

# PITCH DECK

**Supercharge Crypto Wealth  
with certainty of agricultural lands**

Total Value Of Client Portfolios: **+\$37 688 047**





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**OUR COIN**



# WHO WE ARE

APF Real Estate Group s.r.o. was founded as a startup combining an investor, a real estate broker, and agricultural land traders in the Czech Republic. Currently, it is part of the APF group, which primarily focuses on investments in agricultural land.

APF operates as a real estate intermediary in accordance with the Real Estate Brokerage Act and holds professional liability insurance of 20 million CZK.

We did not create the land; we inherited it from the previous generation and will pass it on to the next. As responsible stewards of this land, we must maintain its value, quality, and utility so it can be handed over in a suitable state to the subsequent generation. This approach ensures long-term sustainability and supports continuous development and prosperity in the agricultural sector.



OUR VALUES



INVESTMENT  
STRATEGIES



THE IMPORTANCE  
OF AGRUCULTURAL  
LAND



# OUR ROOTS

## with Love for the land

Therefore, it is essential to carefully consider the condition in which we transfer the agricultural land, and take measures to ensure its long-term productivity and sustainability. This approach includes the implementation of proven farming methods, protection of natural resources, and responsible use of agricultural technologies. The goal is clear: to ensure that the land remains fertile and capable of supporting livelihoods and economic development for future generations. In this way, we ensure that our heritage in the form of high-quality agricultural land will have lasting benefits for our descendants.





# ORIGIN OF APF COIN

APF Real Estate Group s.r.o. , as a company operating in the Czech Republic, aimed to provide medium and small investors with the opportunity to participate in the purchase of agricultural land. Simultaneously, it sought to support farmers in building their businesses through this initiative. Tokenization emerged as the simplest and most effective means to achieve these goals.

By utilizing tokens, investors from around the world can participate in the purchase of agricultural land without having to engage in the complex and time-consuming administrative processes common in the traditional real estate sector.

The introduction of tokens enables a transparent and secure way of investing that is accessible to a broad spectrum of investors, regardless of their geographical location. This approach simplifies the transaction process itself. Investors can easily acquire shares in agricultural projects and contribute to the development of sustainable agriculture.

Tokenization also brings benefits to farmers, who, through this model, gain access to new financial resources. These financial means can be used for the modernization of agricultural technologies, enhancement of productivity, and expansion of business activities. Ultimately, this synergistic effect supports the growth and stability of the agricultural sector.

Through this innovative approach, APF not only contributes to the development of investment opportunities for small and medium investors but also the sustainability and prosperity of agricultural communities. Tokens represent a modern and effective tool for capital allocation, opening up new perspectives for agriculture in today's era.





# OUR VALUES AND and Approach to Clients

We grow thanks to our firm grounding in our core values, which include realism, experience, love for the land, transparency, and responsibility. A practical approach leads us to the efficient use of resources, ensuring a realistic and sustainable path to growth. Our extensive experience enables us to face market challenges with confidence and competence, constantly seeking innovative solutions that contribute to the achievement of long-term goals. Love for the land is at the heart of our operations – it drives us towards responsible agricultural management that supports healthy ecosystems and long-term fertility. Transparency in all our operations builds trust with our clients and partners, thereby strengthening relationships based on reliability and openness. Last but not least, responsibility is the cornerstone of our approach – we ensure that all our actions are carried out concerning future generations and the sustainability of planned activities. These values not only shape our corporate culture but also allow us to grow and thrive in the dynamic environment of agricultural investments.



