=== Company Overview ===

The full introduction to Farm Fresh Capitals -- who we are, what we do, how member capital is deployed across real agricultural, forex, digital-asset, real-estate and renewable-energy investments, and the framework that keeps every rand, dollar and euro accounted for.

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=== Contents ===

=== 1. Executive summary ===

Farm Fresh Capitals is a Swiss-registered agricultural investment platform that gives everyday investors access to the same real-economy opportunities that were, until recently, only available to institutions and family offices. Our members allocate capital to carefully underwritten farms, food-supply infrastructure, and adjacent hard-asset programmes across five practice areas: agriculture, foreign exchange, digital assets, real estate, and renewable energy. Agriculture sits at the centre of everything we build, and every other sleeve of the business exists to strengthen it -- either by hedging farm-gate currency exposure, financing storage and processing, or supplying reliable power to remote operations.

Our members share a simple ambition: to earn real, cashflow-backed returns from productive assets they can actually see, touch and understand, and to have those returns arrive on time, in a format they can plan around. We are built to serve that ambition without shortcuts. Every plan we open publishes its underlying activity, its return target, its cycle length and its risk profile before you fund it. Every deposit is reconciled daily, every withdrawal is timestamped, and every position is marked to a conservative fair value each month so members always know where they stand.

The pages that follow set out our strategy in the sequence we would present it in person: history and mission first, then our investment thesis, then a deep dive into each sector we cover, then the plans themselves, then the risk, governance, operations, team and member journey that make the whole thing work. Read the parts you need -- each section is written to stand on its own so you can print or share a single chapter without losing context. If, after reading, you want a live conversation, our team responds to enquiries within one business day.

By the end of this brochure you should have a complete, sober picture of how we deploy capital, what can go right, what can go wrong, and how we respond when the latter happens. We would rather you invest with clear eyes than with a rosy pitch.

=== 2. Our story and mission ===

Farm Fresh Capitals was founded in early 2024 by a small group of agricultural operators, finance professionals and technologists who had, between them, spent more than two decades on the ground in row-crop, livestock and horticulture businesses across three continents. The idea was born out of a frustration: farm-level opportunities generating real, respectable cash yields kept crossing our desks, and the only investors able to underwrite them were institutions with a minimum ticket size that put ordinary savers out of reach.

The mission we set for ourselves was straightforward: open that door. Build a platform that lets a farmer's cousin in Lagos, a nurse in Manchester, a schoolteacher in Marseille and an engineer in Sao Paulo participate in the same well-underwritten farm, at the same price and on the same terms as the bigger cheque writers. Do it transparently. Do it in five clicks. And keep the operational discipline that made those farm deals attractive to institutions in the first place.

We opened to members later that year with a single set of agriculture plans and a promise to expand only when the operational spine was ready. We have since added forex, digital assets, real estate and renewable energy in that order, and each addition went through a full internal review to make sure it complemented the agricultural core rather than distracting from it. Along the way we have kept the team deliberately small, leaned on trusted partners in each geography where we deploy, and reinvested most of our own management income into infrastructure -- monitoring dashboards, KYC pipelines, custody arrangements, disaster-recovery, and the quiet plumbing that turns a good idea into a durable service.

Today Farm Fresh Capitals serves members in more than forty countries and operates a portfolio that spans grain and oilseed farms in West Africa, dairy and poultry operators in East Africa, specialty horticulture in Latin America, cold-chain and storage infrastructure in the Mediterranean basin, and a growing renewable-energy programme powering the farms in our own portfolio. We consider each geography and each operator a long relationship, not a transaction, and we invest in the relationship accordingly.

=== 3. Investment thesis ===

Everything we do is built on three convictions. First, the world will not stop eating -- global demand for food, feed and fibre grows steadily with population and income and does so with far less volatility than most other asset classes. Second, well-run farms and their supporting infrastructure generate genuine operating cashflow that is meaningfully de-correlated from public markets. Third, the historic barrier between individual investors and farm-level opportunities is a distribution problem, not an economic one, and modern software plus institutional-grade underwriting can solve it.

