



Veritas Group Limited

(a Green Company)

Our provided product NPK75 reduces the use of typical NPK (nitrogen, phosphorus and potassium) fertilizer by 50% providing significant cost savings and higher quality crops;

NPK75 includes organic materials with additional 75 trace minerals, including humic for soil conditioning and fulvic acid for nutrient absorption;

Our financial guarantees combined with agricultural insurance provide investors with piece of mind and alternate revenue sources.

Farming History and our Story



History

- Environmental damage has occurred due to excessive fertilizer use including loss of topsoil.
- High input costs with tolerable crop quality and yield existed.

Our Story

- Our advanced technology reduces fertilizer use while improving effectiveness and provides lower input costs and higher crop quality and yield.
- Our creation of Terra Preta, a super soil biochar, and manufacture of biogas from biomass.
- We provide financial guarantees and agricultural insurance.

Company Business Lines



1. Farmland real estate, including airstrips.
2. Organic farming distribution centers.
3. Multiple product lines including organic fertilizer, Terra Preta biochar, animal feed, and biogas energy.
4. Financial guarantees and agricultural insurance.

Company Purpose: Lower costs, improve outcomes, and build communities in farming



Taking Market Share

- Our organic fertilizer solution saves money, improves quality, and reduces risk.
- Our turnkey solution for organic farming provides additional opportunities for farmers.
- There are no other solutions in the market which provide all these advantages.

Improving Net Profit

- Scaling operations with additional revenue opportunities through organic farming distributions centers in biomass, structures, energy, and financial guarantees and agricultural insurance

Our approach -
combining advanced
science with an
understanding of
supplier and vendor
relationships and
insurance



- Our advanced science has created a unique opportunity with organic fertilizer for farmers to do more with less and save money.
- Our decades of experience in insurance provides a related opportunity for farmers to share risk while still saving money.

Value Proposition



Three large challenges in farming:

1. Input costs
2. Integrated solutions
3. Low quality or lost crops

We address these three challenges:

1. Lower input cost fertilizer for healthy crops
2. Organic farming distribution centers for additional opportunities for farmers
3. Highest quality fertilizer with agricultural insurance

Overview of the Organic Farming Distribution Center Model



- ONE STOP ORGANIC SHOP organic farming distribution centers provide processing of biomass into biogas for energy, animal feed, and slurry combined with biochar to produce Terra Preta, as well as producing activated carbon products.
- REDUCED NPK QUANTITY USED, LOWER COST, HIGHER QUALITY, LESS RISK
- Model of Veritas savings by crop with NPK75 in quantity and cost with higher quality (next slide)



Reduced NPK Quantity & Price with Increase in Crop Quality

Model of Quantity and Cost Savings, with Higher Quality

Average NPK Fertilizer Usages	Input	NPK	Alfalfa	Almonds	Corn	Grapes	Tomatoes
Per Acre Per Year Total Pounds		Traditional	200	275	210	125	275
Adjusted Pounds	50.00%	Traditional	100.0	137.5	105.0	62.5	137.5
Additional Pounds	1.43%	Plus NPK75	1.4	2.0	1.5	0.9	2.0
New Total Pounds		Traditional + NPK75	101	139	107	63	139
Veritas Difference		Reduced Quantity	(99)	(136)	(104)	(62)	(136)
Veritas Percentage		Decrease	(49%)	(49%)	(49%)	(49%)	(49%)
Per Acre Per Year Pounds Cost		Traditional	100	188	105	63	188
Adjusted Pounds Cost	50.00%	Traditional	50	94	53	31	94
Additional Pounds Cost	30	Plus NPK75	43	59	45	27	59
New Total Pounds Cost		Traditional + NPK75	93	153	98	58	153
Veritas Difference		Reduced Price	(7)	(35)	(8)	(4)	(35)
Veritas Percentage		Decrease	(7%)	(19%)	(7%)	(7%)	(19%)

NPK 75 triggers and activates germination initiation mechanisms. Plants respond to exogenous exposure, changing the physiological and biochemical status - increasing the synthesis of chlorophyll pigments and reducing the intensity of oxidative processes in the body which helps optimize growth function, provides an earlier start of photosynthesis, which in turn contributes to better rooting, development of the primary root system, better use of soil moisture.

"...as a foliar spray. Our alfalfa trials showed an increase of 600 pounds per acre, which is just over a quarter of a ton, and encourages larger plant leaves"

"...tissue analysis indicated a stronger plant metabolism and increased photosynthesis. For our grapes, we observed (approximately) a 27% increase in size."

"For our tomatoes, we achieved 60 tons per acre, and in our 9-acre trial, the plants remained greener throughout the year even without a preplant. Our sod and grass became 3-4 shades darker, which is ideal for golf courses."

"...consistently demonstrated its ability to enhance root thickness and longevity at cutting time..."

Business Traction



- Working with supplier of organic fertilizer with sufficient volume for global distribution
- Four properties in the US ready to distribute
- Additional distribution partners globally
- Decades of experience in farming and insurance with strong relationships
- Experienced business and insurance executives in financial guarantees and insurance companies

Team Overview



The team is composed of experienced co-founders in agriculture and insurance, many working together for more than a decade, and diverse and experienced board members and advisors.