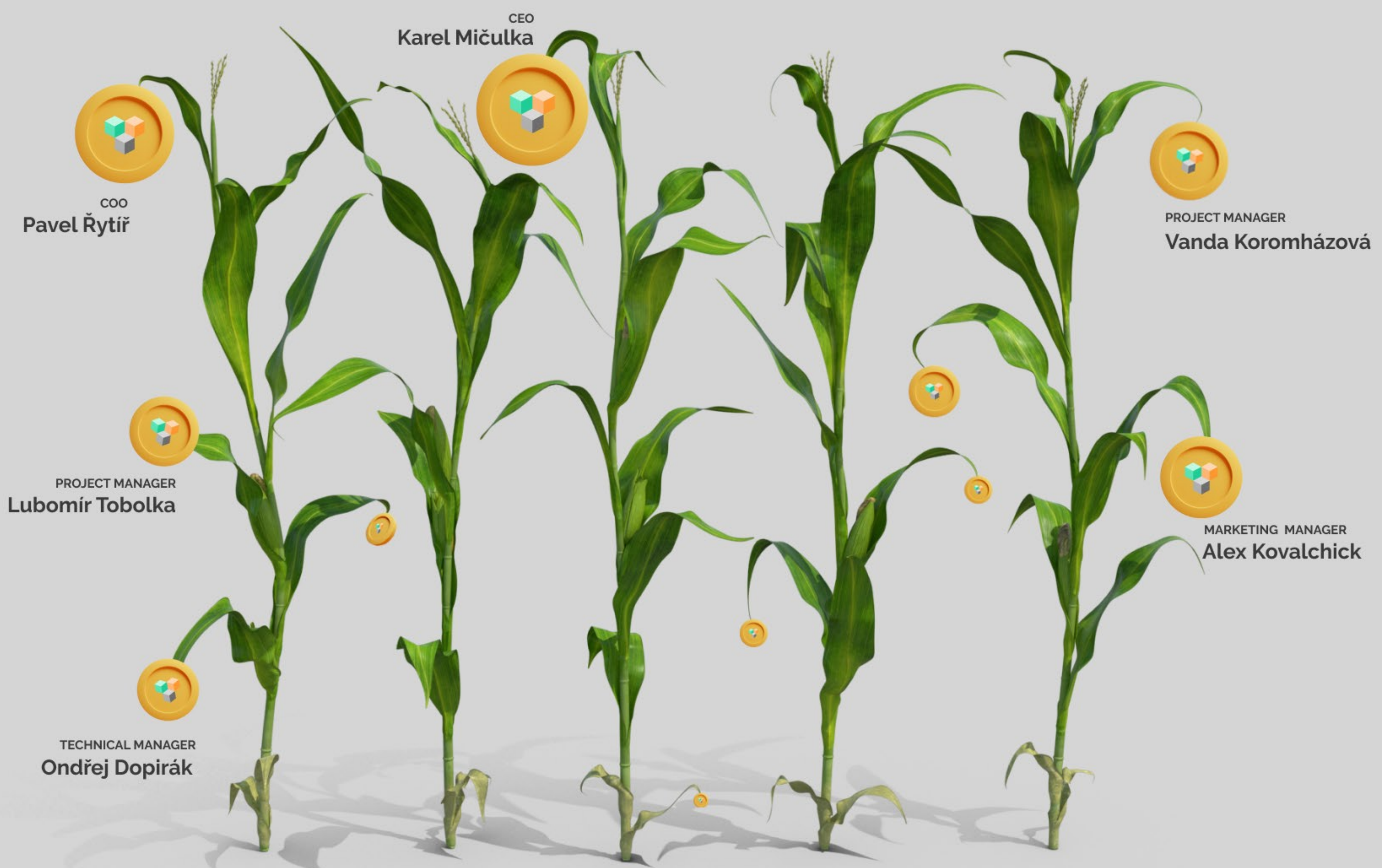


# Company Name and History

APF Digital Agrifund CR s.r.o. is a renowned company specializing in innovative solutions in the field of digital and sustainable investments. Founded in May 2020, the company has gradually built a strong market position thanks to its dynamic approach and high standard of provided services.

# Organizational Structure

The company is composed of several key departments, including Research and Development, the Investment Department, and the Customer Service Department. At the head of the team is...



# Service Portfolio

APF Digital Agrifund CR s.r.o. offers a wide range of services including real estate investment activities, primarily providing secured investment opportunities, purchasing high-quality agricultural land, equity participation in agricultural enterprises, and subsequent assistance with operational and financial activities. Additionally, the company has its activities in agricultural production – establishing vineyards and founding its own agricultural cooperative. The company is renowned for its ability to adapt to the individual needs of clients and provide tailored solutions.



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# PREVIEW

Thanks to our extensive experience, deep knowledge, and expertise in agricultural land investments, we are able to identify agricultural land that demonstrates high investment potential. When selecting suitable land, we consider a wide range of criteria, including agronomic properties, geographical location, resource availability, and current market trends. Based on thorough analysis and the use of advanced market assessment tools, we can accurately determine the current market value of the selected land. Subsequently, we project future yields, which we construct based on macroeconomic predictions, historical data, current agricultural practices, and anticipated technology developments. Through this comprehensive approach, we are able to estimate the future market value of the land.