From those three convictions we derive a set of investment principles that we apply to every opportunity that reaches our pipeline:

* Cashflow first, appreciation second. We prefer producing assets with predictable operating income over speculative land plays. Where we take land exposure it is because the land is productive and the productive use funds the carry.

* Contract-anchored revenue. Off-take agreements, long-term buyer contracts, and signed power-purchase agreements underpin the majority of our positions. Speculation on spot prices is minimised.

* Boots-on-the-ground due diligence. No allocation is made without a site visit, third-party references on the operator, and independent verification of the operator's prior track record.

* Concentration limits. No single operator exceeds fifteen percent of a plan; no single country exceeds forty percent of a plan; no single crop or activity exceeds fifty percent of a plan.

* Reserves before returns. A first-loss reserve is retained on every plan before any return is paid, sized to the specific risk profile of the underlying activity.

* Exit discipline. Under-performing positions are wound down on a predefined schedule rather than held indefinitely in hope of recovery.

These principles are not marketing language. They are how the investment committee actually decides what enters the portfolio, and how the operations team monitors what is already in it. Every plan card on the platform is written against them so members can check for themselves that a given opportunity matches the framework.

=== 4. Agriculture in depth ===

Agriculture is our anchor. It is where our operating experience is deepest, where our partner network is widest, and where the cash yields we chase are most reliably found. Within agriculture we concentrate capital in six adjacent verticals where our team and partners hold the deepest expertise, and we deliberately avoid drifting outside that circle even when the returns being pitched elsewhere look tempting.

4.1 Sustainable row crops

Grains, oilseeds and legumes form the backbone of the agricultural sleeve. We invest in operators who farm at commercial scale with conservation-tillage practices, rotational cropping, and modern soil-health programmes that keep long-run productivity intact. Contracts with regional grain merchants and end-user processors take the majority of production off the spot market. Yield insurance covers weather risk to the extent it is commercially available, and reserves cover the balance.

4.2 Livestock development

Dairy, poultry and small-ruminant operations round out the second-largest slice of the agricultural sleeve. These are typically smaller-ticket, higher-frequency investments than row crops, so we combine them into diversified operator baskets. The livestock programme carries an explicit animal-welfare code that operators agree to as a condition of admission, and mortality insurance is standard where available.

4.3 Agri-technology

The agri-technology allocation supports the farms in our portfolio directly -- precision-farming hardware, farm-management software, and mechanisation programmes that lift operator productivity. We invest either alongside the operator (co-financing equipment) or into the technology vendor when the vendor's product is being deployed across multiple of our farms and the case for scale is unambiguous.

4.4 Crop diversification and specialty produce

Where a geography is well-suited to specialty crops -- tree nuts, coffee, cocoa, table grapes, off-season vegetables -- we allocate to disciplined operators with confirmed export buyers. Specialty crops are higher-margin than commodity row crops but demand more operational skill; we therefore keep them capped as a share of the agricultural sleeve and only work with operators who have already exported at commercial scale.

4.5 Rural renewable energy

Farms need power. Reliable, off-grid or semi-off-grid power at a predictable price is a genuine competitive advantage in most of the geographies we operate in. Our rural renewable-energy programme finances on-farm solar, small hydro where hydrology supports it, and biogas from agricultural residues. Each installation is anchored by a long-term power-purchase agreement with the farm operator, so revenue is contracted before the capital goes in.

4.6 Post-harvest infrastructure

Cold chain, dry storage, primary processing and logistics assets sit under this heading. Post-harvest losses in the geographies we serve regularly exceed twenty percent of the crop -- every ton of loss avoided is a ton of revenue captured. Infrastructure investments here are typically longer-cycle but produce a durable, contracted revenue stream that anchors the return profile of the wider agricultural sleeve.

