

Who is Karel Mičulka?

MSc., LL.M., MBA | October 2026

Karel Mičulka, MSc., LL.M., MBA, is Executive Manager and Portfolio Manager at APF AGRICULTURAL INVESTMENT LTD. In developing VERDANT EUROPE, he combines experience in finance, agricultural land and digital instruments.

From financial analysis to project management. His career includes seven years in bank credit analysis, subsequent financial management in manufacturing and eleven years in real estate. He spent six years specialising in agricultural land, location selection and land portfolio assembly.

He has long-standing experience in individual trading in the EUR/USD currency pair on the foreign exchange market, as well as in fundamental and technical analysis.

Real estate experience and documented results. At M & M reality holding, he received broker awards for 2019 and 2020 . His work included helping to build a historical group portfolio of approximately 935 hectares and a further 487 hectares of client portfolios .

The APF GROUP real estate transaction overview for 2021–2024 records more than 2,100 completed land transactions with a value exceeding CZK 1.6 billion . Documented client transactions show a weighted average gross return of 34.54% on purchase price across CZK 173.6 million in sales . This is a historical aggregate result before costs and taxes, not an annualised return.

His current role at VERDANT EUROPE. He develops a financial model connecting agricultural assets, business finance and token instruments. His experience includes building token ecosystems and developing VERDANToken. The current model distinguishes LTD as issuer, APF Malta as a holding and financing company, and local agricultural projects. Further VERDT details are available in the white paper PDF .

Education and development. He studied for three years at the Faculty of Economics and Management of the Czech University of Life Sciences Prague and for two years at the Banking Institute in Prague. His stated professional qualifications are MSc. – Management, LL.M. – Business and Law, MBA – Executive Management and MBA – Real Estate. Qualification certificate PDF . His professional DBA studies in Executive Management are currently paused. The programme has not been completed and he does not use the DBA title.

The historical portfolios and results are not automatically current assets of LTD or the fund. Past results do not guarantee future performance of VERDT or other products. Career information and the paused study status are based on the professional profile and Karel Mičulka's update as at 15 October 2026.