We primarily purchase agricultural land for long-term holding in our portfolio. Our fundamental strategic goal is to ensure the sustainability and stability of the land's use, and therefore, we subsequently lease it to farmers who cultivate it. This model allows us not only to support farmers in their activities but also to keep the land actively cultivated, contributing to its good condition and protection.

As for selling the land, this is a very limited and selective activity. We only sell land in exceptional cases where the sale can bring strategic advantages for our company or where there are specific conditions that make selling the land a more advantageous solution. This approach ensures that the land remains predominantly under our management, allowing us to better control its use and manage our investments in line with our strategic goals and sustainability values.



# OUR ACHIEVEMENTS

The company's manager is the recipient of the award for the best real estate broker in the Czech Republic for the years 2019 and 2020, granted by the largest real estate company on the domestic market.

With extensive experience and expertise, he has been involved in the execution of more than 2064 transactions with clients, reaching a total value exceeding 1 billion CZK. This highly esteemed skill and success in real estate trading underscore his significant contribution to the current portfolio of the company and simultaneously enhance the firm's credibility and reputation in the real estate market in the Czech Republic.

His expertise and professional approach are key factors contributing to the success and quality of services provided to clients.



**+\$37 688 047**

The total value of client portfolios

## OVERVIEW

**\$65 558 132**

The total value of traded agricultural land

**250+**

Number of completed transactions in 2024

**2089**

Total number of completed transactions

**6 756 494 m<sup>2</sup> (675 7 ha)**

Total area owned as of June 30, 2024

**\$14 487 765**

Value of traded agricultural land in 2024

Values valid as of June 30, 2024



# Economic Indicators

Economic indicators such as GDP growth, inflation rate, and interest rates are key factors influencing the investment market. The company systematically monitors and analyzes these indicators, as they have a direct impact on financial markets and the investment environment. GDP (Gross Domestic Product) growth is an important indicator of a country's economic activity and prosperity, while the inflation rate reflects changes in price levels and their impact on purchasing power. Interest rates, on the other hand, affect borrowing costs and investment returns.

Careful monitoring and analysis of these economic indicators enable APF to respond to current macroeconomic conditions and adapt its investment strategies to effectively react to market changes. Flexibility and dynamism in response to changing economic conditions are key factors to successful investing and long-term stability in the investment environment. Monitoring these indicators allows APF to optimize its decision-making processes and maximize returns for its clients while minimizing risks associated with market changes.



# Market For Sustainable Investments

The market for agricultural land in the Czech Republic is characterized by minimal restrictions on the transfer of ownership to third parties, which presents an attractive opportunity for investors. Citizens of the European Union have the right to acquire agricultural land without any legislative obstacles, facilitating the free movement of capital and simplifying the processes associated with land purchases. This liberalization of the market allows even small parcels of agricultural land to be regularly traded, leading to high market activity and enabling a large number of transactions to be realized.

Moreover, all agricultural land designated for investment is systematically leased to agricultural entities that cultivate the land. This leasing model provides investors with stable rental income while ensuring that the land is actively used and maintained in good agricultural condition. Farmers who lease the land are obliged to comply with all applicable legal standards regarding the protection of agricultural land funds, the conduct of agricultural activities, and, most importantly, adherence to environmental standards. These tenants are thus responsible for sustainable land management and are required to contribute to the sustainable development of the landscape through environmentally friendly agricultural practices.

Compliance with these legal regulations not only ensures the protection and conservation of agricultural land for future generations but also supports long-term ecological balance and biodiversity in the respective areas. A transparent and regulated agricultural land market, supported by environmentally responsible management by tenants, thus offers both economic and environmental benefits, making investments in agricultural land in the Czech Republic an attractive and sustainable choice for investors.



# Definition And Benefits Of Sustainable Investments

Sustainable investments are investments designed to support environmental and social benefits alongside financial returns. These investments are attracting increasing attention due to their potential to positively impact society and the environment.

