

WHITEPAPER

APF DIGITAL AGRIFUND CR s.r.o. project merges digital assets with traditional agricultural land investment. Offering a conservative crypto-asset investment, it leverages the stability of Czech Republic agricultural land prices and is backed by APF GROUP assets.

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INTRODUCTION

APF DIGITAL AGRIFUND CR s.r.o., a part of the APF GROUP, is registered as an asset manager with CNB, but this registration doesn't grant it the authority to offer investments to the public. It operates independently from CNB supervision, and funds under its management aren't legally insured.

The company also plans to introduce its own cryptocurrency, APF Coin (APFC), backed by APF GROUP assets. APFC will be launched through an ICO, with funds raised primarily used to acquire agricultural land and invest in agriculture-related securities and cryptocurrencies.

Note: Please consult a legal expert for specific advice related to financial regulations and investments.



ROAD MAP 2023



WHY INVEST IN AGRICULTAR LAND

Agriculture is vital to the Czech Republic's economy, contributing not only to food production but also landscape preservation and ecological sustainability. The country grows a wide range of crops, including cereals, sugar beet, potatoes, oilseeds, and more. Livestock production focuses on cattle, pigs, and poultry.

The country's agricultural land covers 54.1% of its total area, with a majority as arable land, though its size is shrinking. Permanent grassland, in contrast, is expanding. About 80% of this land is leased, primarily to individuals who make up 75% of landowners.

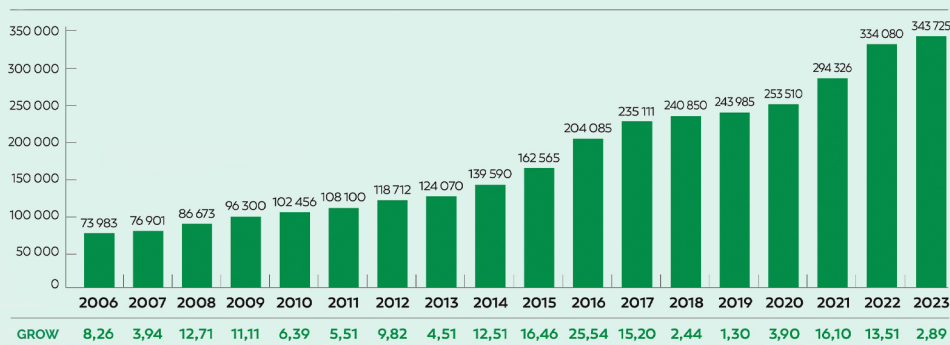
DEVELOPMENT OF MARKET PRICES OF AGRICULTURAL LAND IN CZECH REPUBLIC

The agricultural land market in the Czech Republic is practically without major restrictions in the context of transfer of ownership to third parties. EU citizens can acquire agricultural land without restrictions. The fragmented ownership of land allows a large number of trades to be actively pursued even with a small area. All agricultural land intended for investment is leased to agricultural operators who farm the land. These operators are obliged to comply with legal standards relating to the protection of agricultural land reserves, the conduct of agricultural activities and compliance with environmental standards for sustainability and landscape development.

Agricultural land has a stable market price trend and is not subject to market price fluctuations like other assets (e.g. stocks, bonds, mutual funds, commodities, cryptocurrencies, residential and commercial real estate).

CHART | SOURCE: FARMY.CZ

DEVELOPMENT OF LAND MARKET PRICES IN THE PERIOD 2006-2023 CZK/ha



APF VENTURE CAPITAL CR S.R.O.

APF VENTURE CAPITAL CR, a sister company of APF GROUP, originated in May 2020 as a startup formed by an investor, a real estate broker, and agricultural land traders in the Czech Republic. It operates as a licensed real estate broker under the Real Estate Brokerage Act, with CZK 20 million in professional liability insurance.

The company is listed in the CNB's asset management registry, akin to investment companies. Their journey began in 2015, specializing in agricultural land real estate brokerage. They made their first investment in 2016, yielding a 40% return. The owner transitioned from an individual trader to an institutional entity with approximately CZK 11 million in capital invested in APF.

Leveraging their experience, expertise, and market insights, they identify promising agricultural land investments, evaluate current and future market values, and execute transactions. Their average annual gross yield stands at approximately 20%, enabling them to secure future yields through forward purchase agreements.

The Portfolio Manager boasts awards for being the best real estate broker in the country in 2019 and 2020, with over 1,400 transactions valued at CZK 800 million to date.

Their clientele primarily consists of private clients referred by a real estate firm where they previously worked. They target specific land attributes and focus on agricultural production hubs, identifying undervalued assets and ensuring favorable lease terms. Their aim is to maintain stable portfolio returns, typically above 10%, while staying attuned to market dynamics and legislative changes in the Czech Republic.

Their collaboration with a real estate agency has yielded a substantial database of prospective agricultural land buyers. They utilize various marketing channels for effective land offerings, staying responsive to market trends and macroeconomic factors. Additionally, their team possesses agricultural expertise gained through university education.

APF COIN

APFC is an secured token created on the Ethereum Mainnet.
An electronic wallet based on MetaMask is used as a tool to hold and transfer APFC.

SECURED TOKEN

Secured token covered by real value - agricultural land owned by companies within the APF GROUP.

SPECIAL SERVICES

Possibility to use services and products within the APF GROUP.



SECURITY CONTRACT

Report on APFC Project
Legal Compliance by
Token Security Inc.

LEGAL OPINION

This Legal Opinion of
APF DIGITAL AGRIFUND
CR s.r.o.

CLIENT CAN CHOOSE FROM...



HitBTC



Coinsbit



Latoken



InDoex



BitMart



P2PB2B



Azbit



BitForex



CoinW



Dextools

DISTRIBUTION OF COINS

The total amount of coins issued is 250 000 000 pieces.

The number of units available to the public at the initial coin offering (ICO) is 70% of the base, i.e. 175 000 000 units.

175M APFCs will be placed on the HitBTC crypto exchange through an ICO which will take place from May 2023. The initial price of 1 APFC is set at USD 0.2.

The remaining coins (75,000,000 units) represent the company's liquidity management reserve.

Direct retail sales of APFCs are not possible.

COIN UTILIZATION

The funds raised from the sale of APFC cryptocurrency are used primarily for the purchase of agricultural land within the Czech Republic. Holders are kept informed of the value of the deposit cover through the Company's website, where the Company's performance will be published on a regular basis.



CONCLUSION

APFC's main goal is to offer its customers a stable conservative investment based on modern technology. The purpose is to create easy and transparent investments with stable returns for its customers that preserve value even in times of rising inflation and interest rates. The whole concept of this project will continue to evolve. Therefore, the plans described in this document may be adjusted in the future as the project progresses, depending on the development of the cryptocurrency market and any legislative regulatory requirements.

