Global emissions are on the rise

- **Total emissions**
- **Emissions from agriculture**

![Graph showing the increase in global emissions from 1990 to 2020.](image)

- **GHG tonnes**
- **Years**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Emissions</th>
<th>Emissions from Agriculture</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>20</td>
<td>5</td>
</tr>
<tr>
<td>2000</td>
<td>40</td>
<td>10</td>
</tr>
<tr>
<td>2010</td>
<td>55</td>
<td>15</td>
</tr>
<tr>
<td>2020</td>
<td>65</td>
<td>20</td>
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</table>
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 CO$_2$ 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
We are helping farmers

- Number of issued loans: > 1,300
- Value of financed loans: > 36m EUR
- Number of markets we operate in: 5

Flags of countries: [Lithuania, Poland, Bulgaria, Portugal, Latvia]
... 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

Focused on sustainable agricultural loans

Backed by a leading European institutional investor

Impact investing vehicle with downside protection and competitive returns

50m EUR

Target size
Meet our farmers
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

<table>
<thead>
<tr>
<th>Size of the loan</th>
<th>€ 60k</th>
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<tbody>
<tr>
<td>Used for the purchase of no-till cultivator and arable land</td>
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<tr>
<th>Interest rate</th>
<th>13%</th>
</tr>
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<table>
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<tr>
<th>Payback period in months</th>
<th>36</th>
</tr>
</thead>
<tbody>
<tr>
<td>The loan is being paid back in regular installments</td>
<td></td>
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</table>

<table>
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<tr>
<th>LTV</th>
<th>63%</th>
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<tbody>
<tr>
<td>• Loan backed by land and heavy equipment (tractor)</td>
<td></td>
</tr>
<tr>
<td>• Internal credit score: A</td>
<td></td>
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</tbody>
</table>
The expected return
We combine financial experience...

Laimonas Noreika  
CEO

Andrius Liukatis  
CFO & Head of Lending

Pedro Carvalheiro  
Head of Capital Markets & 
Portugal Country Manager

Eryk Frontczak  
Carbon Product Manager

Rytis Urbanavicius  
Investor Relations Manager

FinTech & Debt background
Fintech entrepreneur with a successful exit from a crowdfunding company – Finbee

Debt background
Licenced financial broker who led IPO of crowdfunding platform NeoFinance

Debt and Capital Markets background
Managed €1bn in debt assets at BNI Europe

Data driven VC/PE background
Key person in the successful raise of a >€70m bValue Growth Fund, backed by EIF

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
heavyfinance.com

Contact details:
rytis.urbanavicius@heavyfinance.eu
eryk@heavyfinance.eu

Thank you

Join us in our journey
and make a real impact