



SEED · \$2M · 2026

Breaking the **debt cycle** for 500 million farmers.

Replacing agricultural loans with profit-sharing partnerships, on-chain — starting with the coffee we already know how to sell at world-record prices.

BUILT ON CELO · ROLLING CLOSE · POST-MONEY SAFES (YC STANDARD)

Jorge Lanza
FOUNDER & CEO

jorge.lanza@harvverse.com · harvverse.com

THE PROBLEM



The \$400 Billion Problem

The people who feed the world can't finance themselves.

500M

Smallholder farmers globally lack capital access

71%

Of smallholders have no access to formal credit

70%

Of farmer children abandon agriculture by age 25

"The problem is not the farmer. The problem is the financial instrument."

STIGLITZ & WEISS · NOBEL 2001

BANK LOANS

Tasas altas — structurally incompatible with seasonal agriculture

MICROFINANCE

Still debt — weekly repayments impossible for annual harvest

SUBSIDIES

Political, unreliable, limited reach

COOPERATIVES

Slow decision-making, limited capital scale

THE MODEL

Digital Partnerships. **Not Debt.**

DIGITAL PARTNER

Invests \$3K-\$5K into a specific farm lot. No loan, no interest.

RECEIVES

40%

of harvest profit



HARVVERSE PLATFORM

Smart Contracts · IoT · HARVI Points · Marketplace

CAPITAL →

← PROFITS

Settlement in cUSD on Celo L2 Fideicomiso (Banco Atlántida) holds capital

FARMER

Keeps farming as usual. Records milestones on-chain.

RECEIVES

60%

of harvest profit

✓ No behavior change required — farmers keep farming

✓ Direct co-investment, not lending — aligned incentives

✓ Automated, transparent settlement in cUSD on Celo

This model is not theoretical. We operated it physically for 4 years through **Late Harvest: Best of Honduras** (2016-2019). 400+ producers. **\$2.50/lb → \$41/lb**. Buyers from 6+ countries. Harvverse is the digital, permanent version.

We have run this model before.

2013

Father Jorge Alberto Lanza wins Cup of Excellence Honduras

92.75 points — national record. Specialty coffee excellence is in the DNA.

2014–15

First co-investment partnership with Saša Šestić

World Barista Champion 2015 invests directly in a Honduran lot. The model is born: profit-sharing, not purchase.

2016–19

Late Harvest: Best of Honduras

Auction program at scale. 400+ producers. \$2.50→\$41/lb. 6+ countries. Australian Barista Championship 2019 won with our 2018 lot.

2020

COVID-19 ends the physical program

2023

Harvverse digitizes it — permanently, globally, on-chain

From handshakes to smart contracts. From annual auctions to always-on marketplace. From local reach to global Digital Partners. **The model that worked physically for 4 years now runs 24/7 on Celo.**

Why 2026.

REGULATION

Tailwinds are live

EUDR · DEC 2026

Coffee traceability mandatory for EU import. Our IoT = compliance infrastructure.

GENIUS ACT · US 2025

Regulatory clarity for stablecoins. cUSD settlement validated.

COP30 · BELÉM

Article 6 carbon markets now live. Our IoT data = carbon MRV.

TECHNOLOGY

Infrastructure matured

RWA TOKENIZATION

Market grew 380% in 3 years to \$24B+ (CoinDesk/RWA.xyz). Agriculture is the missing asset class.

CELO L2

#1 by DAU (840K). MiniPay 11M+ wallets. Farmer pays gas in cUSD.

IOT

Sensors now affordable for smallholders. Trust + compliance + carbon.

MARKET

Prices never higher

TAM

\$400B+ agricultural financing gap

SAM

\$2-4B specialty coffee + DeFi LATAM

COFFEE PRICE

267¢/lb — 20-year high

Platform.

01

Discover

Browse verified farm lots by region, altitude, cultivar, risk grade.

02

Invest

\$3K-\$5K via cUSD. Smart contract locks partnership terms on Celo L2.

03

Track

Farmer records milestones. IoT sensors feed independent ground truth.

04

Settle

Smart contract distributes profit 60/40. HARVI powers closed-loop marketplace.