# Market Fragmentation and Regulation

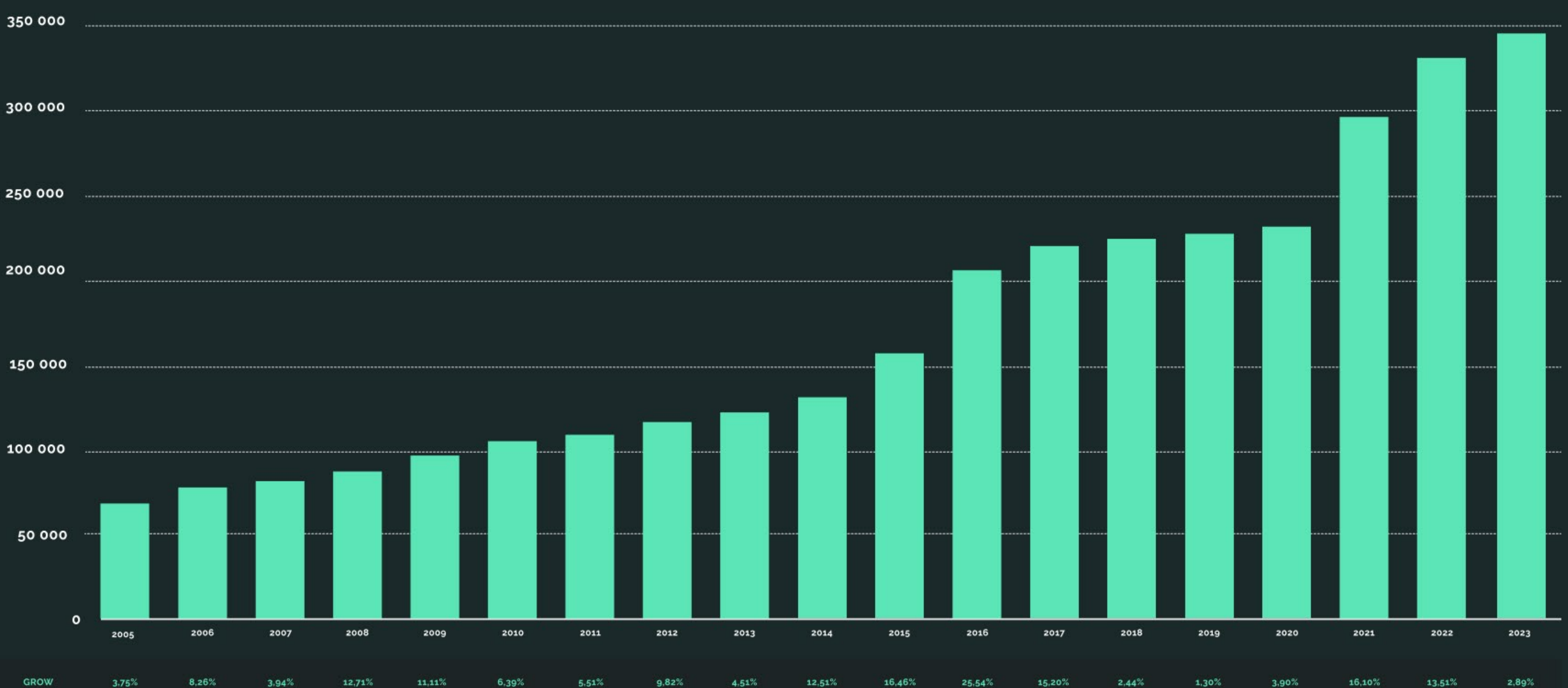
The market for sustainable investments is still relatively fragmented, but there is a growing number of regulatory measures aimed at ensuring transparency and accountability. APF Digital Agrifund CR s.r.o. is committed to complying with all relevant legal regulations and standards.



# APF Group CR's Approach to Sustainable Investments

APF Digital Agrifund CR s.r.o. integrates sustainability principles into all aspects of its business, from investment selection to operational activities. This approach includes a careful analysis of risks and opportunities associated with environmental, social, and governance (ESG) factors.

## DEVELOPMENT OF MARKET SERVICE PRICES FROM 2005 TO 2024





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# How Tokens are Secured, Special Services, and Contracts

## Security

A secure token serves as an efficient and modern tool for purchasing agricultural land owned by companies within the APF Group. This digital token is protected by advanced cryptographic technologies that ensure a high level of security and data protection. The use of tokens provides investors with easy and transparent access to investments in agricultural real estate, while also eliminating many of the complex and time-consuming administrative processes typically associated with traditional land purchase methods. The APF Group uses these tokens to optimize the management of its agricultural assets and to expand access to capital in this sector. Ultimately, this innovative method contributes to the development of modern and sustainable agriculture, capable of addressing current challenges and preparing the ground for future generations.



## Services

Among the special services provided by the APF Group is the exclusive opportunity to utilize a wide range of services and products available within the entire group. This service includes access to expert consultations and advice on investing in agricultural land, encompassing detailed market trend analyses, risk assessments, and investment strategy proposals tailored to the individual needs of clients. Additionally, there is a strong emphasis on the use of modern technologies and digital platforms that enable efficient management and monitoring of investments.