=== 5. Forex desk ===

The forex desk exists for two reasons. The first is defensive: many of our farms sell in one currency and buy inputs in another, so systematic hedging protects operator margins from unrelated currency swings. The second is opportunistic: a small, tightly-risk-managed forex sleeve gives members exposure to a return stream that is genuinely independent of the agricultural cycle, which smooths month-to-month reporting when a specific crop is between planting and harvest.

Our forex activity is disciplined and rules-based. We do not run discretionary directional bets. Every position sits inside a written framework that specifies maximum leverage (typically two-to-one, never above five-to-one), a hard drawdown limit at the strategy level, and a stop-loss on every open trade. Positions are cleared through regulated prime brokers, currency exposure is netted daily, and the strategy sleeve is walled off from the agricultural sleeve so a bad quarter in forex cannot bleed into farm cashflows.

Members who choose a forex plan should still expect returns to move in a wider band than an agriculture plan. That is the trade-off -- the desk exists precisely to be de-correlated from the farm portfolio, which means its good and bad periods will not line up with the rest of the platform. We publish forex-plan performance monthly with the same transparency as every other product.

=== 6. Digital asset programme ===

The digital-asset programme is deliberately small, deliberately simple and deliberately conservative. Members gain measured exposure to a short list of major digital assets -- typically Bitcoin and Ether, occasionally a small allocation to a diversified basket of top-ten-by-market-cap coins. Nothing exotic. No leverage. No lending or re-hypothecation of the underlying coins.

Custody is with regulated third-party custodians who segregate customer assets in cold storage. We publish the custodian and the custody arrangement on every crypto plan card so members can verify the arrangement themselves. Rebalancing is systematic against a published target weight rather than discretionary, which keeps the strategy legible.

The purpose of this sleeve is to give members who want digital-asset exposure a way to get it inside the same account, with the same reporting standard, as the rest of their Farm Fresh Capitals portfolio -- not to convert the platform into a crypto exchange. We size the sleeve accordingly and cap any single member's crypto allocation at twenty-five percent of their total platform balance unless they specifically opt out of the cap in writing.

=== 7. Real-estate portfolio ===

Our real-estate portfolio is tightly tied to the agricultural and food-supply thesis rather than a broad property play. We invest in income-producing property directly linked to the food and agri economy: cold-chain warehousing near port cities, processing facilities close to farm clusters, agri-industrial parks that host cooperatives and their equipment, and mixed-use developments serving farm-worker housing and rural-hub commercial space.

Each real-estate position is structured for cashflow first. We prefer stabilised income-producing assets with long-tenor leases over ground-up development. Where we do participate in development it is because a specific tenant -- usually one of our own operators -- has already signed a pre-lease. Property is held in dedicated single-purpose vehicles with clean title, independent valuations, and full property-insurance coverage.

Members allocated to a real-estate plan receive rental income net of operating costs and a share of any capital appreciation on eventual disposal. Cycle lengths are longer than in our agriculture plans because property does not turn over quarterly, and this is disclosed prominently on the plan card so members can match the horizon to their own liquidity needs.

=== 8. Renewable energy ===

Renewable energy sits alongside real estate as the second longest-cycle sleeve on the platform. We finance solar farms, mini-grids and biogas installations, with a preference for projects that supply either the farms in our own portfolio or the surrounding agricultural community. Every project has a signed power-purchase agreement in place before we fund it -- usually with a farm cooperative, a processing facility, or in some jurisdictions the local utility.

Renewables offer three attractions inside a farming-first portfolio. They generate contracted, inflation-linked revenue over long horizons; they lower the operating cost of the farms they serve, which improves the underlying agricultural returns; and they create a positive environmental footprint that our members increasingly ask us to help them contribute to. We publish the environmental impact of the renewable-energy sleeve each year, including carbon avoided and rural households connected, so members can see the real-world outcome of their capital.

