

reilo.

**The collateral of choice
in smallholder finance.**

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Smallholder farmers own **billions** in unrealized CDR capital.

The Opportunity



Produce 30% of global food supply¹



Potential of \$ 3–12 bn in carbon markets²



80% of excluded from formal finance¹

¹ Farmfit, Dalberg & Mastercard Foundation (2023)

² BCG & IUCN: Nature-Based Solutions Carbon Market Sizing (2023)

Existing finance does not reach smallholder farmers.

The Problem



Smallholder Farmers

\$170bn
Finance Gap¹

Traditional Finance

⚡ High risk & lack of collateral ⚡

Climate Finance

⚡ Timing & investment costs ⚡

¹ Farmfit, Dalberg & Mastercard Foundation (2023)

We build the bridge by merging financial instruments.

Our Solution

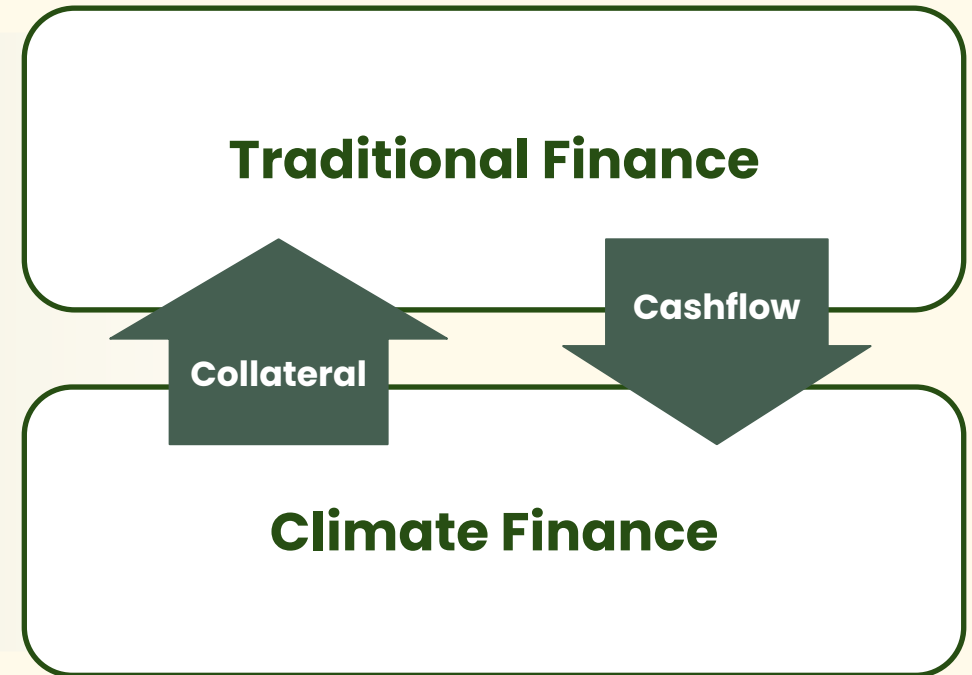


We aggregate
Smallholder Farmers

We secure
Carbon Offtakes

We manage
Carbon as Collateral

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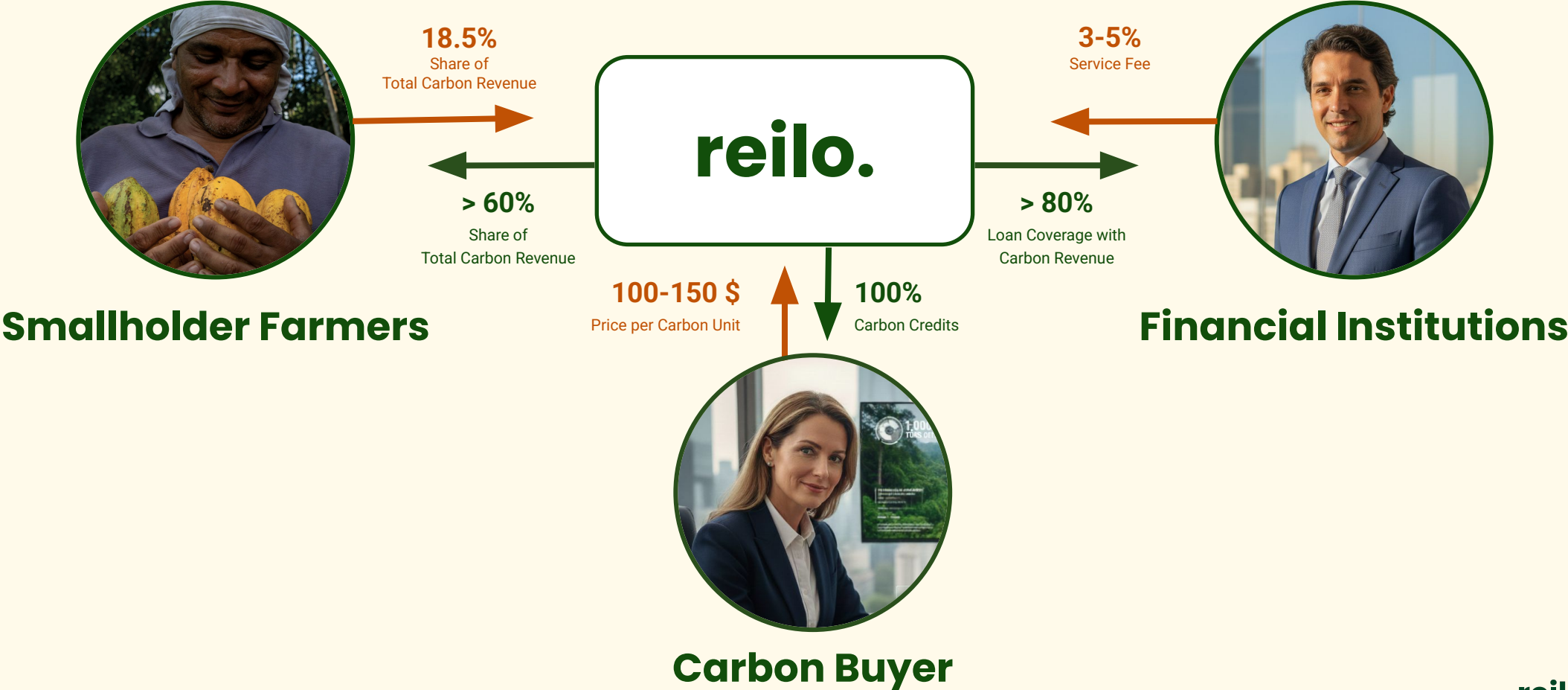