LAYER	TECHNOLOGY	DETAIL
Blockchain	Celo L2 (Ethereum)	#1 by DAU (840K). Block time 1s. Fees \$0.0005.
Wallet	MiniPay + Valora	11M+ wallets. Farmer uses phone — no MetaMask.
Settlement	cUSD / USDC	Farmer receives profit in USD-stable. No volatility.
Verification	IoT sensors	Humidity, temp, soil, precipitation. Independent.
Custody	Fideicomiso (Banco Atlántida)	Regulated bank trust. Harvverse never has custody.
Smart contracts	CropNFT + Investment Agreement	Solidity standard. 12-month Token Release Schedule.
Oracle	Chainlink Functions	First coffee data oracle. <\$6/yr for 50 lots.



The first coffee data oracle on-chain.

#	DATA TYPE	CURRENT STATE	HARVVERSE CREATES
1	Specialty coffee price by lot	Off-chain, fragmented, opaque	Real-time lot-level pricing on-chain
2	Microclimate IoT	Doesn't exist for smallholders	Humidity, temp, soil, precipitation per lot
3	Yield per lot	Self-reported, unverified	IoT-verified production data
4	SCA quality scores	Paper-based, per-event	On-chain cupping scores linked to lot
5	Fermentation data	Not tracked at smallholder level	Time, temperature, pH per batch
6	EUDR compliance	Built by corporates, not farmers	Geolocation + deforestation-free verification

THE OPPORTUNITY
First coffee data oracle on-chain

via Chainlink Functions on Celo

COST
<\$6/yr
for 50 lots

FEEDS
Commodity traders · Insurance (parametric) · Carbon verifiers · EU importers · Agricultural research

What happened to the others.

PLATFORM	WHAT THEY BUILT	WHAT HAPPENED	ROOT CAUSE
Goldfinch	DeFi undercollateralized lending. \$100M+ TVL at peak.	3 defaults. -\$18M losses. TVL collapsed to \$1.6M.	Debt + no field verification + no fund custody.
EthicHub	Blockchain lending to coffee farmers. 16% interest.	\$4M intermediated in 7 yrs. \$1M rescue from Bybit	Still debt: bad harvest, farmer owes 16%.
Credix	DeFi credit marketplace LATAM. \$79.7M total funding.	Abandoned DeFi. Pivoted to B2B fintech (Dec 2024).	Decentralized credit didn't produce unit economics.
AcreTrader	Farmland fractional equity. 140+ properties.	Acquired by Proterra (Aug 2025). Couldn't scale.	No profit-sharing, no production data.

THE PATTERN

All four maintained **debt** as the core instrument. All had sophisticated tech and capital. All failed at the same structural point. **Stiglitz & Weiss predicted this in 1981.**

BARRIER TO ENTRY

The moat is not code. It's **30 years of relationships**. You can fork the code. You can't fork the relationships.

HARVVERSE DIFFERENCE

- Capital diverted (Goldfinch) → **Fideicomiso — Harvverse never has custody**
- No field verification (EthicHub) → **IoT sensors — independent data**
- No fund usage control → **Closed-loop marketplace — every purchase traceable**
- No long-term incentive → **Trust Score — behavioral scoring**
- DEBT instrument (all) → **PROFIT-SHARING 60/40 — loss shared proportionally**

ECONOMICS · UNIT ECONOMICS

Business model.

REVENUE STREAMS

Platform Fee	10%	One-time on Digital Partner investment
Marketplace Commission	10%	On farmer purchases via closed-loop
Future streams	—	EUDR · carbon · data · parametric ins.

* Only the first 2 streams modeled in seed projections. Future streams = identified upside.

UNIT ECONOMICS

Revenue / Digital Partner	~\$760/yr
Gross Margin (steady)	77%
LTV (5-year)	\$1,569
CAC Year 1	\$7K-\$14K
CAC Year 3	\$200-\$400
LTV/CAC (steady state)	4x-8x

PERIOD	PARTNERSHIPS	CUM. REVENUE	KEY MILESTONE
M1-6	50	~\$38K	First contracts Honduras; PMF
M6-12	100-150	~\$114K	Unit economics proven at scale
M12-18	200-350	~\$190K	Standard/Micro tiers; expansion
M18-24	350-500	~\$380K	GT/SV expansion; Series A ready

~\$380K cumulative at M24 is the floor, not the ceiling. DR-058 identifies 12+ additional streams not modeled in the seed case.

