

KEY INVESTMENT INFORMATION SHEET MODEL

<p>This crowdfunding offer has been neither verified nor approved by Latvijas Banka (Supervision Authority of Latvia) or the European Securities and Markets Authority (ESMA). The appropriateness of your experience and knowledge have not necessarily been assessed before you were granted access to this investment. By making this investment, you assume full risk of taking this investment, including the risk of partial or entire loss of the money invested.</p>		
<p>Risk warning Investment in this crowdfunding project entails risks, including the risk of partial or entire loss of the money invested. Your investment is not covered by the deposit guarantee schemes established in accordance with Directive 2014/49/EU of the European Parliament and of the Council (1). Nor is your investment covered by the investor compensation schemes established in accordance with Directive 97/9/EC of the European Parliament and of the Council (2). You may not receive any return on your investment. This is not a savings product and we advise you not to invest more than 10 % of your net worth in crowdfunding projects. You may not be able to sell the investment instruments when you wish. If you are able to sell them, you may nonetheless incur losses. (1) Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (OJ L 173, 12.6.2014, p. 149). (2) Directive 97/9/EC of the European Parliament and of the Council of 3 March 1997 on investor-compensation schemes (OJ L 84, 26.3.1997, p. 22).</p>		
<p>Pre-contractual reflection period for non-sophisticated investors Non-sophisticated investors benefit from a reflection period during which they can, at any time, revoke their offer to invest or expression of interest in the crowdfunding offer without giving a reason and without incurring a penalty. The reflection period starts at the moment the prospective non-sophisticated investor makes an offer to invest or signals its expression of interest and expires after four calendar days thereafter. The non-sophisticated investor can revoke his/her/it offer to invest in the crowdfunding offer without giving the reason to the crowdfunding service provider within four (4) days since the non-sophisticated investor's offer to invest has been made ("reflection period"). The information about the reflection period is provided to the non-sophisticated investor automatically through the crowdfunding service provider' platform and by email as part of the investment process. To cancel the investment during the reflection period, the non-sophisticated investor sends an e-mail to the crowdfunding service provider at the e-mail address: support@lande.finance, in which he indicates his/her/it desire to withdraw the offer to invest. The crowdfunding service provider cancels the investment after receiving the e-mail and the funds are transferred back to the non-sophisticated investor to the payment account from which the initial payments are made.</p>		
Overview of the crowdfunding offer		
Offer identifier	549300BKTUWF9JM58V19 12503640	
Project owner and project name	Aizkraukles rajona Sunākstes pagasta zemnieku saimniecība "STRAUMES" Project No.12503640	
Type of offer and instrument type	Loan	
Target amount	28750 EUR	
Deadline	30 days from the date of publication of the project. If the Target amount is not collected within 30 days from the moment the project is published, the the Project Owner, with the consent of the Portal operator, has the right to extend the initial Funding Period by no more than 30 (thirty) calendar days.	
Part A: Information about the project owner(s) and the crowdfunding project		
a)	Project owner and crowdfunding project (1)	
	Identity	Aizkraukles rajona Sunākstes pagasta zemnieku saimniecība "STRAUMES" LV 55401017331
	Legal form	Farm Enterprise
	Contact details	Vildavas , Sunākstes pagasts, Aizkraukles novads, LV-5130
	Ownership & Management	UR info https://lande.finance/storage/loans/12503640/borrower-project-owner-management-bodies/XyWxjyqcwhK2KoA1cDEB9ErmmoBS81uovsJlEs.pdf
b)	<p>Responsibility for the information provided in this key investment information sheet "The project owner declares that, to the best of its knowledge, no information has been omitted or is materially misleading or inaccurate. The project owner is responsible for the preparation of this key investment information sheet." Aizkraukles rajona Sunākstes pagasta zemnieku saimniecība "STRAUMES" "The declaration of [each of] the above person[s] with respect to their responsibility for the information given in this key investment information sheet pursuant to Article 23(9) of Regulation (EU) 2020/1503 of the European Parliament and of the Council*(3) is included as [Annex [A] hereto(4)]".</p>	
c)	<p>Principal activities of the project owner; products or services offered by the project owner Cattle breeding</p>	
d)	<p>Hyperlink to the most recent financial statements of the project owner Annual Report https://lande.finance/storage/loans/12503640/borrower-annual-reports/opQcNfdhS4RwBQzfUdY02pX07ZwkkbmAqxqFod.pdf</p>	
e)	Key annual financial figures and ratios for the project owner for the last three years	
	Figures and rations	2024
	Turnover	85167
	Annual net profit	24493
	Total assets	473713
	Liabilities	67173
	Equity	406540
	Quick ration	699%
	Debt-to-Revenue ratio	79%
	Net rentability	29 %
f)	<p>Description of the crowdfunding project, including its purpose and main features This project gives LANDE investors an opportunity to provide funding in the amount of 28 750,00 €. Borrower is limited liability agricultural company. Purpose of loan: working capital (short term expenses). The annual interest rate of 11, LTV of 40%, a loan term of 12 months. The entire loan principal is repaid in a single payment on the end of the loan, interest payments will be made monthly. The borrower is engaged in growing lawn for cattle. Farmer owns 82 livestock animals and manages 110.46 ha of arable land. The collateral consists of machinery: Valtra N174 Total value of collateral is 71 500,00 €. Borrower aims to repay the loan from incoming business revenues. The borrower is a recipient of support payments from the European Agricultural Guarantee Fund and the European Agricultural Fund for Rural Development.</p>	

Part B: Main features of the crowdfunding process and conditions for the funds borrowing				
a)	Minimum target funds to be borrowed in a single crowdfunding offer 28750 EUR			
	The number of offers (public or non-public) that have already been completed by the project owner or crowdfunding provider for this crowdfunding project			
	Type of offer and instruments offered	Completion date	Amount borrowed	Target amount
	Loan	-	-	-
b)	Deadline for reaching the target funds to be borrowed: 30 days from the date of publication of the project. If the Target amount is not collected within 30 days from the moment the project is published, the the Project Owner, with the consent of the Portal operator, has the right to extend the initial Funding Period by no more than 30 (thirty) calendar days.			