=== 9. Plans, pricing and cycles ===

Every opportunity on the platform is packaged into a "plan" -- a standardised container with a fixed cycle length, a target return, a minimum ticket size, a defined underlying activity, and a stated risk band. Standardisation matters. It means members can compare plans on like-for-like terms, and it means the same operator can raise capital from many members without having to negotiate bespoke terms each time.

=== 9.1 Minimum ticket size ===

Every plan on Farm Fresh Capitals has a minimum ticket of at least one hundred and fifty units in the plan currency. Some plans set that minimum higher where the underlying activity requires it. The minimum is chosen so that the operational cost of servicing a small ticket does not erode the member's return, but never so high that the plan becomes exclusionary. Administrators can adjust plan minimums, cycle lengths, target returns and other parameters at any time; changes always apply to new subscriptions, never to positions already funded.

=== 9.2 Cycle lengths ===

Cycle length ranges from three months on the shortest agricultural plans to sixty months on the longest real-estate and renewable-energy plans. Members can choose any combination of cycle lengths to build a laddered portfolio that produces regular liquidity events rather than one big lump at the end.

=== 9.3 Return structure ===

Returns are stated as a target rate, not a guarantee. Where the underlying activity produces predictable contracted cashflow (rent, off-take, power sales) we express the target with a narrower band. Where the underlying activity is more variable (row crops, forex) the target is expressed as a range, with the range disclosed on the plan card. Returns are calculated at cycle end and paid to the member's wallet, from which they can be withdrawn or reinvested.

=== 9.4 Fees ===

Farm Fresh Capitals takes a management fee on assets deployed and, where applicable, a performance fee above a stated hurdle. The exact fee schedule is disclosed on every plan card before you fund. There are no hidden platform, custody or wallet fees; the two lines above are the complete picture.

=== 9.5 Withdrawal mechanics ===

Wallet balances are withdrawable at any time subject to the standard KYC and payment-network cut-off checks. Positions inside an active cycle are locked until cycle end -- this is what allows the operator to plan the underlying activity around a known capital base. Members who need optional early-exit liquidity can select plans that carry that feature at the trade-off of a slightly lower headline return.

=== 10. Risk framework ===

Risk management is the single most important service we provide to our members. Every plan carries risk, and we would rather over-communicate it than gloss it over. The risk framework rests on six layers, each of which is applied to every position that enters the portfolio.

=== 10.1 Selection ===

Only operators who clear our forty-point diligence rubric are admitted to the platform. The rubric covers financial history, operational capacity, prior track record, references from buyers and suppliers, insurance coverage, regulatory standing, environmental practice, and social licence to operate. The rubric is scored by two independent analysts and reviewed by the investment committee before any allocation is made.

=== 10.2 Concentration limits ===

Within any plan, no operator exceeds fifteen percent, no country exceeds forty percent, and no crop or activity exceeds fifty percent of the deployed capital. Across the platform, we monitor the same limits at portfolio level and rebalance new inflows to keep the aggregate exposure inside the framework.

=== 10.3 Insurance ===

Weather insurance, crop insurance, livestock mortality insurance, property insurance and employer's liability insurance are applied wherever they are commercially available. Insurance is not a substitute for underwriting -- a poorly-underwritten operator will still generate losses that the policy does not cover -- but it is a meaningful buffer against the specific catastrophic events that even the best operator cannot control.

=== 10.4 Reserves ===

A first-loss reserve is retained on every plan before returns are calculated. The reserve is sized to the risk profile of the underlying activity and is drawn down first when losses occur, protecting member capital by absorbing the first tranche of any shortfall.

=== 10.5 Monitoring ===

Every operator delivers a monthly management report on a template we provide. Site audits are conducted quarterly by an independent field team. Material events -- a weather shock, a buyer default, a regulatory change -- trigger an ad-hoc report within seventy-two hours. All reporting is captured in the member dashboard so investors can see the same information we do.

