

Ajayu Agri-Fintech
Investment Memo – Stage II
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Overview

Ajayu's third strategic stage involves the creation of a specialized Exchange-Traded Fund (ETF) backed by the top-performing non-traditional agricultural value chains in the Andean region—specifically those with consistent export performance to the United States, European Union, and APEC markets. Building on Ajayu's regional AI-driven credit and traceability infrastructure, this ETF will institutionalize investment in productive agri-export chains.

Rationale Following Ajayu's deployment of capital across 90,000+ producers in Peru, Colombia, Ecuador, and Chile, and the aggregation of supply chain data across FOB prices, yields, contracts, and climate risks, the platform is uniquely positioned to launch a trade-linked financial instrument with:

- Low correlation to traditional equity markets
- Stable returns based on global food demand
- Verified performance from capital-backed growers

ETF Structure

- Underlying Assets: Aggregated supply contracts, FOB-value growth, insured crop yield data from Ajayu-financed value chains
- Geographic Focus: Andean corridor (Peru, Colombia, Ecuador, Chile)
- Sector Focus: Non-traditional agriculture (avocados, blueberries, grapes, mangoes, asparagus, etc.)
- Data Infrastructure: Anchored by Ajayu's credit models, traceability systems, and trade reporting integration
- Currency: USD-denominated returns; hedgeable with commodity and FX strategies

Benefits to Investors

- Exposure to export-backed real-economy value chains
- Diversified yield based on high-frequency, verified agri-export performance
- Impact-aligned, market-driven investment with full ESG neutrality
- Backed by AI-enforced compliance and risk modeling from Ajayu's platform

ETF Capital Use

- Reinvestment into co-lending pools, working capital for harvest cycles
- Risk-balancing reserves for price and climate-linked coverage
- Structured payouts to ETF holders based on yield metrics and FOB price indexes

Strategic Advantages

- Only ETF globally tied to a verified agricultural credit + export infrastructure
- Enabled by Ajayu's machine learning models, trade data partnerships, and parametric insurance
- Monetizes Ajayu's platform beyond SaaS and lending margins

Timeline

- 2025–2026: ETF design, regulatory structuring, pilot trackable contracts
- 2026–2027: Launch in coordination with Andean Development Bank (CAF), NYSE Arca or Bolsa de Valores de Lima
- 2027+: Inclusion in agri/impact investment indices, regional expansion of ETF-backed financing

Target Launch Size: \$50M–\$100M

Ask

Ajayu seeks strategic partners and lead financial institutions to co-design the ETF issuance framework, validate capital sources, and establish international compliance and custodial architecture.