

Impact Investing

- The Finka Token is a revenue-sharing financial instrument supported by the underlying liquid asset and enabled by blockchain technology.
- The Finka Token is an impact investing financial instrument with significant impact for financial inclusion and democratization of capital in addition to ESG.
- The Finka Token provides consistent and predictable returns for investors in the La Pradera Cattle Ranch in Bolivia. Finka token holders are entitled to the yearly net operating revenue of the cattle herd expected between 5% and 8% p.a. to be distributed in cash. La Pradera, a 20 year mature operation, is managed by Finka GmbH through its wholly owned subsidiaries.
- **GRASS TO CASH:** Cattle Ranching is an ancient productive activity that converts grass into protein, with stable costs, predictable revenues and is highly liquid. The Finka Token encapsulates the value creation of cattle ranching to provide access to the retail investor.
- Cattle grow 1/2 a kilo a day, every day, on green pastures such as La Pradera.

About the Token

Instrument: The Finka Token is a financial instrument converging the solid business fundamentals of cattle ranching with the flexibility of blockchain.

Underlying Asset: The Finka Token is a digital security supported by a cash-positive underlying productive asset, the cattle herd at the La Pradera Ranch.

Revenue Share: The top line Net Operating Revenue (NOR) generated from the operations of the cattle herd will be distributed yearly on a non-discretionary basis to all token holders.

Additional benefits

- Token investors have access privileges to visit the La Pradera ranch and experience cattle ranching first hand.
- The visit is free of charge, and the only cost is transportation to and from the ranch.
- Other than free accommodation, horses are provided for investors to roam the ranch along with the cowboys managing the herd (subject to availability)
- Visitors enjoy pristine natural pastures, spring water and tropical weather in a unique setting. Activities include horseback riding, cattle herding, and an unforgettable cowboy/cowgirl experience with our actual cowboys.
- As opportunities arise, existing token holders will have early access to invest in the new cattle operations.
- The early access will translate in a discounted investment into future operations effectively increasing the yield of the investment



Current Highlights

- Q3 and Q4 2020 saw a record birthing of 865 calves. The pregnancy rates and birthing rates are within our KPI's reflecting the improvements of the optimisation plan.
- Within the Brangus genetic improvement program, 73 embryos from Tres Cruces in Argentina were successfully transferred to the conditioned birthing cows.
- Bolivia's beef exports to world markets, specially China are increasing monthly.
- The Finka Token was launched and is available for purchase at Area2Invest, a licensed marketplace in Liechtenstein.
- Bitcoin Suisse is now the preferred end customer custodian for Finka Token following an agreement reached with Bitcoin Suisse AG.
- 2021 NOR is poised to be distributed by 15th July to our token holders at the end of ranching year, as in 2020.

Key Benefits

- Diversification from traditional investments
- Tangible, underlying asset
- Financial Impact beyond ESG
- Annual return of 5 to 8% to be paid to token-holders
- NOR is distributed yearly on a non-discretionary basis
- Retail investor access
- Token is not subject to Swiss withholding tax
- Compliant with Swiss and Bolivian regulation
- Lower friction and costs due to elimination of intermediaries

Token Terms

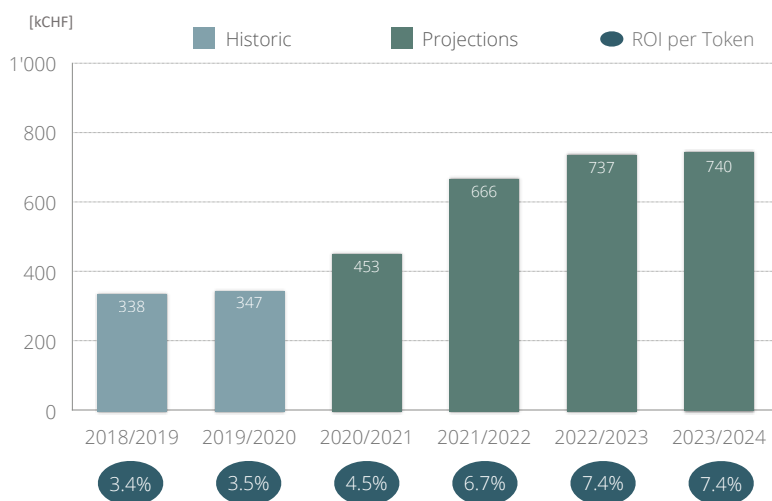
Issuer	Finka GmbH, Zug, Switzerland
Price per Token	CHF 1.00
Minimum Purchase	CHF 500.00
Hardcap (in Tokens)	9'500'000
Duration	30.10.2020 - 15.07.2070
Coupons Payment Date	15 July Pro rata for primary buyers
Secondary Market	• OTC from date of issuance • Exchange listing Q4/2021
Swiss Withholding Tax	No
Federal Stamp Duty	0.15%
Federal Turnover Stamp Duty	Not at issuance, likely when trading in the secondary market
Primary Offering Period	Extended to 28 th October 2020
ISIN Number / Valor	CH0576241092 / 57624109
Sales Restrictions	United States, Canada, China, Australia, Japan, Afghanistan, Belarus, Bosnia Herzegovina, Burundi, Central Africa Republic, Comoros, Congo, Congo Democratic Republic, Cuba, Equatorial Guinea, Eritrea, Guinea, Guinea Bissau, Haiti, Iran, Iraq, Libya, Mali, Myanmar, North Korea, Puerto Rico, Philippines, Somalia, Sudan, Sudan Republic of South, Syria, Tunisia, Yemen, Zimbabwe