=== 10.6 Exit discipline ===

Positions that fall outside expected performance are given one review cycle to recover. If the recovery does not materialise, the position is wound down on a predefined schedule rather than held indefinitely. This is difficult to execute in the moment -- every operator asks for another quarter -- but it is the single most important protection we have against small problems becoming large ones.

=== 11. Governance and compliance ===

Farm Fresh Capitals is a Swiss-registered private company limited by shares, operating internationally through a network of local partners and, in specific jurisdictions, subsidiary entities that hold the local licences required to operate there. Governance is exercised by a Board of Directors who appoint an Executive Committee to run day-to-day operations. Any material change to registered particulars is filed with the commercial register within the statutory deadlines.

Anti-money-laundering (AML) and counter-terrorist-financing (CTF) controls are applied to every account. Every member completes a full know-your-customer (KYC) check before their first funding transaction. Enhanced due diligence is applied to politically-exposed persons and to any transaction that triggers our internal risk thresholds. Suspicious-activity monitoring runs continuously on all wallet flows, and reports are filed with the relevant authorities where the legal test is met.

Member funds sit in segregated wallets that are not commingled with the operating capital of the company. Custody arrangements -- both for fiat balances and for the crypto sleeve -- are with third-party regulated custodians who publish their own attestations. An annual audit is conducted by an independent firm and the audit report is made available to members on written request.

Our full suite of policies -- Terms of Service, Privacy Policy, Risk Disclosure, AML and KYC Policy, and Cookie Policy -- is published at farmfreshcapitals.com/docs. Members are asked to read these before opening an account and are notified whenever any of the policies are updated.

=== 12. Operations and reporting ===

Behind the plan cards and the dashboards sits a quiet operations organisation whose job is to make sure every deposit, every position, every return and every withdrawal is right. Deposits and withdrawals are reconciled daily against the bank rails and the on-chain networks. Positions are marked to a conservative fair value monthly. Corporate actions on any listed exposure are captured and reflected the same day. Member statements are generated automatically and stored in the account so members can download them at any time.

Our monitoring architecture keeps an eye on both the platform and the underlying investments. The platform side is instrumented with the same class of tooling used by regulated financial-service providers: continuous uptime monitoring on every public endpoint, log aggregation across every server, structured alerts for any deviation from baseline, and a daily reliability review by the on-call team. The investment side is monitored through the operator reporting cadence described in the risk section, combined with market-data feeds that flag material moves in the commodities and currencies we are exposed to.

The result is a service that is instrumented end-to-end. When something goes wrong -- and something always eventually goes wrong -- we know about it early, we know what is affected, and we can talk to members about it in specific terms rather than in generalities.

=== 13. Team and partners ===

The internal team at Farm Fresh Capitals is deliberately small. We keep it small so that every hire is intentional, so that decisions can be made quickly, and so that the operating cost of the platform does not become a drag on member returns. The team is organised around four functions: investment (sourcing, diligence, monitoring), operations (member service, reconciliation, reporting), technology (platform engineering, security, data), and control (compliance, risk, audit liaison). Each function is led by a senior professional with prior experience in a regulated or institutional environment.

The partner network extends the team without expanding the payroll. In each geography where we deploy capital we work with agronomists, cooperative leaders, cold-chain operators, equipment suppliers, insurers and legal counsel who bring the on-the-ground context we cannot manufacture from headquarters. These partnerships are built up over years and are renewed based on demonstrated performance, not on paper credentials.

We do not publish individual biographies in this brochure because the composition of the team changes over time and the brochure is meant to age gracefully. A current organisational chart, together with senior-team biographies and any changes to the board, is available on request to legal@farmfreshcapitals.com.

=== 14. Member journey ===

The member journey is designed to be fast for the parts that can be fast and thorough for the parts that must be thorough. New members can complete registration and KYC verification in under one business day and be funded within the second. From there the sequence is:

* Register at farmfreshcapitals.com/user/register.php. Registration itself takes about a minute.

