EatFruit

Investor Presentation | 2026

Platform for Growth: Investing in *Living* Assets

Connecting nature, technology and community to build a profitable, sustainable agrobusiness - rooted in Serbia, scaling to the world.

85.5ha
IN PRODUCTION

20yrs
TRACK RECORD

Agenda

OUR DNA

Values are not a line on paper they are *our foundation*

For more than twenty years our DNA has reminded us who we are: a profitable company that grows in synergy with nature, technology, sustainability and human health.

WHY

The reason why do we exists is that we believe that our country of origin (Serbia) has a lot to offer in the global markets, and we want to use the countries biggest asset (nature) to work with it and promote it and grow together.

HOW

Eat Fruit is developing growing and production sites all over Serbia for growth of different agriculture products and connecting technology with nature by implementing latest AgTech solutions and ERP systems as a Digitalization Technologies for Crop and Profit Maximization.

WHAT

Eat Fruit is growing hazel nuts, peers, strawberries, raspberries and other products, selling them in local and foreign markets as a fresh produce as well as deep freeze products.
Additionally, company is establishing platform system for supporting Local community by centralizing logistic, storage and digitalization Program so the whole region can benefit from it.

EatFruit

EAT FRUIT GROUP

An international holding, *rooted in Serbian land*

Eat Fruit is an international holding group with head quarters in Switzerland with production sites in Serbia and operating globally by exporting goods to Europe and world wide markets soon.

Eat Fruit Holding
—
Switzerland

Eat Fruit LLC
—
USA

Eat Fruit DOO
—
Serbia

Eat Fruit LLC
—
Dubai

Our Mission

Our mission is to produce high quality and healthy pesticide free products with an implementation with the top modern AgTech solutions available on the market

Our Vision

Our vision is to support local communities by utilizing the land in the most optimal way for producing food, by at the same time creating jobs for people who are willing to work with the most innovative agriculture technologies

85.5ha
crops size

Profitable

+20
years of experience

GlobalG.A.P. Certified

+20
team members

Milan Mačvan

Chairman & Chief Executive Officer

After professional basketball career as a Capitan of Serbian National Basketball team and a very successful professional appearance in Germany, Israel, Turkey, Japan and Serbia, Milan decided to establish himself as an AgTech Entrepreneur And build something which would last for generations.

Professional basketball career tough him what is a team and hard Work as well as an commitment needed to succeed.

Additionally, he is family oriented person and successfully married for more than 10 years with three children.

TEAM

Experienced operators behind the platform

Predrag Rađenović

CSO (Chief Strategy Officer)

A graduate economist from the Faculty of Economics in Belgrade. Throughout his career, he has worked on brand development and business strategies at major international companies such as Jaffa, Carlsberg, Philip Morris, and Molson in Canada. He brings extensive experience in marketing, brand development, and strategic positioning of companies.'s operational processes

Jelena Mačvan

HR & Client Relations

She graduated from the Faculty of Political Sciences in Belgrade, majoring in Human Resources. She has been actively involved in the development of the company since its founding and is currently responsible for post-purchase communication with investors and clients, report distribution, communication coordination, and maintaining long-term relationships with partners

Novica Grgurević

Investor Relations

Novica Grgurević is a Master of Law with 15 years of experience in the fields of commercial law and public procurement. Over the past five years, he has held senior leadership positions in companies specialising in investments and software development. He is an expert in labour law, contract law, and corporate law. With a truly international professional footprint, Novica is globally active, with business operations spanning Dubai, Switzerland, and the United States, bringing a broad cross-border perspective to every engagement.

Platform for *Growth*

Platform for Growth is a digital hybrid operating system developed and managed by Eat Fruit and it's partners.

Platform is developed and operating with the purpose of connecting local producers into a strong community with in an intension to maximize crops, reduce production costs, improve communication and strengthen a bargaining power with all stake holders.

BUSINESS MODEL

Three integrated lines of operation

01

Product Production

We offer fresh, fully - nutrias, and locally-produced fruits in retail shops across Balkan market. Additionally we are exporting to central European market

02

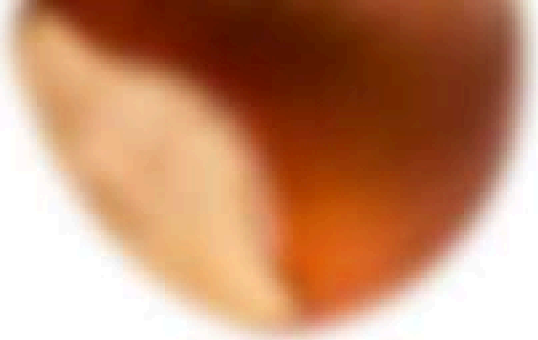
Product Purchase & Packaging

As a platform we are buying fresh products from local neighbor producers, and placing them in domestic and export markets.

03

Deep Freezing and Food Processing

In order to reduce food waste and maximize company profits, all second and third class of products is deep frozen and processed for export as well as prepared for industrial production.



OUR PRODUCTS

Four crops, multiple revenue streams

Hazelnut

Hazelnuts are among the world's most commercially sought-after nuts, driving strong returns across multiple industries – from confectionery giants to health food innovators.

Premium superfood on the rise

A globally recognized superfood rich in healthy fats, vitamins, and antioxidants, with surging demand in the premium snack and wellness segment.