Smallholder Farmers

¹ Farmfit, Dalberg & Mastercard Foundation (2023)

Our platform has multiple revenue streams.

Our Business Model



No losers: Every stakeholder captures value.

Value Proposition



Smallholder Farmer

- ✓ +60% carbon income
- ✓ Low interest rates 10-12%
- ✓ +50% productivity increase
- ✓ Lower risk on collateral
- ✓ Technical assistance



Financial Institutions

- ✓ Access to \$ 40bn market
- ✓ -80% risk on loans
- ✓ Low cost on collateral management
- ✓ Faster due diligence
- ✓ Digitally enhanced



Carbon Buyer

- ✓ Strong Co-Benefits
- ✓ No pre-investment
- ✓ Diversified risk
- ✓ Highly compliant sector

(Alignment = resilience. Our model works if all parties succeed.)

Testing in Tanzania proved **the concept works.**

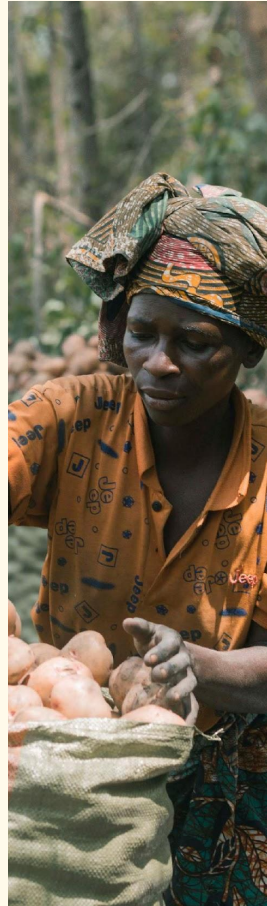
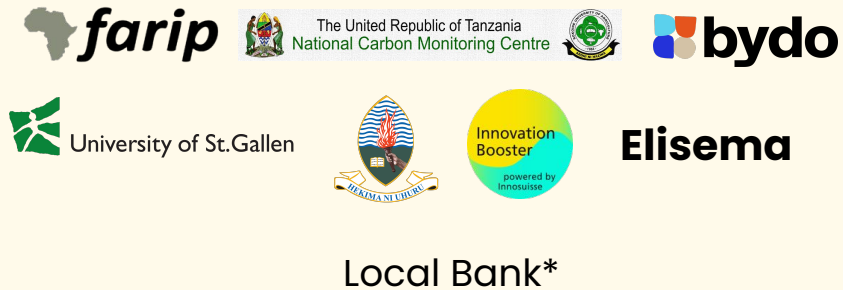
Proof of Concept

Biodiversity Collateral

Smallholder farmers in Iringa region (Tanzania) protect & enhance their miombo dry forests based on the reilo biodiversity collateral framework.