* Verify your identity by uploading the standard KYC documents. Reviews complete within twenty-four hours.

* Fund your wallet using bank transfer, card, or supported digital-asset rails. Funds are credited as soon as the payment network confirms settlement.

* Choose a plan from the live catalogue. Read the plan card carefully -- every parameter you need to make a decision is there.

* Confirm your allocation. The plan opens for you and its performance page becomes visible inside your dashboard.

* Track performance. Monthly updates and any material events land in your notifications tab.

* Collect your return at cycle end. Withdraw it, reinvest it, or blend both -- the choice is yours.

At any point in that journey our support team is available by email at support@farmfreshcapitals.com. Enquiries are answered within one business day, faster during our operating hours.

=== 15. Illustrative case studies ===

The following case studies are drawn from real deals in our pipeline; identifying details are anonymised out of respect for our operators' commercial confidentiality. They are illustrative of the type of transaction we underwrite and should not be read as a promise of future results.

=== 15.1 Row-crop consolidation in West Africa ===

A cooperative of thirty small-holder rice farmers in West Africa had a long track record of production but no working-capital line to buy inputs at the start of the season. We financed a two-cycle working-capital facility in exchange for a share of the marketed crop, coordinated the input purchase through a regional agri-dealer, insured the crop, and marketed the harvest through an established off-taker. Members allocated to that plan received a target return in the mid-teens, delivered on time, with reserves untouched.

=== 15.2 Dairy modernisation in East Africa ===

A mid-sized dairy operator wanted to modernise its milking parlour and add refrigerated collection points to reduce spoilage. The capital ask was smaller than institutional financiers were interested in but larger than local banks could offer on reasonable terms. We financed the upgrade over an eighteen-month cycle, priced the return against a share of the incremental milk sales the upgrade produced, and monitored performance through a monthly management report. The upgrade paid back inside the cycle window.

=== 15.3 Cold-chain warehousing near port ===

A refrigerated warehouse near a major export port had reached the end of its useful life and was being offered for sale by its family owners. We syndicated a real-estate plan with a five-year cycle, refurbished the warehouse, and pre-leased it to two blue-chip agricultural exporters before the refurbishment completed. Rental income has serviced member returns from month twelve onward.

=== 15.4 On-farm solar in a semi-arid region ===

A cluster of horticulture farms in a semi-arid region was paying premium prices for grid power and losing production days to load-shedding. We financed a solar installation with battery back-up on a long-term power-purchase agreement priced below the utility. Farms cut their power bill, gained operational reliability, and members allocated to the renewable-energy plan received contracted revenue from day one.

=== 16. Frequently asked questions ===

=== Is Farm Fresh Capitals regulated? ===

Farm Fresh Capitals is registered as a Swiss company and operates under commercial-register oversight. In jurisdictions where our activity requires additional licensing, we hold or operate through the appropriate local licence. Full regulatory disclosures are in our Corporate Registration Certificate.

=== What is the minimum I can invest? ===

Every plan on the platform has a minimum ticket of at least one hundred and fifty units in the plan currency. Some plans set a higher minimum where the underlying activity requires it. Minimums are always stated on the plan card before you fund.

=== Are returns guaranteed? ===

No. Returns are stated as a target, not a guarantee. Every plan carries risk, and every member should read the Risk Disclosure before funding.

=== How do I withdraw my money? ===

Wallet balances can be withdrawn at any time subject to standard checks. Positions inside an active cycle are locked until cycle end. Plans that carry an early-exit option disclose the terms of that option on the plan card.

=== What happens if a farm underperforms? ===

The first-loss reserve absorbs the initial tranche of any shortfall. Beyond the reserve, losses are borne pro-rata by allocated members. Under-performing positions are wound down on a predefined schedule rather than carried forward indefinitely, which limits the downside.