Fresh & Snack Market

Cornerstone ingredient for major brands

A cornerstone ingredient for chocolate spreads, pralines, baked goods, plant-based milks, and cosmetic oils – anchored by major buyers like Ferrero and Lindt.

Processing Industry

40–50 years of regenerative yield

Hazelnut trees improve soil structure, require low water input, and deliver productive yields for 40–50 years, making them a cornerstone of regenerative farming.

Sustainability

Premium superfood on the rise

Global hazelnut demand consistently outpaces supply, creating a structural price premium and exceptional long-term investment potential for producers.

Market Opportunity

🍈 A premium fruit with global appeal

A premium, high demand fruit enjoyed across Europe and global markets, prized for its delicate flavor and nutritional profile.

Fresh & Snack Market

🏭 Year-round commercial demand

Widely used in the production of juices, jams, preserves, canned goods, and fine desserts — ensuring year-round commercial demand.

Processing Industry

🌱 Low inputs, long-term farm value

Pear orchards actively contribute to biodiversity, soil health, and long-term farm profitability with minimal inputs once established.

Sustainability

📈 Rising demand across retail & industry

Continuously growing consumer demand for natural, nutrient-rich fruit products across both retail and industrial supply chains.

Market Opportunity

Pears

Pears play a significant role in both fresh consumption and the food processing industry, making their cultivation highly valuable for sustainable agribusiness.

Strawberries

Strawberries are one of the most beloved and commercially dynamic fruits in the world, combining mass-market appeal with premium positioning across fresh and processed segments.

The world's most popular berry

The most popular berry globally, with year-round demand driven by retail, hospitality, and direct-to-consumer channels across Europe and beyond.

Fresh & Snack Market

Multiple revenue streams, one harvest

Extensively used in the production of jams, yogurts, smoothies, confectionery, ice cream, and nutraceuticals – offering multiple revenue streams from a single harvest.

Processing Industry

Built for conventional and organic growth

Modern strawberry cultivation supports integrated pest management and soil-friendly growing systems, enabling both conventional and certified organic production.

Sustainability

Rapidly expanding global market

The global strawberry market is expanding rapidly, fueled by health-conscious consumers, growing food service demand, and increasing interest in locally sourced, traceable produce.

Market Opportunity

High-value, fast-selling berry

A high-value, fast-selling berry with strong demand in premium retail, gourmet food service, and health-oriented consumer segments throughout Europe and North America.

Fresh & Snack Market

🏭 Above-average margins across categories

A key ingredient in juices, functional beverages, jams, freeze-dried health products, nutraceuticals, and luxury confectionery – commanding above-average margins.

Processing Industry:

🌱 Pollinator-friendly, farm-system compatible

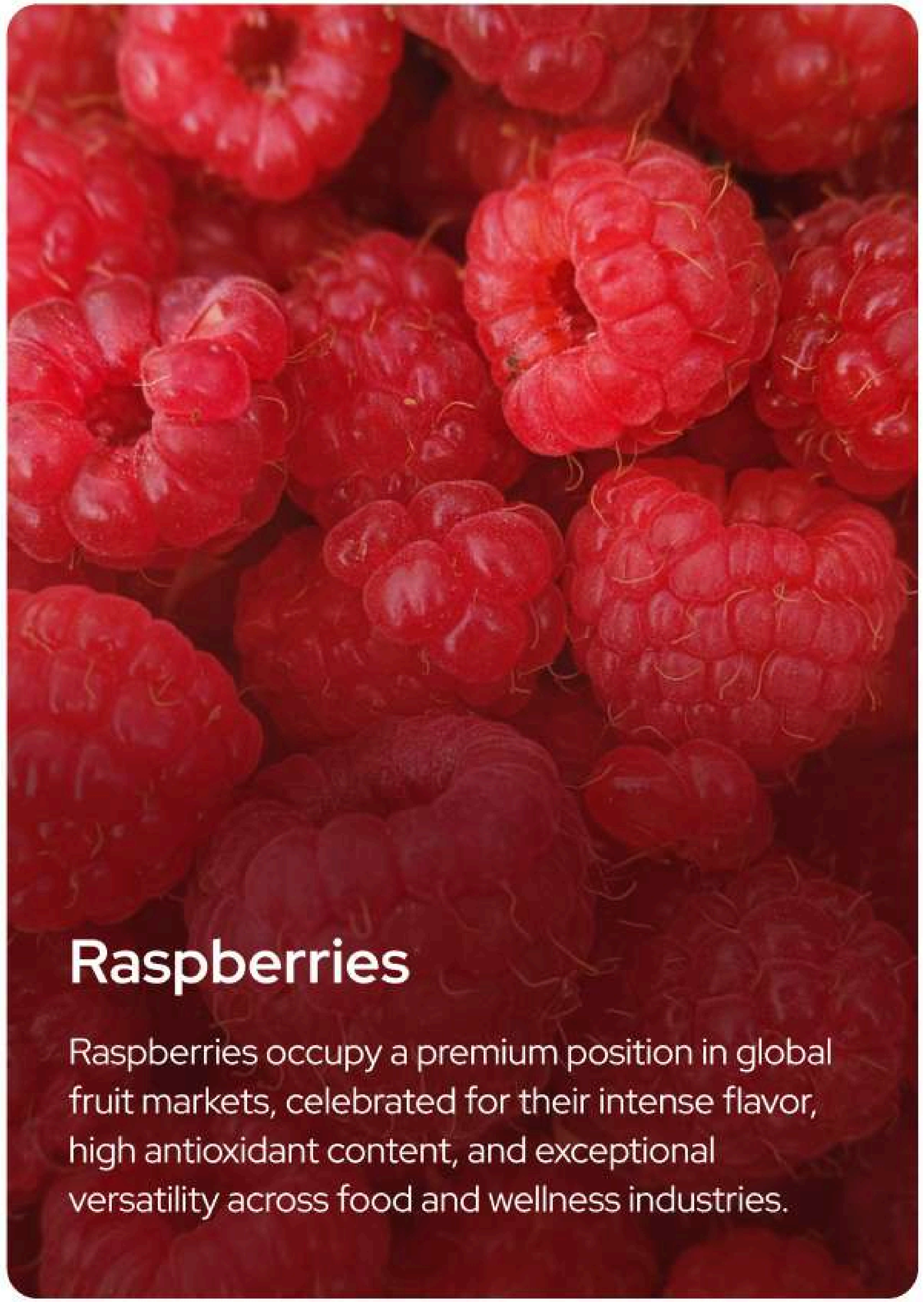
Raspberry cultivation supports pollinators, requires moderate land use, and integrates naturally into mixed fruit farming systems for maximum ecological output.