Veritas Group Ltd. - Management team:

<https://veritasgroupLtd.com/management/>

Equitas Global Financial Guarantee Ltd. and captive Equitas Agricultural Insurance Ltd. – Management team:

<https://equitasglobal.com/index.php/management/>

Competitive Landscape & Our Advantages



- Existing solutions are more expensive
- Existing solutions cause environmental damage
- Existing solutions have higher crop risk
- Organic fertilizer delivers higher quality at a lower cost
- Organic farming distribution centers provide additional opportunities for farmers and build strong local communities
- Financial guarantee company works with combined operation to finance and re-finance at lowest rates globally for future fundraising rounds
- Agricultural insurance company enhances our solution as we understand risk and can underwrite when our fertilizer is used

Scalability



Why

Existing solutions are unable to scale due to the heavy use of NPK damaging farmland and higher cost. Our solution is the replacement for the status quo.

How

We acquire existing fertilizer application businesses with airstrips and create organic farming distribution centers across the United States and globally.

Combined Financials of Acquisitions, Management Forecast Financials, and Market Economics



2023 COMBINED FINANCIALS OF ACQUISITIONS WITHIN THIS OFFERING

Revenue	\$12,257,000
Direct Costs	\$2,884,000
Gross Profit	\$9,373,000
Operating Income	\$2,052,000

36 MONTH FORECAST

Revenue	\$116,500,000
Direct Costs	\$45,000,000
Gross Profit	\$71,500,000
Operating Income	\$54,900,000



MARKET ECONOMICS

Organic Fertilizer acreage opportunity (company initial focus USA then international) 319,000,000 acres

Average Annual Application Price (2 applications at \$40 per acre) \$80 per acre

Market Size \$25,520,000,000

Estimated Operating Margin 48%

Estimated Operating Profit \$12,250,000,000

Use of Proceeds



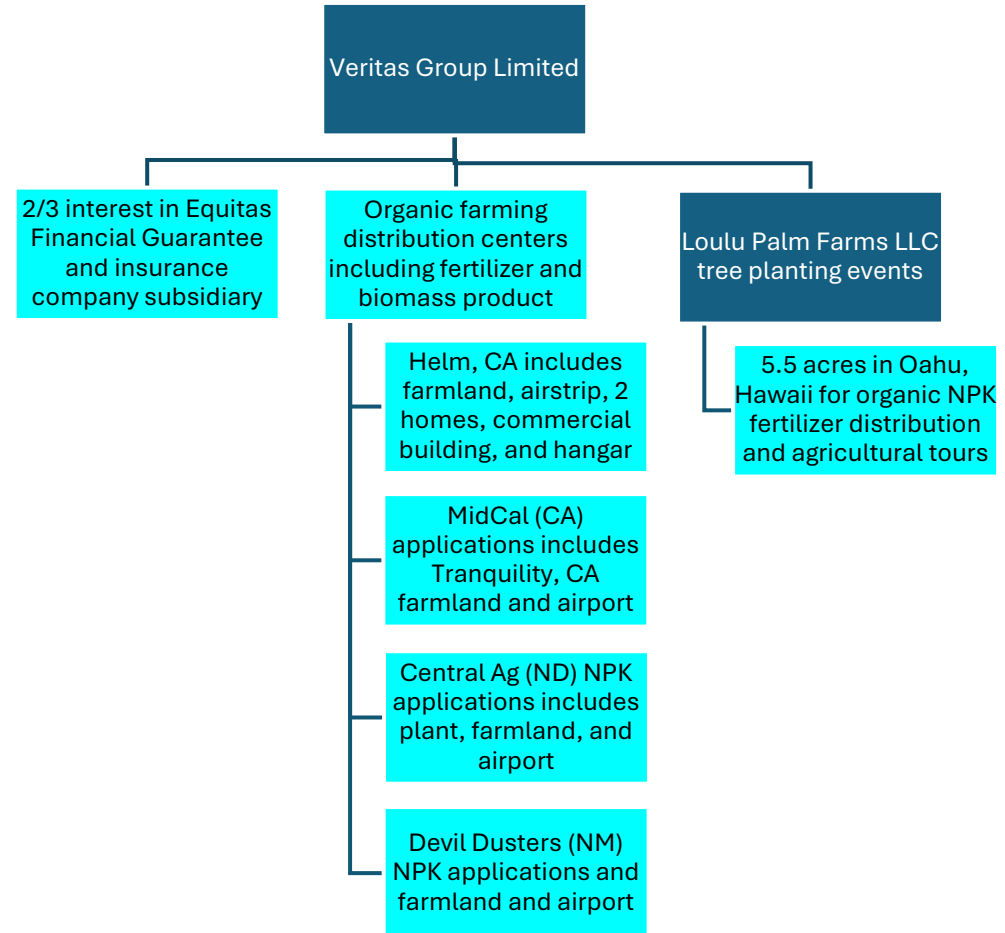
\$150 million to finance:

Insurance	\$ 77,200,000
Equipment	\$ 37,000,000
Acquisitions	\$ 25,200,000
Fees	\$ 4,500,000
Real estate	\$ 3,100,000
Operations	\$ 2,500,000
Permits	\$ 500,000
Total	\$ 150,000,000

1. **Financial guarantee company and agricultural insurance subsidiary ***
2. **Farmland real estate, airstrips, and equipment**
3. **Organic farming distribution centers**
4. **Multiple product lines including organic fertilizer, biochar, Terra Preta, animal feed, biogas**

*** Equitas Global Financial Guarantee Ltd., a Veritas subsidiary**

Structure





Thank You

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