

**Ajayu Agri-Fintech**  
*Investment Memo*  
**Jose Carlo Burga**

**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, 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)
- \$20 flat annual fee per farmer for platform services

**5-Year Growth Plan (Peru)**

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

**Competitive Advantage**

- Deep integration with public datasets and export registry
- Real-time agri-trade and credit intelligence powered by 60+ engineered AI features
- Unified architecture for geospatial, climate, export, and behavioral scoring
- Replaces internal grower financing for top exporters
- Trade-aligned with strategic markets such as the U.S., the European Union, and APEC.

**System Architecture & Feature Engineering**

Ajayu's information system is built on a modular architecture capable of integrating national census, customs, weather, geolocation, and traceability systems. Its machine learning backbone leverages over 60 engineered features to support:

- Credit scoring and eligibility classification
- Climate and environmental risk detection
- Yield estimation and FOB-based risk pricing
- Behavior and digital engagement monitoring

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**Go-to-Market Strategy**

Ajayu launches through partnerships with leading exporters and AGAP to reach producers already participating in global value chains. The platform is supported by:

- Digital onboarding via mobile and partner channels
- Exporter-led outreach and contract integration
- Multilingual content and targeted social media/SEO strategy to attract DFIs and funders

**Valuation Outlook (Peru)**

Stage	Conservative	Base Case	Aggressive
Seed (2025)	\$5M	\$7M–\$10M	\$12M
Series A (Year 3)	\$15M	\$20M–\$30M	\$40M
Series B (Year 5)	\$50M	\$65M–\$100M	\$130M

**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.