Sustainability

📈 Superfood demand fueling global growth

Rising consumer interest in antioxidant-rich superfoods and natural ingredients is driving robust growth in both fresh and processed raspberry markets worldwide

Market Opportunity



Raspberries

Raspberries occupy a premium position in global fruit markets, celebrated for their intense flavor, high antioxidant content, and exceptional versatility across food and wellness industries.

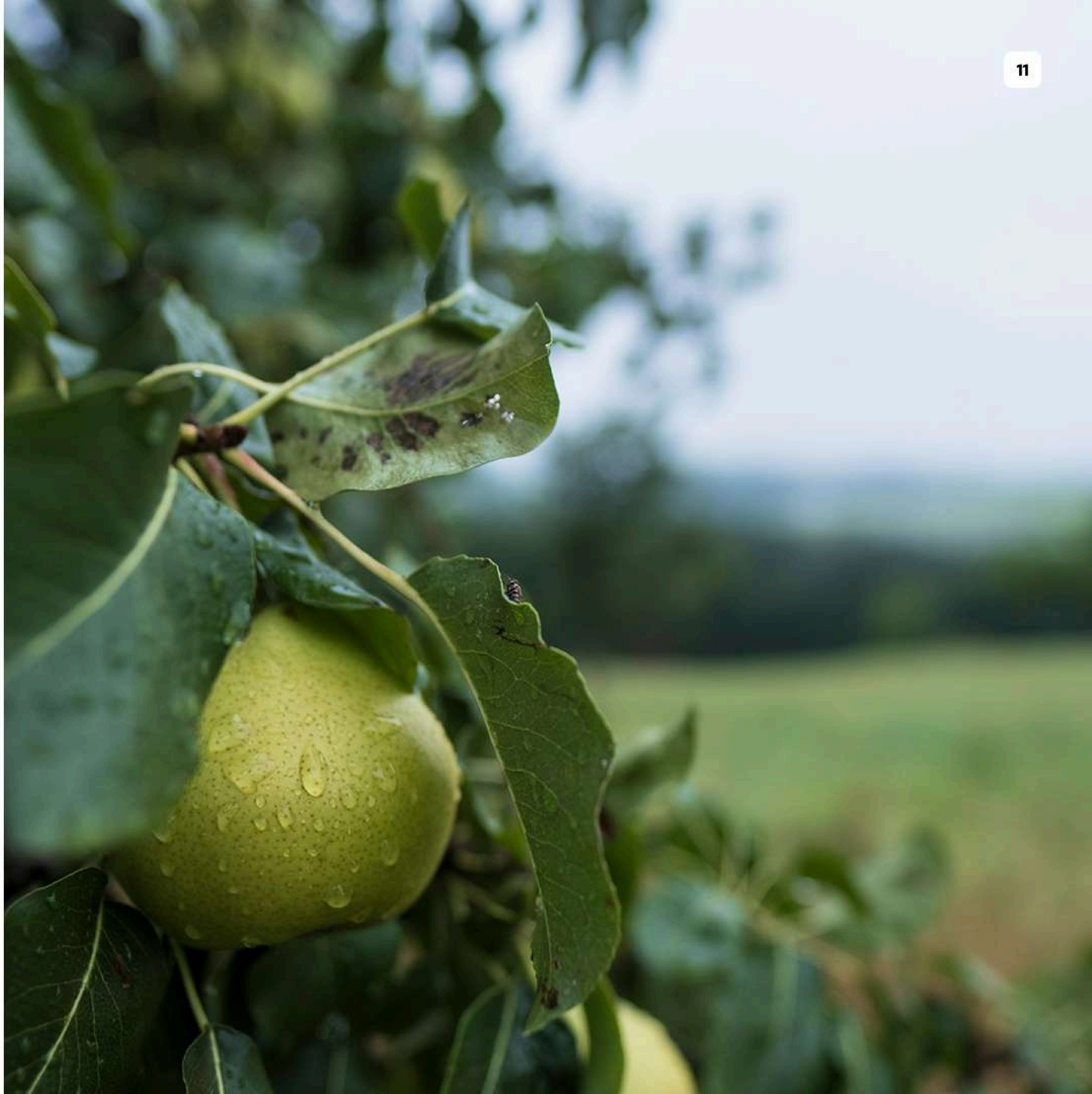
EatFruit

CURRENT FARMLAND

85.5 ha in production today

Equipped with the latest agro-technological machinery and a professional workforce – ready for multi-tonne annual production.

