

Arif,

If you are seeking a unique perspective of grower financing to round out your leadership team, I am the ideal leader for the Global Commercial Development role. With 15+ years in capital markets, product development, and agribusiness financing—including my experience cofounding Novus Ag, one of the top 100 ag retailers in the U.S., I bring a proven ability to align financing solutions with business growth in:

Capital Markets & Partnerships Negotiated and managed programs with Rabo, John Deere Financial, BASF, Huntington Bank and others; experienced in securitization (including crop liens), syndication and credit insurance strategies.

Product Development & Growth Delivered \$1.9M net benefit in 2024 by building value-driven financial reporting and automation product development; previously drove innovation at JPMorgan Chase in technology valuation, treasury and investor communications.

Leadership in Agribusiness Scaled Novus Ag through acquisitions, financing programs, and grower-centric credit solutions, ultimately selling to a private equity firm at 10x original investment.

Global, Matrixed Experience Skilled at developing and leading high-performing teams across finance, strategy, retail, and treasury while navigating complex, multinational environments.

I understand that a grower's access to capital drives sales. My background uniquely positions me to grow Nutrien Financial's global investor base, expand product offerings and strengthen funding diversification across the United States, Canada, and Australia.

I look forward to visiting with you to discuss how I can contribute to Nutrien Financial's profitability and long-term vision.

Warmest regards,

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