

Ajayu Agri-Fintech
Investment Memo – Stage II
Jose Carlo Burga

Overview

Ajayu will scaling to become the agri-fintech infrastructure for the Andean region—anchored in Peru and expanding to Colombia, Ecuador, and Chile. This platform finances and digitally integrates high-value, export-aligned smallholders into revenue-proven global value chains. Ajayu also aggregates regional capital to replace fragmented financing and strengthen the export engine of the Andes.

Regional Opportunity

The four Andean countries—Peru, Colombia, Ecuador, and Chile—collectively generate billions in agricultural exports. Peruvian bigger exporters already operate across these markets but face inconsistent grower financing systems. Ajayu creates a shared, market-aligned, regionally integrated finance and traceability layer.

Dual-Track Expansion Strategy

1. Capital Aggregation Platform – Ajayu acts as a second-floor aggregator of concessional and private funds from DFIs, regional banks (e.g., Bancóldex, BanEcuador), and export-linked investment platforms. It also integrates funding from municipal and rural banks, agricultural development banks, and government-backed credit guarantees to co-finance export-linked agriculture.
2. Exporter Supply Chain Integration – Ajayu co-finances smallholders working in the regional operations of Peruvian exporters, freeing corporate capital for logistics and international growth.

Product Offering (Andean Region)

- Working Capital Loans for cross-border contract growers
- Digital Credit Scoring with country-adapted models
- Parametric Insurance linked to climate risk and FOB price movement
- Mobile-First Monitoring and procurement-based repayment models

System Architecture & AI Feature Layer

Ajayu's regional expansion is built on a unified cloud infrastructure and multi-country machine learning framework. The platform integrates:

- Datasets from agricultural censuses, customs, and agro-export value chains
- Engineered AI features to replicate the Peruvian scoring engine in Colombia, Ecuador, and Chile
- Climate, logistics, and crop-linked models for capital efficiency and loan performance prediction

3-Year Expansion Plan

Phase	Country	Target Farmers	Capital Deployed	Key Partners
Phase 0	Peru	48,000	\$120M	AGAP, Camposol, Danper
Phase 1	Colombia	20,000	\$50M	Camposol, Bancóldex
Phase 2	Ecuador	15,000	\$35M	Danper, BanEcuador
Phase 3	Chile	10,000	\$30M	Virú, Frusan, ProChile

Total by Year 3: 93,000 farmers | \$235M deployed capital | \$14.1M revenue (@6%)

Marketing & Outreach Strategy

Ajayu's regional visibility is driven by:

- Farmer/Exporter driven onboarding
- Institutional marketing to regional funders and trade agencies
- Digital targeting via bilingual SEO and investor-specific campaigns

SPV and Capital Deployment Strategy

Ajayu will establish a Regional Special Purpose Vehicle (SPV) to manage cross-border capital. This SPV will:

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- Aggregate funds from DFIs, impact funds, and concessional vehicles
- Integrate national capital via municipal/rural banks, Agrobanco, BanEcuador, and similar
- Disburse credit through direct-to-farmer channels and exporter supply chains
- Manage repayment and risk using Ajayu's parametric insurance and AI scoring tools

Valuation Outlook – Andean Region

Stage	Conservative	Base Case	Aggressive
Post-Year 3 ARR	\$12M	\$15M–\$20M	\$25M
Valuation Range	\$120M	\$150M–\$200M	\$300M
Full Regional Scope	\$500M ARR	\$1B Unicorn	\$1.5B+ (IPO-ready)

Ask – Andean Stage

Ajayu seeks \$5M in Series A+ capital to launch operations in Colombia and Ecuador, deepen exporter partnerships, and build a regional SPV for cross-border capital deployment.