Built by coffee operators.

Jorge Lanza

CEO & FOUNDER

- 2nd-gen coffee producer · son of CoE 2013 champion (92.75 pts)
- Co-founder, Late Harvest: Best of Honduras (400+ producers)
- 27+ yrs enterprise tech · Fortune 500 · Experienta (100+ clients, 6 countries)
- 50/50 Harvverse/Experienta → 100% at \$500K cumulative close

Carol Guevara

VP PLATFORM & OPERATIONS · CO-FOUNDER

- 4th-generation cattle rancher
- Business Administration
- Rural community & digital inclusion specialist
- Manages contracts, budget, farm management, farmer engagement

VALIDATION & AWARDS

- 🏆 **Fintech Americas 2025** — Gold, Most Innovative Platform
- 🏆 **AgriTech Innovation 2024 Málaga** — Finalist (57 candidatures)
- 🏆 **Dubai · Prototypes for Humanity** — Selected from 3,300+
- 🏆 **Endeavor × IICA AgTech 2026** — 20/150, 34 countries
- 🏆 **EasyA Consensus Hackathon** — Building MVP on Celo

INFRASTRUCTURE & ECOSYSTEM

- Banco Atlántida** — Capital custody via fideicomiso
- Celo Foundation** — L2 #1 by DAU (840K), 11M+ MiniPay
- AFINH** — Asociación Fintech de Honduras member
- USAP** — Academic research partner (formal collab Apr 2026)

ACTIVE PARTNERSHIPS

- Saša Šestić** — World Barista Champion 2015 · Founder Project Origin & ONA Coffee. **Skin in the game since 2014.**
- Tim Adams** — Specialty coffee roaster, USA · Active co-investment contract.

MARKET · ASIA ENTRY

Asia is already the buyer market.

THE EVIDENCE

Late Harvest 2016–2019 buyers came from:

 Japan

 Australia

 USA

 South Korea

 Singapore

 Thailand

4 of 6 buyer countries were Asian. This is not a hypothesis — it's history.

GTM ASIA · EVENT CIRCUIT

SCAJ Tokyo

TOKYO, JAPAN · OCT 2026

Japan's premier specialty coffee event. Largest buyer market for Central American specialty.

Cafe Show Seoul

SEOUL, KOREA · NOV 2026

South Korea's largest coffee event. 2nd fastest-growing specialty market globally.

TOKEN2049

SINGAPORE · TBD

Crypto + RWA audience. Digital Partner acquisition in Asia-Pacific.

LATAM

Origin of the asset

Coffee production · farmers · IoT data · biodiversity

ASIA

Primary buyer market

Specialty coffee consumers · roasters · Digital Partners

HARVVERSE

The bridge

Digital co-investment contracts connecting both sides, 24/7, on-chain

THE ASK · SEED ROUND OPEN



\$2M

**ROLLING CLOSE
POST-MONEY SAFES (YC STANDARD)**

STAGE 1 · PROVE IT

\$400K-\$500K · M1-6

50 partnerships + 3 Asia events + VP Sales hire Oct 1

STAGE 2 · SCALE IT

\$1M-\$1.5M · M7-24

Scale to 500+ partnerships + GT/SV expansion

CAP TABLE (CURRENT, PRE-ROUND)

Jorge Lanza (CEO & Founder)	6,400,000	64%
Carol Guevara (VP P&O, Co-Founder)	1,600,000	16%
Option Pool (ungranted)	2,000,000	20%
Total authorized	10,000,000	100%

Zero SAFEs executed. Zero external investment. \$250K+ founder capital deployed.

USE OF FUNDS

Growth & User Acquisition	\$700,000	35%
Farmer Onboarding & Field	\$500,000	25%
Team & Operations	\$500,000	25%
Platform Enhancement	\$200,000	10%
Legal & Compliance	\$100,000	5%

60% → Growth + Farmer Onboarding (field execution)

**SERIES A TRIGGERS ·
24 MO**

✓ 500+ active partnerships

✓ \$380K+ ARR

✓ Regulated infrastructure live

✓ 3+ country pipeline (HN, GT, SV)

jorge.lanza@harvverse.com

+504 9992-7212

harvverse.com