

HARVEST RETURNS PRIVATE CREDIT FUND



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HARVEST RETURNS BY THE NUMBERS

LAUNCHED IN 2016 TO BRING INVESTORS TOGETHER WITH FARMERS, RANCHERS, AND AGRIBUSINESSES – NOW RAISING A MULTI-LOAN PRIVATE CREDIT FUND

\$35 M

TOTAL CAPITAL RAISED

51

OFFERINGS COMPLETED

14

REALIZED INVESTMENTS

\$4.1B

DEAL FLOW

17.2%

OVERALL NET IRR*

15,000

REGISTERED INVESTORS

* Overall Investment Returns (Net IRR and Net MOIC) is calculated as the weighted average between the Realized Investment Returns and Projected Unrealized Investment Returns.

* Realized Investment Returns: 6.2% IRR, 1.1x MOIC

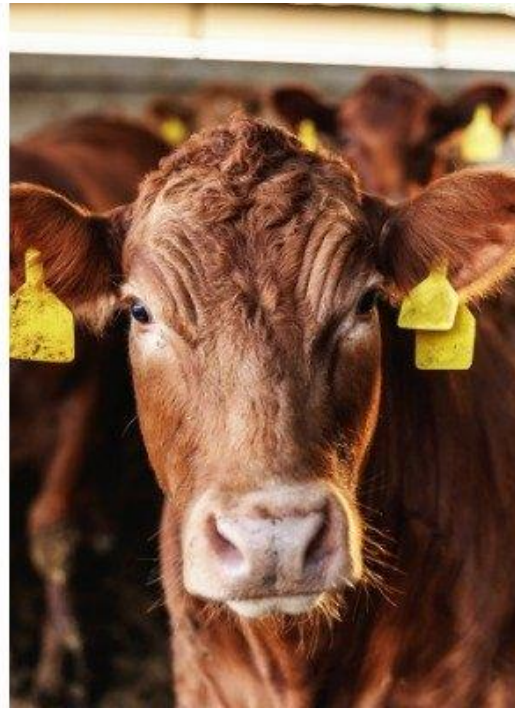
* Projected Unrealized Investment Returns: 18.7% IRR, 2.4x MOIC

OPPORTUNITY – STRATEGICALLY DEPLOY CAPITAL TO TRANSFORM THE FOOD SYSTEM

FOOD SECURITY



SUSTAINABILITY



PROFITABILITY



INNOVATION



CEA: urban vertical farms, high tech greenhouses, indoor aquaculture

LIVESTOCK: regeneratively-raised, vertically-integrated cattle operations capturing more of the animal protein value chain

SPECIALTY: vineyards, orchards, tree crops, other agricultural products such as mushrooms

AGTECH: late seed/Series A companies focused on precision agriculture, robotics, and biotechnology

WHY INVEST IN PRIVATE CREDIT

- **Secured Cash Flow:** Short duration, high yield loans to American farmers and agribusinesses collateralized by real assets or receivables with distributions paid quarterly. Consistent stream of risk-adjusted income with capital protection.
- **Inflation Protection:** Short maturity debt notes (1-3 years) leverage current high interest rates and protect themselves from long-term locked-in rates that could be adversely affected by rising or falling rates.
- **Managed Risk:** Loan portfolio diversified across geography and business type collateralized with real assets or receivables.
- **Expert underwriting:** Experienced due diligence team and streamlined underwriting processes with a track record of performing loans and returned capital.

PRIVATE CREDIT TRACK RECORD

TOTAL LOANS
REPAID

10

PRINCIPAL &
INTEREST PAID

\$12.7M

REALIZED
RETURN RATE¹

11.2%

TOTAL ACTIVE
LOANS

5

PROJECTED
PRINCIPAL &
INTEREST²

\$5.6M

PROJECTED
RETURN RATE³

14.6%

1. Realized investment returns reflect loans that have been paid back (2019-2023).
2. Projected principal and interest payments based on 12/1/2023 repayment schedules for outstanding loans.
3. Projected unrealized investment returns reflect loans that are still outstanding, net of fees.

FUND MANAGEMENT TEAM



Chris Rawley
Founder & CEO
Harvest Returns



Austin Maness
Cofounder & COO
Harvest Returns



Peter Lee
CFO
Harvest Returns



Suzanne Harding
Controller/Accountant
Harvest Returns



CPA & Auditor



Counsel

FUND TERMS - HARVEST INVEST 071 LLC

TARGET	\$20 MILLION
MINIMUM INVESTMENT	\$50,000 (\$5,000 INCREMENTS)
ELIGIBILITY	REG D, 506(C) ACCREDITED INVESTORS ONLY
DISTRIBUTIONS	QUARTERLY DISTRIBUTIONS CLASS A/B SPLIT: 80/20 AFTER 10% PAID TO CLASS A
INVESTMENT PERIOD	4 YEARS
TARGETED RETURNS*	14.5% IRR
OFFERING PERIOD	90 DAYS
MANAGEMENT FEE	1% ANNUALLY

**Targeted Returns are not guaranteed and subject to numerous risk factors.*

CONTACT



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