

Ajayu Agri-Fintech

Overview

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Overview

Ajayu is a data-driven agri-fintech platform unlocking structured capital for Peru's 800,000 export-aligned smallholder farmers. By integrating national production, export, and geospatial datasets (ENA, SUNAT, CENAGRO, UBIGEO), Ajayu delivers precision loans, agritech grants, and parametric insurance to the most economically relevant yet financially underserved segment of Peru's agricultural economy.

Market Opportunity

Peru exports over \$9B annually in non-traditional agriculture. Companies like Camposol generate over \$300M in annual exports, often pre-financing small growers to meet quotas. Ajayu replaces this model with a national-scale, platform-based system that directly finances producers with average credit needs of \$1,000–\$3,000 per year. The total addressable market exceeds \$2B annually.

Product Offering

- **Working Capital Loans** aligned with harvest and export schedules
- **Agritech Grants** for productivity tools (e.g., drip irrigation)
- **Parametric Insurance** covering price collapse, drought, and crop loss
- **Digital Platform** with mobile onboarding, geospatial monitoring, and repayment tracking

Business Model

Ajayu earns:

- **6% blended return** on deployed capital (interest + insurance commissions)
- **\$5 monthly fee** per farmer for platform services (\$60/year)

5-Year Growth Plan (Peru)

Year	Farmers	Avg Credit	Capital Deployed	Revenue (Old)	Revenue (New)
Y1	5,000	\$1,500	\$7.5M	\$550K	\$1.45M
Y2	10,000	\$1,750	\$17.5M	\$1.25M	\$3.15M
Y3	20,000	\$2,000	\$40M	\$2.8M	\$6.0M
Y4	30,000	\$2,250	\$67.5M	\$4.65M	\$9.15M
Y5	48,000	\$2,500	\$120M	\$8.16M	\$14.88M

Capital Allocation

Ajayu applies all capital with strategic discipline:

- **70%** toward direct **loan disbursement** to qualified farmers
- **20%** for **technology infrastructure and platform development**
- **10%** reserved for **management, operations, and governance**

Marketing & Outreach Strategy

Ajayu's go-to-market approach is fully digital and segmented by stakeholder profile:

- **Search Engine Optimization (SEO):** Bilingual landing pages and blog content targeting keywords related to agricultural finance, Andean exports, and trade-linked lending. Optimized for investor, policymaker, and funder search traffic.
- **Social Media (LinkedIn):** Targeted posts and sponsored content aimed at exporters, trade experts, policymakers, DFIs, and institutional investors. Used for lead generation, thought leadership, and ecosystem building.

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- **Mobile Channels (WhatsApp):** Direct outreach to farmers and regional producer networks for onboarding, loan follow-up, agritech support, and communication around repayment and insurance.
- **Exporter-Led Campaigns:** Ajayu integrates with contract farming programs to onboard farmers already participating in export value chains.

Valuation at Each Stage

Valuation = Expected Revenue × Revenue Multiple
(Adjusted for risk, market size, traction, and IP)

Seed Valuation (\$12M–\$18M with \$5/month model)

- Revenue ~ \$1.45M (Year 1)
- Multiplier ~ 6–8× due to early risk
- Justifies \$10M–\$18M post-money with 15–25% dilution

Ajayu's seed valuation reflects:

- High-value problem (agri-finance gap)
- Strong tech/IP moat (AI, geospatial, trade data)
- Existing datasets and partnerships (Camposol, AGAP, COFIDE)

Series A Valuation (\$35M–\$45M)

- Revenue ~ \$6M (Year 3, conservative)
- Multiplier ~ 6–8× (still risk-adjusted, but with proof)

At year 3 Ajayu is:

- Active in 2–3 countries
- Managing over \$40M in loans
- Monetizing multiple revenue streams (fees, interest, insurance)

Series B Valuation (\$110M–\$160M)

- Revenue ~ \$14.88M (Year 5)
- Multiplier ~ 7–10× (lower risk, proven market)

At year 5, Ajayu is:

- Managing \$120M+ in loan capital
- Serving 90K+ producers
- Building ETF-linked financial products
- Operating a regional SPV with international compliance

Valuation Summary

Stage	Revenue Est.	Valuation Range (scenario1)	Valuation Range (scenario2)
Seed	\$1.45M	\$7M–\$10M	\$12M–\$18M
Series A	\$6M	\$20M–\$30M	\$35M–\$45M
Series B	\$14.88M	\$65M–\$100M	\$110M–\$160M

Ask – Peru Stage

Ajayu seeks \$1.5M in seed capital to launch a pilot with 5,000 producers, deploy capital, and finalize digital infrastructure in coordination with AGAP member exporters.

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Risk Model Component

The Ajayu Risk Model introduces a robust multi-layered risk assessment framework that accounts for environmental, financial, and regional volatility. By integrating satellite-based climatic data (e.g., NOAA, SENAMHI) with localized crop-disaster histories and geospatial credit behavior, Ajayu enables parametric insurance triggers, dynamic loan ceilings, and pilot exclusion zones. This model supports sustainable portfolio growth while protecting lenders, insurers, and producers across diverse agroecological zones.

Risk Model Table

Component		Description	Ajayu Use Case
Parametric Model	Insurance	Defines automated payout conditions based on climatic anomalies and crop windows	Model 3 (Climate) + Model 6 (Eligibility Score)
Disaster_Exposure_Index		Measures historic crop losses and disaster frequency by UBIGEO-product	Caps loan ceilings and defines exclusion geographies
Climatic Risk Overlay		Uses NOAA + SENAMHI for event mapping and prediction	Real-time monitoring and impact scoring
Financial Region	Buffers by	Adjusts interest rates and risk appetite based on geographic volatility	