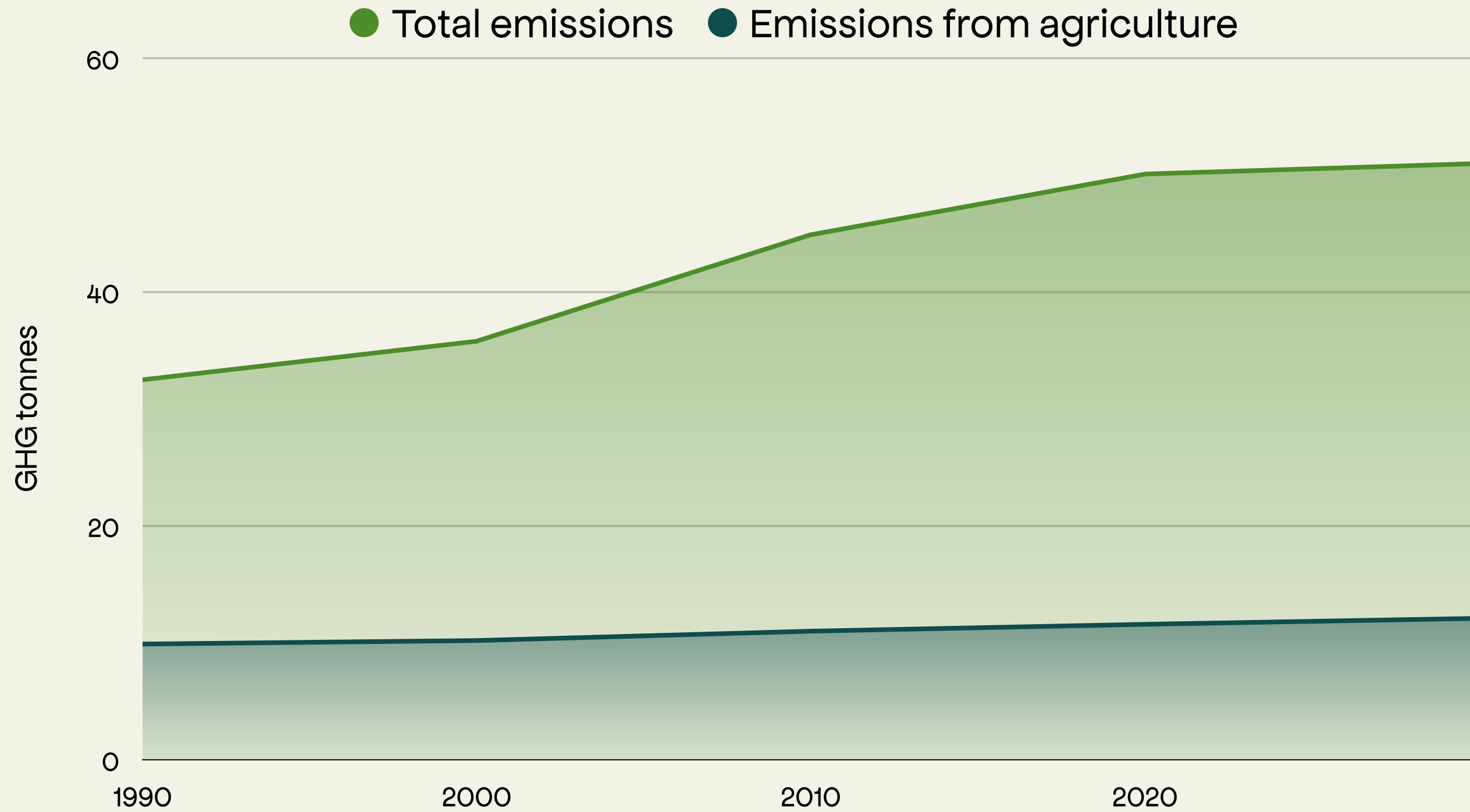


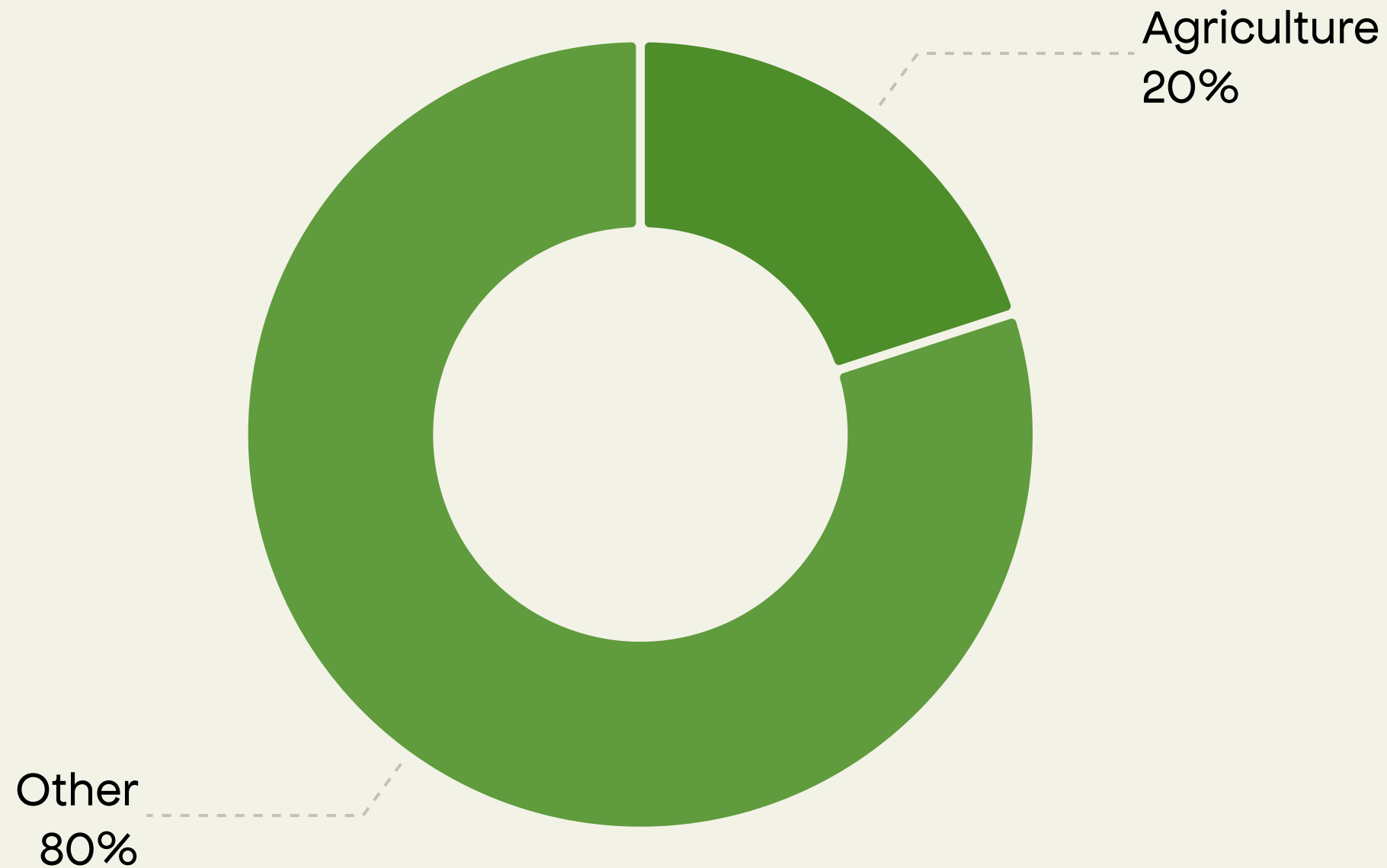


heavyfinance

Global emissions are on the rise



A lot of it is coming from agriculture



Agriculture is a significant contributor to global greenhouse gas emissions, accounting for approximately 20% of total emissions.

It's a harsh reality that the very industry responsible for feeding us all is, in fact, contributing to our downfall..