Hazelnut plantation	***57.5 ha***
Pear orchards	***18 ha***
Raspberry fields	***6.5 ha***
Cold storage capacity	***200 t***



PRODUCTION SCALING

Expanding by *400 ha* post-round

Once the financing round closes, Eat Fruit scales production land more than fivefold, concentrated on its highest-return crop.

380 ha

Sustainable hazelnut production

20 ha

Certified-organic fresh-fruit module

TECHNOLOGY • SOFTWARE

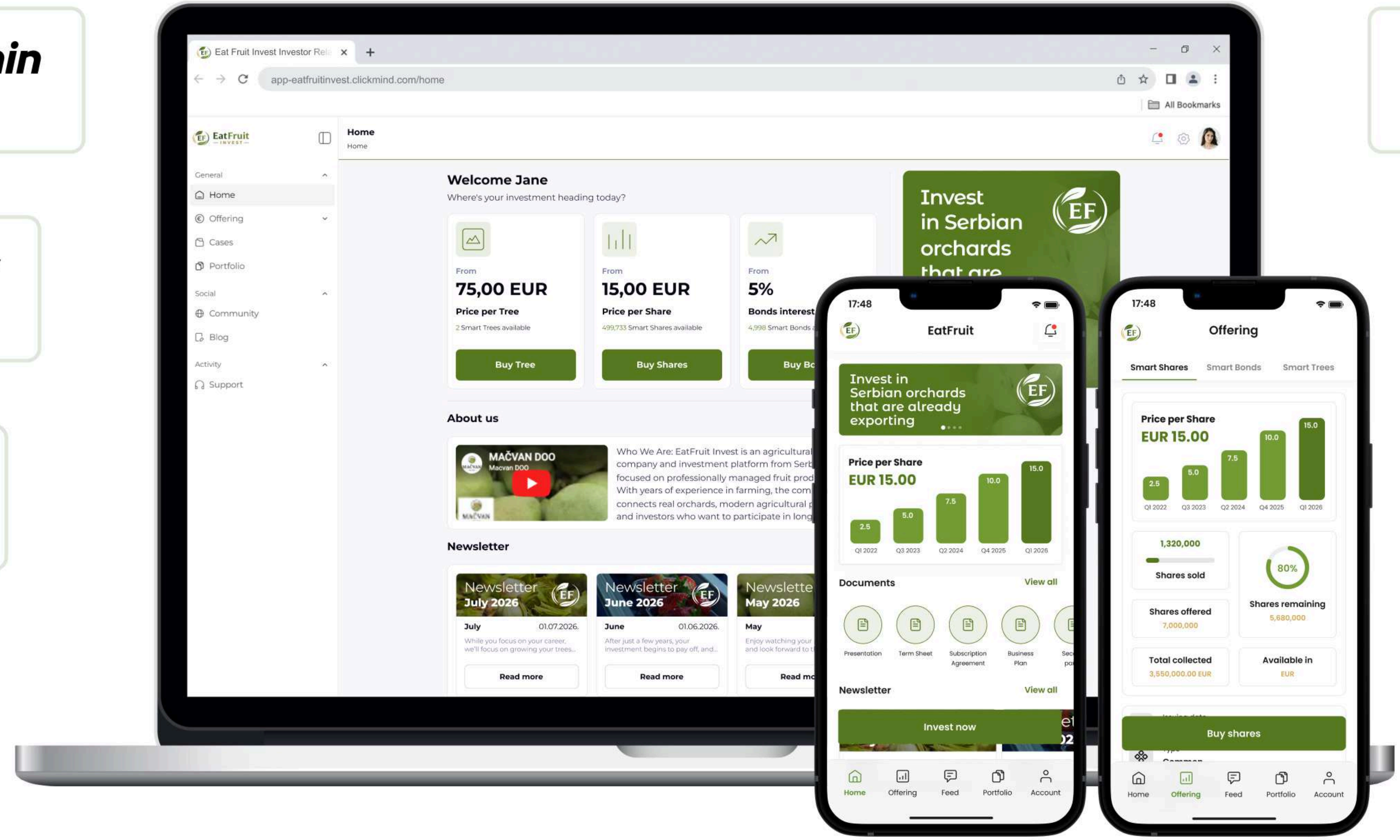
The Eat Fruit *Operating System*

Investor Admin
Desktop App

Investor Community
Mobile App

Investor Community
Desktop App

Human Resources
Desktop App



Client CRM
Desktop App

Investor CRM
Desktop App

SCADA System
Desktop App

ERP System
Desktop App

TECHNOLOGY • HARDWARE

Industrial-grade equipment on site

Hazelnut Drying Facility

On-site post-harvest processing that protects quality and captures margin.

Mechanized Harvesting

Machine harvesting that drives labor efficiency and scalable output.