The APF Group's products also include innovations in asset tokenization, providing benefits such as increased liquidity and transparency in investment processes. Moreover, clients can take advantage of comprehensive legal and tax advisory services designed to maximize returns and minimize costs associated with investment activities. APF Group experts also regularly host educational seminars and workshops, where clients can gain up-to-date information on the latest trends and innovations in agricultural and real estate investments. Through these integrated services, the APF Group ensures that its clients have all the necessary tools and knowledge for successful and sustainable investment management.

In addition to supporting agricultural activities, it is important to mention that all financial investments, whether in tokens or direct financial deposits, are backed and secured by real estate. This method of securing investments provides our investors with a high level of certainty and protection for their capital. It means that investors have tangible guarantees, and their investments are supported by actual, valuable assets. This significantly reduces the risks associated with the investments and increases investor confidence in our projects.

## Legal Opinion

A "Legal opinion" provided by APF Digital Agrifund CR s.r.o. is an expert conclusion and interpretation of legal issues and situations relevant to specific legal entities or projects. This form of opinion is created by legal experts or law firms and serves to assess legal questions, risks, and potential impacts in accordance with applicable legal regulations. A legal opinion may include an analysis of the legal aspects of a project, and recommendations for addressing legal issues, and typically carries weight and importance within the legal environment and decision-making processes. At APF GROUP, a legal opinion is a crucial tool for managing legal risks and ensuring compliance with applicable laws in the realm of digital and agricultural investments.



## What is a token and how does it work

A token is a digital unit of value created on blockchain technology. Tokenization allows the division of ownership of physical or digital assets into digital tokens, which can be traded on various platforms.

## Security of APF GROUP

The security of tokens is a critical factor for their success. APF Group CR utilizes advanced blockchain technologies and security protocols to protect its tokens and the investments of its clients.

## Special Services and Contracts

The biggest advantage for the client is the fact that purchasing a token provides security in the form of a mortgage lien on land equivalent to the value of their investment. This mechanism offers a high level of safety and assurance, as the investment is directly backed by a tangible and valuable asset. Consequently, the client is not exposed to excessive risks associated with abstract or intangible investments since their financial resources are secured by specific real estate.

The mortgage lien on the land acts as a solid guarantee that, in case of unfavorable developments or any issues within the investment project, the client has the right to enforce their claims under the lien. This means that the value of the land matches the value of their investment, ensuring capital protection and allowing investors to minimize the risk of loss.