Cause of the problem



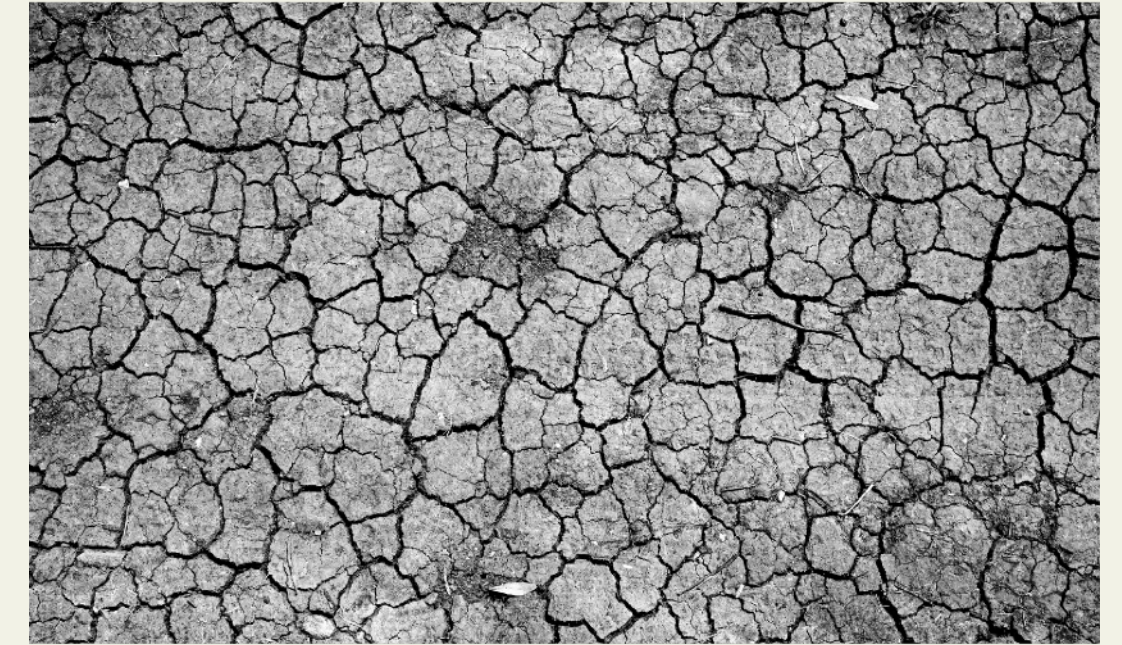
Old equipment

Up to 200 million tonnes of yearly GHG emissions



Overuse of fertilizers

Approximately 800 million tonnes of yearly GHG emissions



Soil mismanagement

Approximately 1.5 billion tonnes of yearly GHG emissions

But it doesn't have to be this way

The solution



New equipment

60 millions tonnes of
emissions reduction potential



Use of organic
fertilizers

240 millions tonnes of
emissions reduction potential



Responsible soil
management

750 millions tonnes of
emissions reduction potential



**Soil is our yet
untapped carbon sink
pool.**

**Arable land in EU
alone can remove
more than 200m
tonnes of CO₂ yearly!**

**There is one huge obstacle
though**

Mind the gap...

18bn EUR

**Financing gap within the EU
agricultural sector**

Source: Joint study between the European Commission and the
European Investment Bank



