the way plants are grown around the world. We are setting a standard by which all fertilizers will be measured by producing superior plants and dramatically increasing crop yields in an ecologically friendly way.
- Our products are far superior to chemical fertilizers, bringing significant savings to both industrial agricultural enterprises and independent farmers alike. Since our products pricing is not vulnerable to variations in oil prices, we ensure price stability for the years to come, contributing to sustainable agricultural practices.
- IHO Agro is changing the way we look at fertilizers and approach farming.

Sowing Tomorrow's Seeds, Today

We have a unique perspective on agriculture

- While most fertilizers oversaturate plants in select macro-nutrients, IHO-Agro provides nutrient rich supplements that promote plant growth and development.

Reducing our ecological footprint

- Our products are derived through natural process, minimizing our dependence on chemicals and fossil fuels. IHO-Agro products are transported in concentrated form, and thus not only reducing transportation costs but also fuel consumption and pollution in the process.



Proven results!

IHO-BIO was developed through 7 years of intense research and development. All our products have undergone large scale field trials, demonstrating improved plant growth and resistance to diseases.



SUMMARY PRODUCT INFORMATION SHEET

- **IHO-BIO** is a complete fertilizer marketed in Nigeria by Ernest Consulting Ltd. Plot 1 Ladoke Akintola Boulevard, Garki II, Abuja.
- IHO-Bio is a very broad spectrum mix of numerous amino acids, bio stimulants and minerals, and should not be confused with other micronutrient products on the market. The product stands alone in its ability to stimulate the plant/tree's ability to produce chlorophyll and translocate photosynthates throughout the plant/tree. Additionally, the plant/tree's auto-immune system appears to be strengthened. Proprietary constraints do not allow further comment on the composition of the product, except to say that it works and produces yields that more than off-set the cost of the material.
- **IHO-Bio has produced yield increases on every crop where testing has been performed by recognized institutions. Increases have ranged from 12% to 50%. The product is derived from all natural sources and is extremely safe.**
- **GENERAL**
- IHO-Bio can reduce the need for conventional fertilizer and still achieve increased yields. Results vary depending on soil quality. Best results are achieved using a combination of standard, ground applied fertilizer, plus foliar applied IHO-Bio. IHO-Bio can be applied alone or mixed with other fertilizers and pesticides.

Summary Product Information Cont'd

APPLICATION

- A foliar application at one part material to 200-250 parts water is the recommended dilution rate. The product may be applied using conventional spray equipment. The desired rate per acre depends on the crop, but it is generally one to three quarts per acre. It takes approximately 90 minutes for the product to be absorbed by the plant/tree. Foliar application ensures approximately 90% absorption.
- **DO NOT SPRAY IF RAIN IS FORECASTED WITHIN 2 HOURS OF APPLICATION**
- The product may be tank mixed with other fertilizers and pesticides, as long as the mixture has the recommended water dilution of 1:200 (1 part of IHO-BIO to 200 parts of water).
- For best results application recommendations should be strictly followed.
- Phytotoxicity could occur in some plants/trees if the dilution recommendation is exceeded. Once the product is tank mixed it should be kept properly agitated and applied during the **SAME DAY**.
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- The IHO-BIO product can accelerate and increase germination up to 70%, depending on the seeds in question. The seeds may be soaked in 1: 300 diluted product for a period of up to 6 hours, after which can they can be sown.
- IHO-Bio can be used for hydroponics. Please inquire for the specifics of the quantity to be used.

Summary Product Information Cont'd

VEGETABLES (tomatoes, cucumbers, carrots, squash, spinach, lettuce, peppers, etc.):

- Foliar: When the plants are approximately 3 inches in height, the first application should be made using 1 quart/acre of IHO-Bio at a dilution rate of 1:250. Repeat this treatment twice at two weeks intervals.
- **FRUIT TREES (apple, peach, avocado, mango, etc...):**
- Foliar: The first application should be made shortly prior to bloom at the rate of 1 quart/acre at a dilution rate of 1:250. Following fruit set, 2 additional applications should be made at the same rate.
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- **CITRUS TREES – Special Citrus Greening Treatment**
- Foliar: The first application should be made during dormancy at a rate of 2 quarts/acre at a dilution rate of 1:250. Subsequent sprays should be made at 3-4 week intervals until foliage is asymptomatic. Once the fall flush has matured applications may be discontinued for one to two months. The same process should be repeated during subsequent years. Reductions in ground applied fertilizers should be adequate to off-set the additional cost of the IHO-Bio, although this must be determined by the grower on a case-by-case basis. No adverse effects have been observed when application has occurred during flowering.

Summary Product Information Cont'd

IMPORTANT: The product does not kill the HLB bacteria or the psyllid, however the citrus trees become healthier and productive, basically co-existing with the bacteria.