=== How is my personal data handled? ===

We collect the minimum data required to run your account and comply with our regulatory obligations. Our full data-handling practice is in the Privacy Policy.

=== Can I meet the team? ===

Yes. Members are invited to a quarterly online briefing where the investment team walks through the portfolio and takes questions. Additional one-on-one calls are available on request for members with material allocations.

=== 17. Glossary of key terms ===

Investment platforms often lean on jargon that keeps ordinary members at arm's length from what is actually going on with their money. We prefer plain language. The following glossary defines every term that appears on the platform, in the plan cards, or in the monthly reports so that no member ever has to guess what a word means.

=== Allocation ===

The specific amount of a member's wallet balance that has been placed into a specific plan. Allocations are locked for the duration of the plan cycle and are visible in the dashboard under the "Positions" tab.

=== Cycle ===

The period over which the underlying activity of a plan runs. Cycles range from three months on the shortest agricultural plans to sixty months on the longest infrastructure plans. Returns are calculated at cycle end and paid into the member's wallet.

=== Concentration limit ===

The maximum share of a plan's deployed capital that can sit with a single operator, in a single country, or in a single crop or activity. Our concentration limits are fifteen percent per operator, forty percent per country, and fifty percent per crop or activity, applied both to individual plans and to the platform aggregate.

=== Custody ===

The arrangement under which member funds and assets are held on the member's behalf. Fiat balances sit in segregated bank accounts; digital-asset holdings sit with regulated third-party custodians in cold storage. Custody arrangements are disclosed on every relevant plan card.

=== Drawdown limit ===

The maximum peak-to-trough loss that a strategy sleeve is allowed to take before automatic risk-off measures are triggered. Every strategy on the forex desk carries a written drawdown limit as part of its investment mandate.

=== First-loss reserve ===

A portion of every plan's deployed capital that is retained as a buffer against shortfalls. The reserve is drawn down first when losses occur, protecting member capital by absorbing the initial tranche of any loss before it reaches allocated members pro-rata.

=== KYC (know-your-customer) ===

The identity-verification process every member completes before their first funding transaction. KYC combines document verification, sanctions screening, and where applicable enhanced due diligence for politically-exposed persons.

=== Off-take agreement ===

A signed commitment by a specific buyer to purchase a stated volume of production at agreed terms. Off-take agreements underpin the revenue of most operators in the agricultural sleeve and are one of the criteria we check during diligence.

=== Operator ===

The counter-party who is actually farming the crop, running the dairy, operating the warehouse or generating the electricity that a specific plan finances. Operators are underwritten under our forty-point diligence rubric before their opportunity is admitted to the platform.

=== Power-purchase agreement (PPA) ===

A long-dated contract under which a specific buyer commits to purchase electricity from a specific generator at agreed terms. Every renewable-energy investment on the platform is anchored by a signed PPA before any capital is deployed.

=== Plan card ===

The one-page summary of an investment opportunity as it appears in the platform's live catalogue. Every plan card sets out the underlying activity, the target return, the cycle length, the minimum ticket size, the risk band, the fees, and the withdrawal mechanics before any member can fund the plan.

=== Target return ===

The return the underlying activity is expected to generate over the cycle, expressed either as a point estimate for contracted-cashflow plans or as a range for more variable strategies. Target returns are targets, not guarantees.

=== Wallet ===

The member's cash balance on the platform, segregated from operating funds, from which allocations are made to plans and to which returns and withdrawals settle. Wallets support the currencies we operate in and, for the crypto sleeve, a short list of supported digital assets.

=== Marked to fair value ===

The monthly accounting adjustment we apply to every open position to reflect a conservative estimate of its current worth. Marks are set by the finance team using the same methodology across the portfolio so members can compare positions on a like-for-like basis.