Duration: Jan. 2025 – April 2026 (in Progress)

Implementation Partner:



Traction achieved

59

Loans contracted

75

Farmers on waitlist

1

Hot lead of local bank

+50%

Productivity increase

226

tCO2e reduced

* Anonymous as long as in acquisition phase

In 2026, BCR¹-backed collateral is launched in Brazil at scale.

Outlook 2026

BCR¹-backed Collateral

Smallholder farmer Cooperatives in the Amazon of Brazil turn their açai biowaste into high quality biochar, apply it to their farm soils, and remove carbon to increase their cashflow through reilo.

Duration: Jan. 2026 – Jun. 2026 (in progress)

Implementation Partners:



Local Bank*



Project Scope

2000

Farmers in Scope

2

Hot leads of local banks

18t

Biomass / ha per Farmer

\$150

Per tCO₂ removed

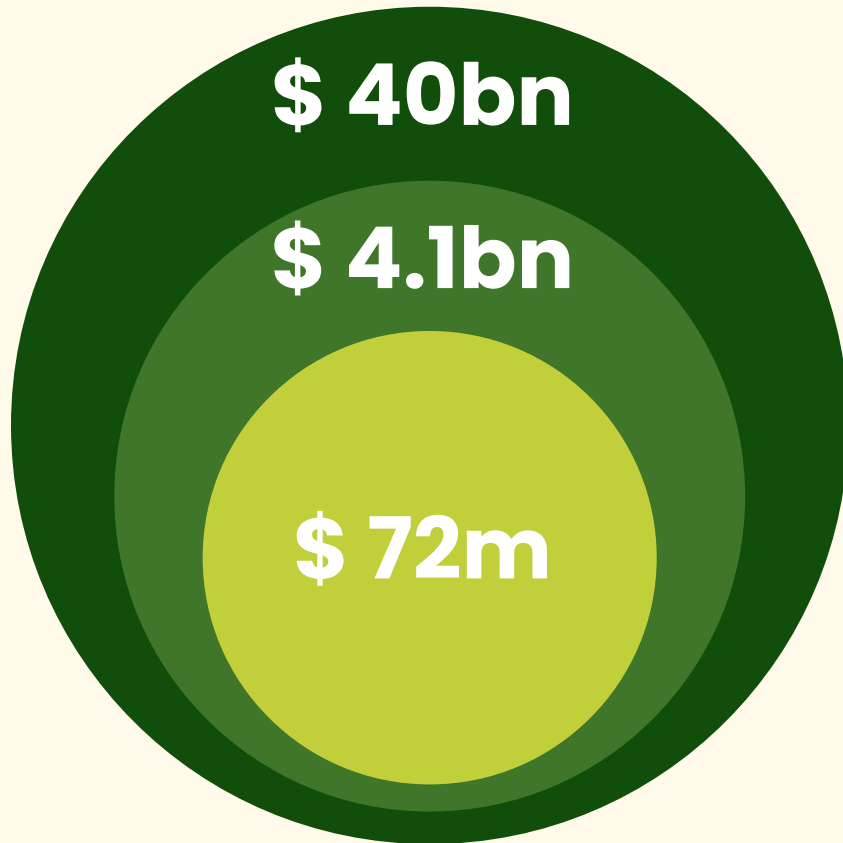
* Anonymous as long as in acquisition phase

¹ BCR = Biochar Carbon Removal

See Solution Design in Backup

Targeting **\$72m annual** revenue by 2030.

Market Size



TAM: All smallholder farmers owning nature assets

- Portion of total smallholder finance \$240bn
- Portion where finance need exists & nature assets can serve as collateral (agriculture, climate adaption & carbon enhancement)¹

SAM: Smallholder farmers we can reach in Global South

- Portion of TAM reilo can serve based on geographic focus, partnerships and operational capacity by 2030
- Total of 1.3m eligible smallholder farmers in Global South.²