Eat Fruit DOO – *Profit & Loss Statment (€M)*

€ Millions	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Total Y1-Y10
REVENUE BREAKDOWN											
Hazelnut Revenue	0.000	0.000	0.000	1.270	1.900	3.800	5.300	6.720	6.720	6.720	**32.430**
Fresh Fruit & Organic Revenue	0.340	0.770	1.480	2.370	3.650	3.650	3.650	3.650	3.650	3.650	**26.860**
Carbon Credits	0.000	0.000	0.000	0.080	0.096	0.108	0.114	0.120	0.120	0.120	**0.758**
TOTAL REVENUE	0.340	0.770	1.480	3.720	5.646	7.558	9.064	10.490	10.490	10.490	60.048
OPERATING EXPENDITURE (OPEX)											
Total OPEX	0.927	1.062	1.176	1.509	1.927	2.078	2.190	2.275	2.275	2.275	**17.694**
Orchard Management (43%)	0.399	0.457	0.506	0.649	0.829	0.894	0.942	0.978	0.978	0.978	**7.608**
Post-Harvest Processing (31%)	0.287	0.329	0.365	0.468	0.597	0.644	0.679	0.705	0.705	0.705	**5.485**
Other Direct Costs (14%)	0.130	0.149	0.165	0.211	0.270	0.291	0.307	0.319	0.319	0.319	**2.477**
Overhead & Admin (13%)	0.121	0.138	0.153	0.196	0.251	0.270	0.285	0.296	0.296	0.296	**2.300**
EBITDA	(0.587)	(0.292)	0.304	2.211	3.719	5.480	6.874	8.215	8.215	8.215	42.354
EBITDA Margin	(172.6%)	(37.9%)	20.5%	59.4%	65.9%	72.5%	75.8%	78.3%	78.3%	78.3%	
DEPRECIATION & AMORTISATION											
Depreciation (straight-line)	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	**5.050**
EBIT (Operating Profit)	(1.092)	(0.797)	(0.201)	1.706	3.214	4.975	6.369	7.710	7.710	7.710	37.304
FINANCING COSTS											
Interest on Senior Debt	0.780	0.780	0.780	0.780	0.780	0.683	0.585	0.488	0.390	0.293	**6.339**
EBT (Earnings Before Tax)	(1.872)	(1.577)	(0.981)	0.926	2.434	4.292	5.784	7.222	7.320	7.417	30.965
TAXATION (SERBIA 15% CORPORATE TAX + LOSS CARRYFORWARD)											
Tax Loss Carryforward Shield	*(1.872)*	*(1.577)*	*(0.981)*	*(3.504)*	*(1.070)*	*Exhausted*	-	-	-	-	
Income Tax Expense (15%)	0.000	0.000	0.000	0.000	0.000	0.483	0.868	1.083	1.098	1.113	**4.645**
Effective Tax Rate	0.0%	0.0%	0.0%	0.0%	0.0%	11.3%	15.0%	15.0%	15.0%	15.0%	
NET PROFIT / (LOSS)	**(1.872)**	**(1.577)**	**(0.981)**	**0.926**	**2.434**	**3.809**	**4.916**	**6.139**	**6.222**	**6.304**	**26.320**
Net Profit Margin	(550.6%)	(204.8%)	(66.3%)	24.9%	43.1%	50.4%	54.2%	58.5%	59.3%	60.1%	

FINANCIAL ANALYSIS

Eat Fruit DOO – *Cash Flow Statement (€M)*

€ Millions	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Total Y1-Y10
OPERATING ACTIVITIES											
Net Profit / (Loss)	(1.872)	(1.577)	(0.981)	0.926	2.434	3.809	4.916	6.139	6.222	6.304	**26.320**
Add: Depreciation & Amortisation	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	**5.050**
Working Capital Changes	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	**0.000**
OPERATING CASH FLOW	(1.367)	(1.072)	(0.476)	1.431	2.939	4.314	5.421	6.644	6.727	6.809	31.370
INVESTING ACTIVITIES											
Capital Expenditure (CAPEX)	(12.660)	(1.340)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	**(14.000)**
INVESTING CASH FLOW	(12.660)	(1.340)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(14.000)
FINANCING ACTIVITIES											
Senior Debt Drawdown	12.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	**12.000**
Equity Contribution	4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	**4.000**
Principal Repayments	0.000	0.000	0.000	0.000	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	**(9.000)**
Interest Paid	(0.780)	(0.780)	(0.780)	(0.780)	(0.780)	(0.683)	(0.585)	(0.488)	(0.390)	(0.293)	**(6.339)**
FINANCING CASH FLOW	15.220	(0.780)	(0.780)	(0.780)	(2.280)	(2.183)	(2.085)	(1.988)	(1.890)	(1.793)	0.661
NET CASH FLOW FOR THE YEAR	1.193	(3.192)	(1.256)	0.651	0.659	2.131	3.336	4.656	4.837	5.016	18.031
Opening Cash Balance	0.000	1.193	(1.999)	(3.255)	(2.604)	(1.945)	0.186	3.522	8.178	13.015	
Closing Cash Balance	1.193	(1.999)	(3.255)	(2.604)	(1.945)	0.186	3.522	8.178	13.015	18.031	
DEBT SERVICE COVERAGE RATIO (DSCR)											
Annual Cash Flow Available for DS	(1.367)	(1.072)	(0.476)	1.431	2.939	4.314	5.421	6.644	6.727	6.809	**31.370**
Total Debt Service (Interest + Principal)	0.780	0.780	0.780	0.780	2.280	2.183	2.085	1.988	1.890	1.793	**15.339**
DSCR	-1.75x	-1.37x	-0.61x	1.83x	1.29x	1.98x	2.60x	3.34x	3.56x	3.80x	