c)	Information on the consequences if the target funds are not borrowed by the deadline: The crowdfunding service provider has not set the minimal target. If target funds are not borrowed the investor's commitment is cancelled and fully returned to the investors. As for the investing in the offer the crowdfunding service provider has not applied any fees to investors, any fees or expenses shall not be reimbursed. The fees for the return of investment to the investor are not applied.			
d)	The maximum offer amount when different from the target funds referred to in point (a) The crowdfunding service provider has not set the maximal target.			
e)	Amount of own funds committed to the crowdfunding project by the project owner Project owner has not commitment to invest in the crowdfunding project.			
f)	Change of the composition of the project owner's capital or loans related to the crowdfunding offert The total amount of liabilities for the project owner will increase by the amount of the crowdfunding offer. Upon receiving a loan in the amount of the crowdfunding offer, the project owner's own capital decreases by the amount of the loan received.			
Part C: Risk factors				
Presentation of the main risks Type 1 - Project risk No significant foreseeable risks detected in this category. Type 2 - Sector risk The agriculture sector is characterized by the uncertainties like weather, yields, prices, Government policies, global markets, and other factors that impact farming can cause wide swings in farm income. The general sectoral types of risk are following: production risk, price or market risk, institutional risk, and human or personal risk. Production risk derives from the uncertain natural growth processes of crops and livestock. Weather, disease, pests, and other factors affect both the quantity and quality of commodities produced. Price or market risk refers to uncertainty about the prices producers will receive for commodities or the prices they must pay for inputs. The nature of price risk varies significantly from commodity to commodity. Institutional risk results from uncertainties surrounding Government actions. Tax laws, regulations for chemical use, rules for animal waste disposal, and the level of price or income support payments are examples of government decisions that can have a major impact on the farm business. Human or personal risk refers to factors such as problems with human health or personal relationships that can affect the farm business. Accidents, illness, death, and divorce are examples of personal crises that can threaten a farm business. Type 3 - Risk of default The risk of default for project owner is connected with the sectoral risks and its management. The main sectoral risk which triggers possible risk of default is production risk. Frequent and severe weather events reduce the agricultural productivity on which the farmers rely heavily for their income. As a result, the willingness and ability of farmers to repay loans are negatively affected, and the risk of default increases. Type 4 - Risk of lower, delayed or no returns The risk that the return is lower than expected, delayed or that the project defaults on capital or interest payments. Type 5 - Risk of a platform failure The main risk is associated with platform's temporary or permanent shut down due to inability to properly operate the platform and service customers. For mitigation if this risk the platform has developed Business Continuity Plan which provide the further actions including the transfer of platform's operation to other crowdfunding platform. As the result if these actions investors rights to return of the loan and interest payments shall not be infringed. Type 6 - Risk of illiquidity of the investment Risks to investors include the inability to sell its investments at the desired moment and for desired price due to low demand. To mitigate the risk the platform has plans to developed the bulletin board. Type 7 - Other risks No significant foreseeable risks detected in this category.				