=== 18. Outlook and roadmap ===

Looking twelve to twenty-four months ahead, we expect three trends to shape the way Farm Fresh Capitals develops. First, farm-level opportunities will continue to be under-served by traditional finance in the geographies we operate in, which will keep the supply of good deals in front of us as long as we maintain diligence discipline. Second, member demand for real-asset exposure with predictable cashflow is growing as public-market volatility persists and interest-rate paths remain uncertain. Third, the operational spine that supports a global membership base -- KYC, wallet infrastructure, custody, reporting -- keeps getting better as the vendor ecosystem matures, which lets us serve members in more geographies more cheaply.

Our roadmap for the year ahead reflects those trends. We plan to expand the agricultural sleeve in three new geographies where our partner network is already established, add a mid-cycle secondary market that lets members exit positions before cycle end through a member-to-member trading mechanism, and publish an annual impact report that quantifies the environmental and social outcomes of the portfolio alongside the financial returns. None of these plans require members to do anything different -- they simply expand what is available to you.

What we are deliberately not doing is expanding into sectors outside our circle of competence. We are not adding a lending desk, we are not adding a structured-products line, and we are not expanding the crypto sleeve beyond its current conservative scope. Discipline about what we do not do is as much a part of the strategy as discipline about what we do.

=== 18. Contact and support ===

The best way to get in touch depends on the nature of your enquiry:

* General questions and account support: support@farmfreshcapitals.com

* Partnership and operator enquiries: partners@farmfreshcapitals.com

* Investor and material-allocation enquiries: investors@farmfreshcapitals.com

* Legal, compliance and regulatory correspondence: legal@farmfreshcapitals.com

* Web: farmfreshcapitals.com

All enquiries are answered within one business day. Members with a live account are encouraged to raise service issues through the in-dashboard support tab so the ticket is linked to their account history automatically.

Thank you for reading. Farm Fresh Capitals exists to make well-underwritten farm and food-system investments accessible to ordinary savers, and we take that mandate seriously. Every member who joins us joins a community of people who believe the same -- that real returns come from real assets, that discipline compounds, and that the food system deserves the same institutional-grade capital as any other part of the economy.

=== Our commitments to members ===

Before we close, it is worth repeating the specific commitments we make to every member on the platform. We publish these here in one place so members can hold us to them.

* We will always publish the underlying activity of every plan before you fund. No plan on Farm Fresh Capitals ever goes live without a plan card that names the operator category, the geography, the crop or activity, the cycle length, the target return and the fees.

* We will never commingle member wallets with operating funds. The line between the two is monitored by our finance team and reviewed annually by our external auditor.

* We will report material events within seventy-two hours. If a weather shock, a buyer default, a regulatory change or any similar event materially affects a plan you are allocated to, we will tell you within three business days, in specific terms, without waiting for the next scheduled report.

* We will answer every enquiry within one business day. Support requests, investor questions, partnership overtures, legal correspondence -- all of them.

* We will keep fees on the plan card. If a fee is not disclosed on the plan card before you fund, we cannot charge it against the plan. The plan card is the whole picture.

* We will retire under-performing positions on a predefined schedule. Where a position fails to recover after one review cycle, we wind it down rather than let it drift.

* We will publish an annual impact report. The environmental and social outcomes of the portfolio matter to our members, and we will measure and disclose them each year alongside the financial results.

These commitments are the operating floor of the business. Everything else -- the plan design, the risk framework, the reporting cadence, the member experience -- is built on top of them. If you are considering joining Farm Fresh Capitals, we want you to know what you are joining. And if you are already a member, we want you to know that these commitments are being honoured every day by the people running your account.

"We invest for a living. We do it slowly, deliberately, and with the same care we would apply to our own family's money -- because on this platform, it is."

This brochure is one of a family of documents that together describe how the platform works. It is a companion to our Farm Fresh Reference (the deeper investor deck) and our Corporate

Registration Certificate (the statutory particulars). All three are available in English, Spanish, French and Arabic from farmfreshcapitals.com/documents.php.