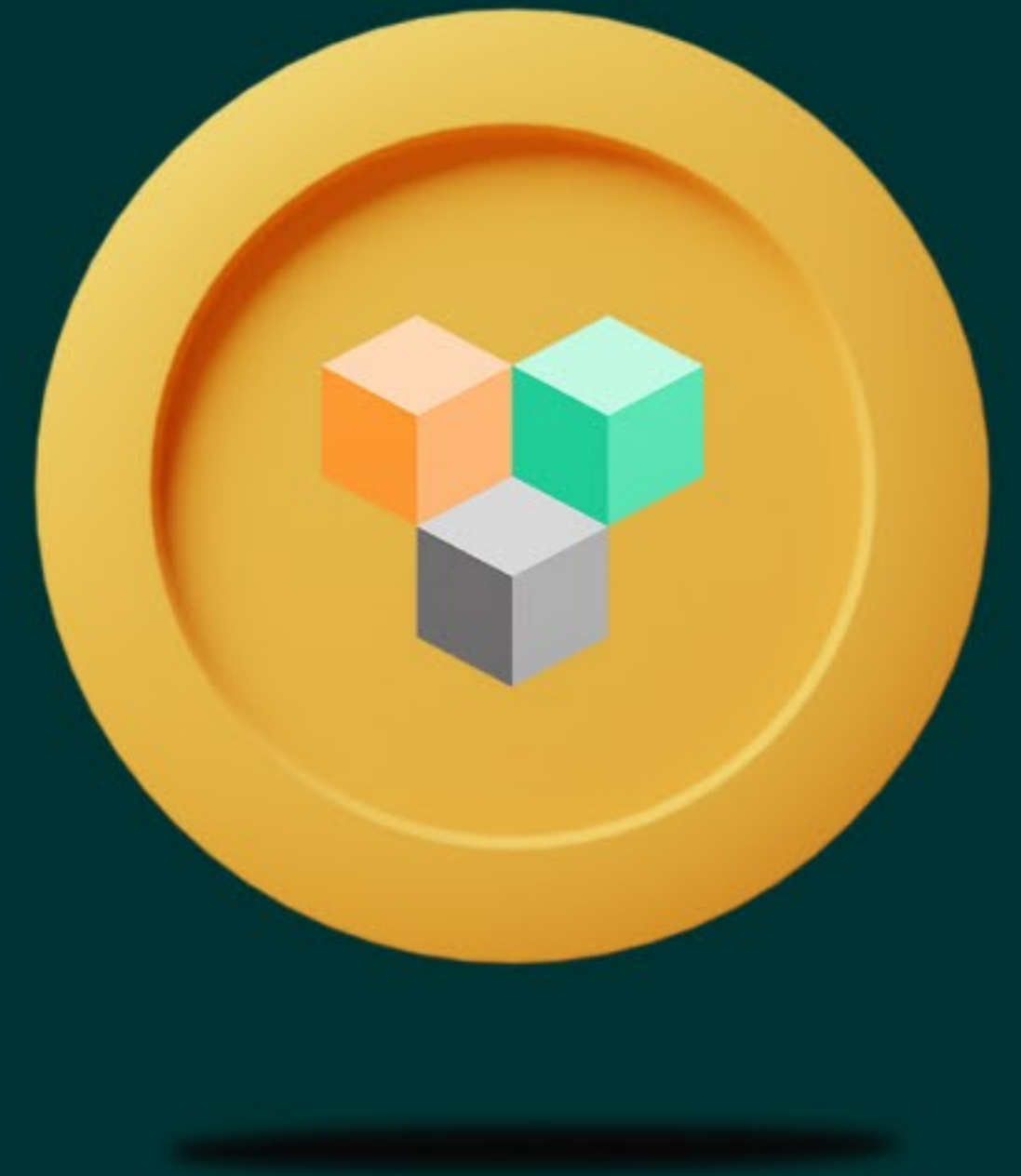
This guarantee strengthens investor confidence in token investments, providing them with greater peace and stability when making financial strategy decisions. Securing the investment with a mortgage lien on the land is thus a key element that makes the investment products of the company attractive and safe for a wide range of clients seeking reliable and guaranteed investment opportunities.





# Option to Repurchase and Its Sustainable Benefit

The option to repurchase tokens at APF GROUP typically includes the opportunity for investors to sell their tokens back to the company at a fixed price. This flexibility allows investors to manage their assets and obtain liquidity for their investments. The sustainable advantage of token repurchase at APF GROUP lies in its ability to provide a stable return on investment and protect it from market fluctuations. In this way, token repurchasing can become part of a sustainable investment strategy, offering investors stability and certainty in their investments.



## Investment Process Into APFC: Procedure And Assurance

**Signing the Purchase Agreement:** The client enters into a purchase agreement to buy APFC at a price more favorable than the usual market price. This grants access to the investment under attractive conditions.

**Signing the Future Agreement Contract (SoSB):** As part of the investment process, an Agreement on Future Agreement (SoSB) for the repurchase of APFC back to the company APF at a predetermined price is concluded. This contract also includes an attractive annual premium return, enhancing the investment's appeal.

**Wallet Creation:** Our consultants assist the client in setting up a digital wallet with Mitilena.cz, a Czech platform specializing in the management of cryptocurrencies, tokens, and bank accounts. During this process, the client receives their unique private key, ensuring secure access to their digital assets.

**End of Investment Period and Further Steps:** One month before the agreed investment period (which can last from 12 to 60 months) ends, we will contact the client to agree on the next steps. The client has two options at this point:

a) Adhere to the SoSB terms and sell APFC back to the APF company at the predetermined price. This option ensures the security of returns according to the contract terms.

b) If more favorable conditions are available on public exchanges, the client may opt to sell APFC on the exchange. However, it is important to consider any penalties that may arise from not adhering to the terms of the SoSB.

This structured process ensures that clients can make informed decisions and provides flexibility and security throughout their investment period.



# Sustainability and Benefits

The repurchase of tokens offers several advantages, including reducing the environmental footprint and supporting projects with a positive impact on society. APF Group CR focuses on investments that deliver long-term social and environmental benefits.

Additionally, it provides clients with clearly defined terms and the assurance of repurchase and liquidation directly from the APF company. In this manner, the client avoids exposing themselves and their financial resources to the speculative market on exchanges.