Eat Fruit DOO – *Balance Sheet (€M)*

€ Millions	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Source
NON-CURRENT ASSETS											
Gross Fixed Assets (PPE)	14.000	14.000	14.000	14.000	14.000	14.000	14.000	14.000	14.000	14.000	*Total CAPEX deployed*
Accumulated Depreciation	0.505	1.010	1.515	2.020	2.525	3.030	3.535	4.040	4.545	5.050	*0.0505 per year*
Net PPE	13.495	12.990	12.485	11.980	11.475	10.970	10.465	9.960	9.455	8.950	*Gross less accumulation D&A*
CURRENT ASSETS											
Cash & Cash Equivalents	1.193	(1.999)	(3.255)	(2.604)	(1.945)	0.186	3.522	8.178	13.015	18.031	*Links to Closing Cash (CF sheet)*
Trade Receivables & Other	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	*Conservative estimate*
Total Current Assets	1.243	(1.949)	(3.205)	(2.554)	(1.895)	0.236	3.572	8.228	13.065	18.081	
TOTAL ASSETS	14.738	11.041	9.280	9.426	9.580	11.206	14.037	18.188	22.520	27.031	
NON-CURRENT LIABILITIES											
Senior Debt (Long Term)	12.000	12.000	12.000	12.000	10.500	9.000	7.500	6.000	4.500	3.000	*Loan balance; Y5+ reduces by €1.5M/yr*
CURRENT LIABILITIES											
Accrued Liabilities & Payables	0.100	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	*Conservative estimate*
TOTAL LIABILITIES	12.100	12.500	12.500	12.500	11.000	9.500	8.000	6.500	5.000	3.500	
SHAREHOLDERS EQUITY											
Paid-in Capital	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	*Initial equity contribution*
Retained Earnings / (Accumulated Losses)	(1.872)	(3.449)	(4.430)	(3.504)	(1.070)	2.739	7.655	13.794	20.016	26.320	*Cumulative net profit*
TOTAL EQUITY	2.128	0.551	(0.430)	0.496	2.930	6.739	11.655	17.794	24.016	30.320	
TOTAL LIABILITIES + EQUITY	14.228	12.651	11.670	12.596	13.530	15.839	19.255	23.894	28.616	33.420	
Balance Check (Assets - L+E)	*0.510*	*(1.610)*	*(2.390)*	*(3.170)*	*(3.950)*	*(4.633)*	*(5.218)*	*(5.706)*	*(6.096)*	*(6.389)*	*Should O (or neoro given receivables/accruals)*

MILESTONES

Two decades of compounding progress

2005	2010	2015	2016	2020	2021	2022	2022	2026	2027
Initial idea	Land purchase	Land Purchase Expansion	Focus on hazelnuts production	LLC incorporation	New products - Strawberry, Pears, Raspberry	Retail contracts (Lidl, Idea, Roda, Dis, Mercator)	New machinery purchase	New cold storage facility 700T + Crowd financing	Potential IPO

INVESTMENT OPPORTUNITY

A €5,000,000 round to scale the land

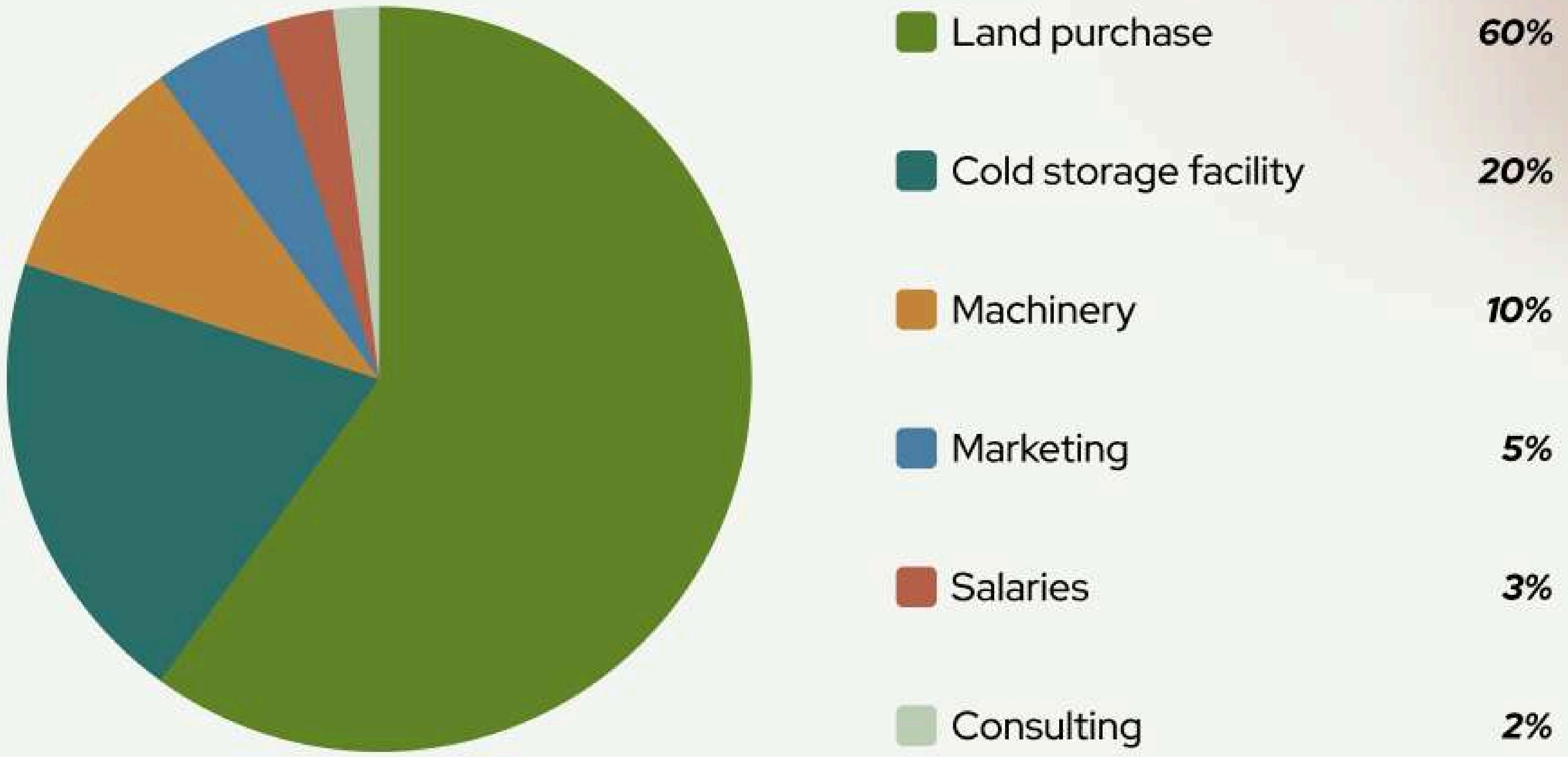
Funding model:	**Tree purchase**
Use of Funds:	**Land purchase & Business Operations**
Bank:	**HALKBANK**
Exit:	**~10 years**