Environmental Sustainability

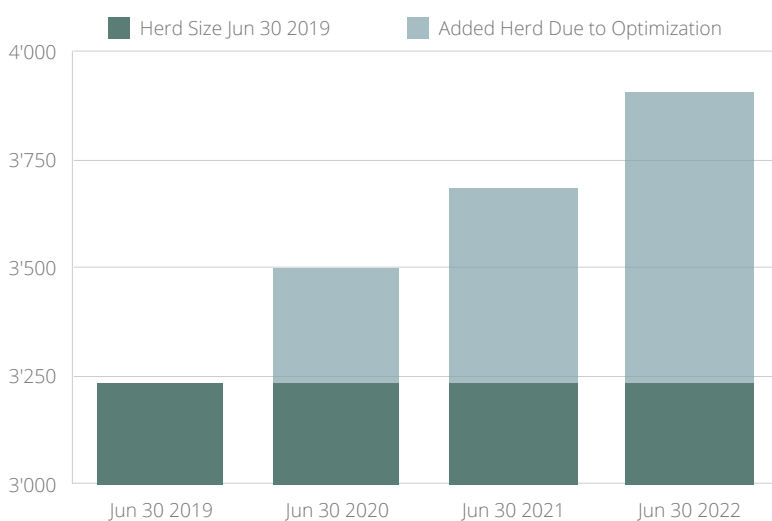
Open-range cattle ranching is environmentally friendly, contrary to popular misconceptions,

- Net carbon emissions for open-range, grazing-based cattle ranching are in fact negative, meaning there is a net reduction of carbon emissions.
- Overall, pastures sequester (absorb) on average 3.5 times the amount of carbon that cattle produce grazing in the same pastures.
- In Argentina, pastures sequester 12 times the amount of carbon that cattle produce.

Net Operating Revenue, Return On Investment



Herd Size in Units



Service Providers and Advisors



Frequently Asked Questions

How can I verify the authenticity of assets (cattle) that back the token?

We use a third party audit firm to verify the cattle operations. Also, investors are welcome to personally visit the ranch.

Why is it a good time to invest in the cattle industry?

- Global demand for animal protein is growing as a result of population growth and improved living standards specially in high population countries.
- Bolivia has a cost-competitive advantage for export market expansion to China and other Asian countries.
- This asset is uncorrelated with traditional asset classes (equity, bonds etc.) and given its low volatility, is an attractive addition to diversify an investment portfolio.

Does the Finka Token qualify as a security?

- The Finka token meets the definition of an asset token, which is considered equivalent of a security token as defined by FINMA, the Swiss regulator.

How do I purchase a Finka Security Token?

- Your bank advisor can purchase the token from Incore Bank, Zurich ref. ISIN / Valor CH0576241092 / 57624109.
- Area2Invest <https://www.area2invest.com/de/finka-token/>

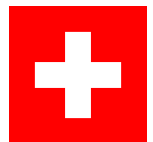
How can I store Finka Tokens safely?

- The token can be sent to your private wallet.
- We recommend custody services with Bitcoin Suisse AG through their institutional grade security Bitcoin Suisse Vault.

Can you tell me more about La Pradera?

- La Pradera ranch is a mature cattle ranch with over 20 years of continuous growth, cash positive operations and recognized for its quality in Bolivia.
- It has over 3 000 hectares and more than 3 500 head of cattle which are natural-grass-fed and free-roaming on premium grassland.

About the Founder



Carlos H. Fernandez Mazzi is Founding Partner at Finka GmbH with over 35 years of international business experience. With Finka, a Zug-based advisory firm which he founded, he leverages this experience with a passion for the promise of blockchain technology to lower the barriers of entry to global financial markets.

Lead Manager

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