Part D: Information related to the offer of transferable securities and admitted instruments for crowdfunding purposes				
Not applicable				
Part E: Information on special purpose vehicles (SPV)				
Not applicable				
Part F: Investor rights				
Not applicable				
Part G: Disclosures related to loans				
a)	The nature, duration and other material terms of the loan			
	Maximum funding target:	€ 28750.00		
	Loan term:	12		
	Loan purpose:	Working capital		
	LTV ratio:	40%		
b)	The applicable interest rates or, where applicable, other compensation to the investor 11%			

c)	Risk mitigation measures, including the existence of collateral providers or guarantors or other types of guarantees Machinery			
d)	Schedule type: Bullet The repayment schedule is available on the Project page on the platform.			
e)	Any default on credit agreements by the project owner within the past five years No			
f)	The servicing of the loan (including in situations where the project owner does not meet its obligations) "The servicing of the loan (including in situations where the project owner does not meet its obligations) SIA "LANDE Platform", registered under the laws of Latvia with registration No. 40203386735, registered address: Roberta Hirša Street 1, Riga, LV-1045, Latvia, e-mail: support@lande.finance ("the crowdfunding service provider"). If the Project owner delays any of the payments agreed in the Loan Agreement, the crowdfunding service provider takes measures to ensure the payment of the loan and the recovery of the loan funds: 1) The crowdfunding service provider performs pre-trial debt recovery ("Soft collection"); 2) The crowdfunding service provider performs debt recovery through court ("Hard collection"). If the Project owner delays any of the payments agreed in the Loan Agreement for more than 90 days, the Company starts the collateral realization process. The crowdfunding service provider shall use its best efforts to collect from the collateral on an expedite and efficient basis, and the actual monetary collections shall be properly and equally distributed to the relevant investors. If the funds recovered as the result of the realization of the collateral is not sufficient for repayment of the loan, the crowdfunding service provider can perform the debt recovery through court."			
Part H: Fees, information and legal redress				
a)	Fees and costs incurred by the investor relating to the investment (including administrative costs resulting from the sale of admitted instruments for crowdfunding purposes) According to the crowdfunding service provider policy the investors have not any and indirect fees, commissions, costs and charges incurred in relation to their investment and exit from the investment. The investor has only his/her/its personal expense regarding the investments.			
	Fees, Charges and other Costs	In euros (or other applicable currency)	As percentage of total investment amount	Examples (non-exhaustive)
One-off				
	Entry costs (please provide details)	0.00 EUR	0%	The costs the investor pays when entering the investment. Those costs comprise of costs relating to the investor's subscription (such as notary fees, up-front loads, and stamp duties), and costs relating to the underlying asset (such as finder's and agent fees, notary fees, real estate and other acquisition taxes)
	Exit costs (please provide details)	0.00 EUR	0%	The costs the investor pays when exiting the investment at maturity (such as finder's and agent fees, notary fees, real estate and other acquisition taxes, winding-down expenses)
Ongoing				
		0.00 EUR	0%	The costs the investor incurs during the holding period of the investment (such as custody and management fees, audit and legal fees, ongoing taxes relating to your investment or the underlying asset)
Incidental				
	Performance fees / Carried interest (please provide details)	0.00 EUR	0%	Fees the investor pays to the project owner(s) if certain success parameters are met
	Other incidental fees (please provide details)	0.00 EUR	0%	Finder's fees, refinancing fees, transaction fees (to the extent not already included in the one-off fees)
b)	Where and how additional information about the crowdfunding project, the project owner can be obtained free of charge The additional information about the crowdfunding project, the project owner can be obtained free of charge: a. On the Project webpage on platform: www.lande.finance; b. via e-mail address: support@lande.finance by sending the e-mail to our Support Team.			
c)	How and to whom the investor may address a complaint about the investment or about the conduct of the project owner or the crowdfunding service provider The complaints shall be submitted to the platform in accordance with the platform's Complaint Policy (available https://lande.finance/docs/complaint-handling/policy-en.pdf). When submitting a complaint, the client must fill in the form in writing (available https://lande.finance/docs/complaint-handling/form-en.pdf) and submit it to the platform's Client (Investor) Service Department or Client (Project Owner) Relations Department electronically by sending it to the Company's e-mail address: support@lande.finance. The complaint shall be signed by qualified electronic signature and shall contain the time stamp.			
(1) Without prejudice to the obligation to provide the information set out in this Section, the project owner may also include its logo in this Section. (2) In case for example the project owner is part of a group, the diagram could display the structure of the group and the project owner's position within the group. (3) Regulation (EU) 2020/1503 of the European Parliament and of the Council of 7 October 2020 on European crowdfunding service providers for business and amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937 (OJ L347,20.10.2020,p.1). (4) The declaration of each responsible person shall conform to Article 23(9) of Regulation (EU) 2020/1503. (5) Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJL393,30.12.2006,p.1). (6) Commission Delegated Regulation (EU) 2022/2115 of 13 July 2022 supplementing Regulation (EU) 2020/1503 of the European Parliament and of the Council with regard to regulatory technical standards specifying the methodology for calculating default rates of loans offered on a crowdfunding platform (see page 33 of this Official Journal).				