Minimum Investment Amount:

EUR 200
Hazelnut Tree

EUR 75
Pear Tree

Use of funds



EAT FRUIT

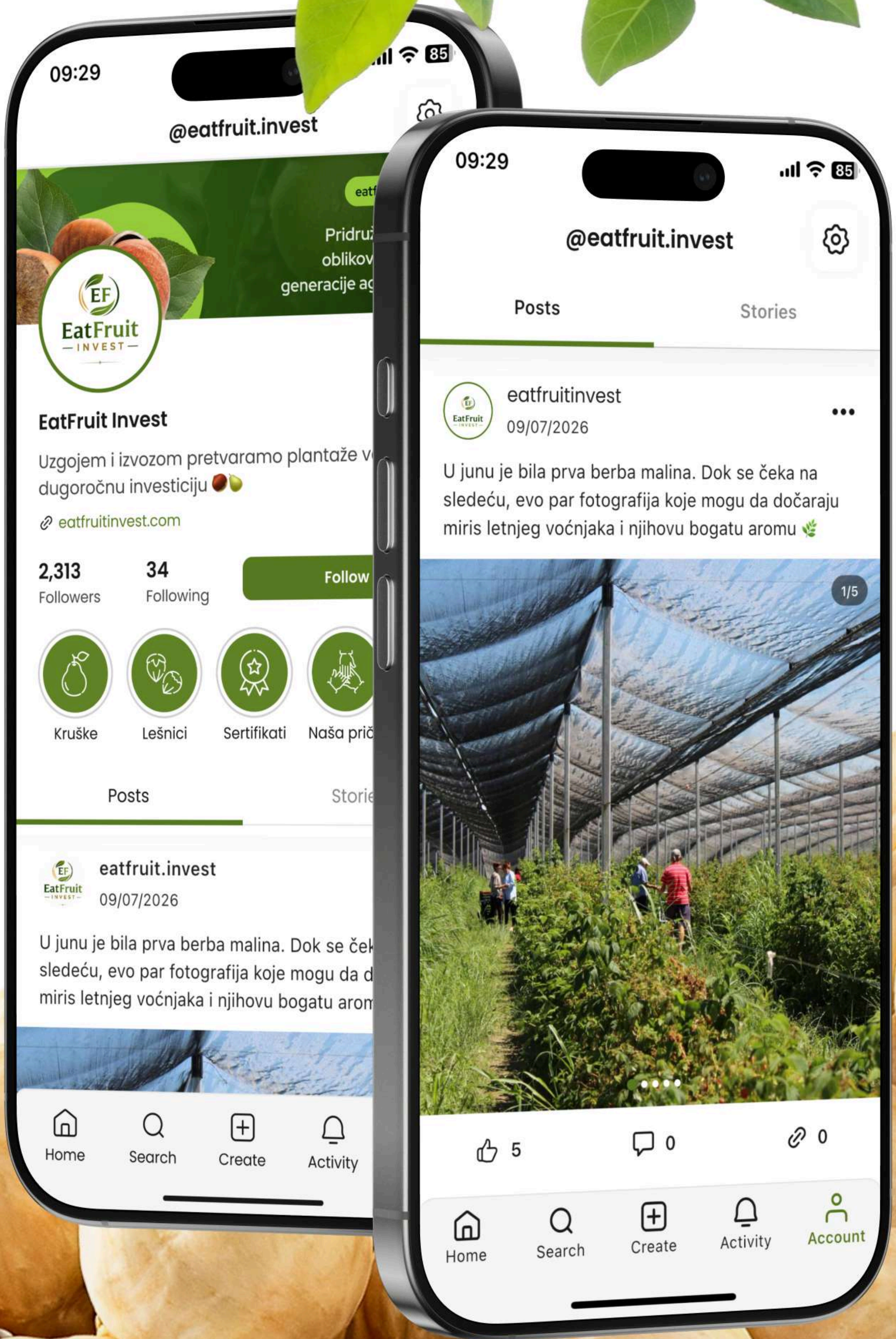
Investor Community Application

Android
Download on Google Play

iOS
Download on App Store

Contract
Investment Agreement

Term sheet
Investment Terms & Conditions



EAT FRUIT IN MEDIA

A *story* the press keeps telling

BIZ Life — The player who swapped the court for the soil and chose fruit as a new strategy.