SOM: Revenue we plan to capture

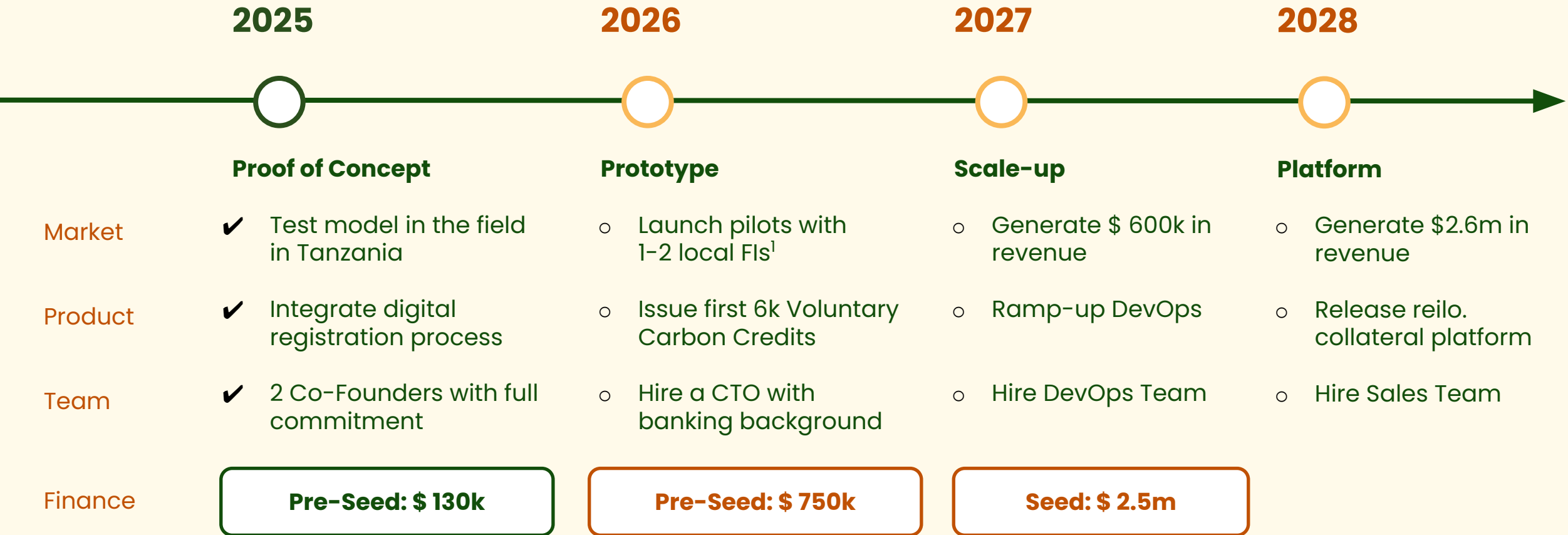
- Pipeline today: 59 contracts, 320 waitlisted, 2-3 banks
- Assumption: 10x growth of farmers, avg. loan increase 43% CAGR
- 1.8% of SAM, 0.18% of TAM

¹ Pathways to Prosperity (Dalberg/Mastercard Foundation, 2019) | FAO & UNDP Climate Finance Reports (2023)

² Pathways to Prosperity (Dalberg, 2019) | Climate Finance for Africa Report (UNDP, 2023)

Raising \$ 750k to validate replicable business model.

Use of Funds & Milestones



¹ FI = Financial Institution

Domain experts in finance, nature, and tech.

Our Team

Leadership



**Rahel
Guggenbühl**
CEO

10 years in sustainable
finance, food, climate
entrepreneurship,
marketing & sales



**Patrik
Brandenburg**
COO

8 years in product,
digital transformation,
financial services, OPEX,
nature & tech



Extended




**Marvin Amrein &
Tobias Holenstein**
Engineering Support



**Dr. Johannes Pulsfort,
Simeon Max & Pol Budmiger**
Strategic Advisors

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 Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Swiss Confederation