- ***FDACS test results indicate that the bacterial burden on new flushes of growth is reduced following 4 applications of the product.***
- **CEREALS** (maize, wheat, barley, oats, rice, canola, etc.):
- *Germination:* Soaking seeds before planting is recommended as above.
- *Soil:* Soil application is recommended if the seeds were not soaked. Spray soil during planting or immediately after planting. Use a dilution rate of 1: 250, using approximately 1 quart/acre of IHO-Bio.
- *Foliar:* When the plants are approximately 3 inches in height make a foliar application at a dilution rate of 1: 250, using approximately 1 quart/acre of IHO Bio. Repeat this treatment twice at two weeks intervals.
- *Note:* Seeds from the harvest used in the next cycle may provide better results.

GOLF COURSES/PASTURES/GRASS:

- *Foliar:* IHO-Bio should be applied every two weeks at a dilution rate of 1:200, using approximately 2 quarts/acre of IHO-Bio per spray. Continue the process until desired results are achieved.
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Summary Product Information Cont'd

- **WATERMELONS/ CANTALOUPEs, etc...:**
- Foliar: When the plants are approximately 3 inches in height make a foliar application at a dilution rate of 1:250 using approximately 1 quart/acre of IHO-Bio. Subsequent sprays should be at 2 weeks intervals.
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- **BANANAS:**
- Foliar: IHO-Bio should be applied at a dilution rate of 1:250 every 6 weeks, using approximately 1 quart/acre of IHO-Bio.
- **FLOWERS:**
- Foliar: IHO-Bio should be applied at a dilution rate of 1:250 every 2 weeks. Plants should be sprayed to wet. Application should be made to apply material to the plant, while avoiding direct application to the flowers.
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- A trial will convince you.

A robust level of return on investment.

We are an emerging player in the ever growing agriculture industry. With the world's population estimated to hit 9 billion by 2050, the global demand for food is only going to increase. IHO-BIO can help us meet these demands. Our products increase crop production by at least 30%, while promoting a sustainable growth model.

IHO-BIO APPROVAL LETTER

FEDERAL MINISTRY OF AGRICULTURE AND RURAL DEVELOPMENT

FARM INPUT SUPPORT SERVICE DEPARTMENT

No 4 Bima Close, Off Otukpo Street, Off Gimbiya Street,
Area 11- Garki Abuja.

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19 September, 2017

ERNEST CONSULTING LTD.
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FINAL REPORT ON THE ON-FARM EVALUATION OF THE PERFORMANCE OF IHO AGRO LIQUID BIO-ORGANIC FERTILIZER ON MAIZE IN NIGER STATE

I am directed to refer to our previous correspondences (your letter dated 31st October, 2016, and our letter dated 7th November, 2016), and also our subsequent meeting with you and the decision reached thereby, in addition to your request through letter dated 24th April, 2017, for the Ministry to proceed on the above, as well as your compliance to all the outlined required conditions stated therein as demanded by the Ministry's mandate and to inform you that:

- **Iho Agro Liquid Bio-Organic Fertilizer** is a complete fertilizer fortified with all plants nutrients including amino acids, vitamins and growth hormones with some determined concentrations of some plant macronutrients / micronutrients. The concentration of heavy metals determined Cadmium and Lead were also within tolerable limits set for organic fertilizers in Nigeria. pH value, though low (acidic range), should rise when diluted to fall within the range set for applying organic fertilizers.
- On farm adaptive trial on effect of Iho Agro liquid Bio-Organic Fertilizer was conducted during the 2016/2017 dry season cropping period on maize in Niger State, to evaluate its impact compared to the traditional farmers practice of using NPK 20-10-10 fertilizer.
- In all the treatments where Iho Agro Liquid Bio-Organic Fertilizer was used either alone or with NPK 20-10-10, appreciable yield increase was obtained, thus any treatment that involves the use of Iho Agro Liquid Bio-Organic Fertilizer is therefore highly recommended.
- The result of this experiment therefore recommends Iho Agro Liquid Bio-Organic Fertilizer for use/adoption alone by Nigerian farmers to boost crop production because of their balanced nutrient content, environmental friendly properties, soil structure/microbial activities improvement (i.e. absolutely ecological and biodegradable), ease of handling as well as broad based crop application.
- Kindly note this recommendation which is based on multi-locational trials report is issued to facilitate the company's fulfilment of other mandatory requirement toward making the product available.

Accordingly, this product can be used in combination or alone for higher crop yield and as such you are free to market the product in Nigeria, provided you adhere to all the standard regulations/conditions of products sales/handling prevalent in the country. I am to add that the Ministry may periodically track the products in your various storage, distribution and sales outlets for quality control assurance/compliance.

While assuring you of Federal Government Support and encouragement in line with the Ministry's mandate.

Isah Adamu
For: Honourable Minister

Contact US

Ernest Consulting Ltd.

[Exclusive Agent/Representation of IHO – BIO in Nigeria]

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Lagos.

We would be happy to answer any questions you may have about our company and products. Please call us or send us an email as we look forward to doing business with you.