Fresh Plaza — Serbian Olympic basketball captain becomes berry farmer.

Only in America — Milan Mačvan talks about his journey from basketball to business, sharing insights on EatFruit Invest and life after sports.

Where is Milan Mačvan and what is he doing today?

From basketball to the harvest.

Blic — Milan Mačvan swapped the basketball court for orchards and built a successful business.

Biznis priče — The player who swapped the court for the soil and chose fruit as a new strategy.

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RISK FACTORS

The following risk factors are not exhaustive. They are intended to draw the attention of prospective investors to certain material risks associated with the Company and its agricultural investment programme. Recipients should carefully consider these risks, together with all other information available to them, before making any investment decision. The risks below may, individually or in combination, have a material adverse effect on the Company's business, financial condition, results of operations, and prospects.

1. Agricultural and Biological Risk. The Company's revenues are directly dependent on crop yields from hazelnut and fruit plantations. Agricultural production is inherently subject to risks beyond the Company's control, including adverse weather conditions (frost, drought, hailstorms, and flooding), plant disease, pest infestation, and soil degradation. Hazelnut and pear trees require multi-year growth periods before reaching productive maturity (3–4 years to first yield, 6–8 years to plateau), during which no or minimal revenue is generated. A failure of one or more growing seasons may materially reduce returns to investors.

2. Market and Commodity Price Risk. Agricultural commodity prices, including hazelnut and fresh fruit prices, are subject to significant volatility driven by global supply and demand dynamics, the production levels of major hazelnut-producing countries (particularly Turkey, which accounts for approximately 65–70% of global supply), and the commercial strategies of anchor buyers including large confectionery manufacturers. Although the Company's investor payout structure is expressed as a fixed return on the initial tree purchase price, the Company's ability to sustain such payments over time remains dependent on underlying market conditions for the crops it produces.

3. Operator and Counterparty Risk. All planting, cultivation, harvesting, processing, and sale activities are carried out exclusively by Eat Fruit DOO. Investor returns are entirely contingent on the Company's continued operations, management capability, and financial solvency. Investors have no direct operational control over the plantation or the realisation of crop revenues. Insolvency, dissolution, or material operational failure of the Company could result in partial or total loss of the invested amount.

4. Liquidity Risk. Tree ownership interests are illiquid instruments. There is no established secondary market for the transfer or disposal of tree ownership rights. Investors should expect to hold their investment for the full duration of the capital recovery period (approximately 6–8 years) and, thereafter, for the productive life of the trees (up to 40–55 years depending on species). There is no guarantee that a liquidity mechanism will be established at any future date. Investors should not invest any funds they may require access to within the short or medium term.

5. Currency Risk. The Company operates primarily in EUR and Serbian Dinar (RSD). Returns payable to investors may be denominated in EUR or USD. Investors whose domestic currency is neither EUR nor USD will be exposed to exchange rate fluctuations that may materially affect the real value of distributions received. The Company does not operate any currency hedging programme on behalf of investors.

6. Regulatory and Legal Risk. The Company is incorporated and operates under the laws of the Republic of Serbia, including the Law on Companies ("Zakon o privrednim društvima", Official Gazette RS, No. 36/2011 as amended), the Law on Agricultural Land ("Zakon o poljoprivrednom zemljištu", Official Gazette RS, No. 62/2006 as amended), and applicable tax legislation providing for a 15% corporate income tax rate. Changes to Serbian agricultural, commercial, environmental, or tax law may adversely affect the Company's operations and investor returns. Serbia's EU accession process may also introduce legislative changes with uncertain commercial effects.

7. Insurance Risk. The Company maintains plantation insurance covering certain risks including natural disasters, disease, and specified unforeseen events. However, insurance coverage may not extend to all possible loss scenarios, may be subject to coverage limits, exclusions, and deductibles, and may not be renewed on acceptable terms in future periods. Any loss not covered by the Company's insurance policies will be borne by the Company and may reduce its ability to make distributions to investors.

8. Forward-Looking Statements Risk. This document contains projections, forecasts, targets, and other forward-looking statements regarding the Company's anticipated financial performance, yield assumptions, return on investment, and business strategy. Such statements are based on the Company's current assumptions and expectations and are subject to known and unknown risks, uncertainties, and other factors – including those described herein – that may cause actual results, financial condition, yields, or performance to differ materially from those expressed or implied. Forward-looking statements speak only as of the date of this document. The Company undertakes no obligation to update, correct, or revise any forward-looking statement after the date of publication, whether as a result of new information, future events, or otherwise, except as required by applicable law.

9. No Independent Verification. The information and financial projections contained in this document have not been independently audited, verified, or assured by any third party. The Company, its directors, officers, employees, and advisors expressly disclaim any and all liability for decisions made in reliance on this document or any information contained herein. Recipients are strongly advised to obtain independent financial, legal, and tax advice from qualified professionals before making any investment decision.