 swissnex

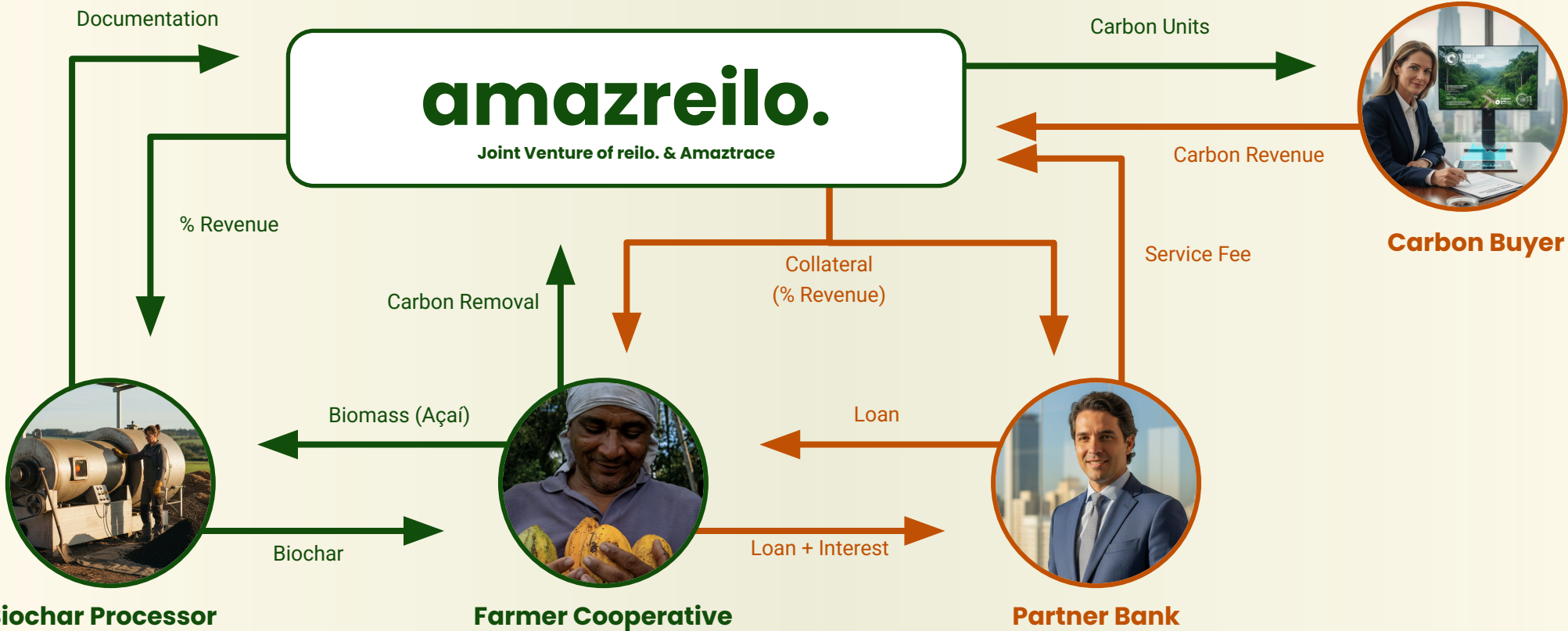
 Bluelion

>>venture>>
FINALIST

rem:ve

How carbon collateral flows through the reilo ecosystem.

Asset 2 – Solution Design



¹ BCR = Biochar Carbon Removal



How we are setting up and validating our pilot.

Asset 2 – Pilot Project Design

Objectives

- 1. Validate feasibility, viability & desirability of business model
- 1. Prepare Project Design Document (PDD) & validate with buyer
- 1. Test basic infrastructure & operations

Methodology

- Test short-term loans (sponsored or grant-based) with trial group of farmers
- Test biochar & financial processes end-2-end
- Stresstest financial model with domain experts & investors (sensitivity analysis)
- Verify quality with Life Cycle & Eligibility Assessment (Isometrics)
- Validate demand with carbon buyer (LOI)

Team & Roles



Rahel & Patrik
Project / Fin. Model
reilo.



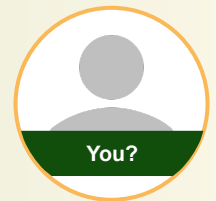
Victor & Marco
DMRV / Farmers
AMAZTRACE



Bruno
Biochar

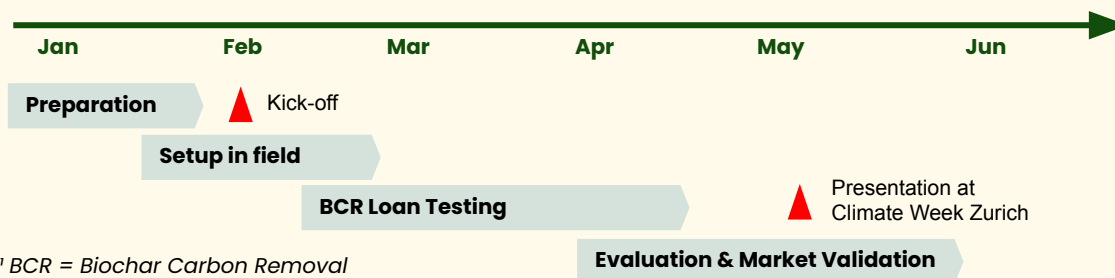


Joel
Farmer Co-op
COAFRA



TBD
Loan Borrower

Timeline



¹ BCR = Biochar Carbon Removal