So we created a solution



heavyfinance

A borderless lending platform, where
farmers meet investors

We are helping farmers

> 1,300

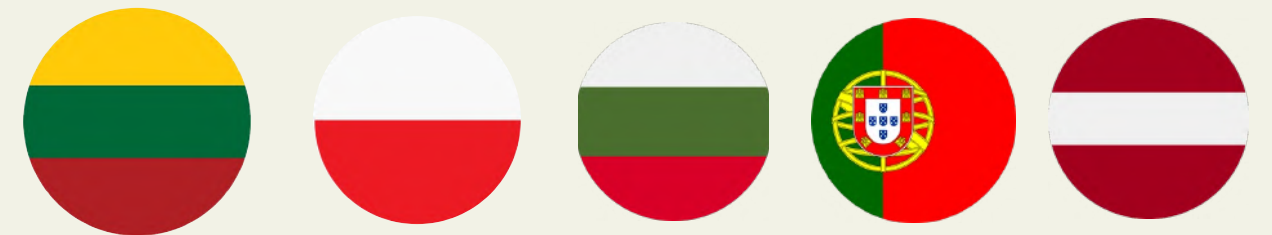
Number of issued loans

> 36m EUR

Value of financed loans

5

Number of markets we
operate in



... and deliver returns to our investors

> 8,000

Number of retail
investors

> 150

Number of registered
companies and
organizations

> 13%

Average interest rate

**We are scaling our product to
make an even greater impact**

Introducing HeavyFinance Article 9 Fund

50m EUR

Target size

Focused on sustainable agricultural loans

Backed by a leading European institutional investor

Impact investing vehicle with downside protection and competitive returns

Meet our farmers



Poland, Lublin Voivodship

Meet Farmer Maciej

Meet our young and dynamic farmer who, over the last five years, has transformed his farm from just a small plot of land to an impressive 100 hectares. He now seeks a €60k loan to invest in a no-till cultivator and expand his land by an additional 20 hectares.

Our farmer plans to adopt the no-till method across all his land. However, to make this vision a reality, he needs to invest in new machinery and arable fields. By taking this critical step, our farmer can continue to prioritize eco-friendly farming practices while maximizing his crop yield.

With your support, this young farmer can continue to innovate and take bold steps towards a more sustainable future.

In 8 years this farm is
going to sequester
1.7k tonnes of CO₂



€ 60k

13%

36

63%

Size of the loan

Used for the purchase of no-till cultivator and arable land

Interest rate

Payback period in months

The loan is being paid back in regular installments

LTV

- Loan backed by land and heavy equipment (tractor)
- Internal credit score: **A**

The expected return

9.5% IRR

The return for you

Net of mgmt fees and expected losses

**1m tonnes of GHG
removed/avoided**

The return for us all

10-year effect of total portfolio

We combine financial experience..



Laimonas Noreika

CEO

FinTech & Debt background

Fintech entrepreneur with a successful exit from a crowdfunding company – Finbee



Andrius Liukatis

CFO & Head of Lending

Debt background

Licensed financial broker who led IPO of crowdfunding platform NeoFinance

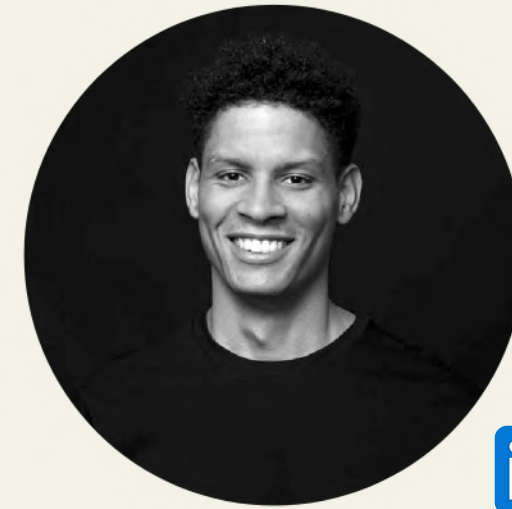


Pedro Carvalho

Head of Capital Markets & Portugal Country Manager

Debt and Capital Markets background

Managed €1bn in debt assets at BNI Europe



Eryk Frontczak

Carbon Product Manager

Data driven VC/PE background

Key person in the successful raise of a >€70m bValue Growth Fund, backed by EIF



Rytis Urbanavicius

Investor Relations Manager

PE and consultancy background

Secured Modus Group term sheets exceeding €200m EUR from leading investment banks

...with farming expertise



Violeta Gevorkjan

Soil & Sustainability
Expert



Omar Daragmeh

Soil & Climate Scientist



Xueqian ZHONG

Senior Soil Scientist



Bilyana Pavlova

Agronomist & Sales Director

Website

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Contact details:

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eryk@heavyfinance.eu

Thank you



Join us in our journey

and make a real impact