SEED ROUND · 2026 · LATIN AMERICA

QUAFI

Democratizing Investment Intelligence

AI Wall Street-quality investment tool designed for every expertise level. Tested against a wide set of models used in professional practice and against other AI systems in the market. QUAFI outperforms them all.

Seed Round: $1.5M Target

Live & Growing — Free Launch at quafi.io

Benchmark tested against SPY, ChatGPT, Gemini & Claude

Agustin A. Shehadi C., Ph.D. — Founder & CEO

Live now at quafi.io

THE PROBLEM

Quality Investment Is Still a Privilege

PROBLEM 01

Institutional Tools Are Inaccessible

Sophisticated portfolio optimization algorithms are locked behind private wealth management fees or require quantitative expertise unavailable to retail investors in LatAm.

PROBLEM 02

LatAm Fintech Lacks Profitable Investing Solutions for non-experts

Major investment fintechs stay tied to the traditional model where the user must know what, when and how to invest.

PROBLEM 03

Existing Solutions Underperform

Banking and hedge funds robo-advisors are designed, operated and maintained by large and expensive teams of analysts. Our algorithm demonstrably outperforms the publicly available alternatives at a fraction of the cost.

THE SOLUTION

Expert Intelligence Today. A Full Investment Platform Next.

✓ LIVE TODAY · MVP

PILLAR 01

OPTIMIZE & RECOMMEND

Proprietary portfolio optimization engine — mathematically rigorous, academically grounded, delivering risk-adjusted optimal allocations with full backtest analytics and clear, actionable recommendations. Institutional-grade precision in a consumer-grade experience, live at quafi.io today.

PHASE 2 · POST-REGULATORY

PILLAR 02

INVEST & OPERATE

After engaging a CNV Agente de Negociación, users invest the optimal allocation directly inside QUAFI — no third-party broker or bank — with an integrated digital wallet for deposits, transfers, and payments. One unified environment, end to end.

Our vision: the first solution in LatAm integrating intelligent automated investing with a digital wallet — invest, operate, and manage money from a single place, with expert quality and simple UX.

TECHNOLOGY · BENCHMARKING & VALIDATION

Our Algorithm Beats the Market — and Every AI Competitor

QUAFI UTILITY-BASED ALGORITHM

#1

Highest Portfolio Value · Best Risk-Adjusted Sharpe Ratio · 12-month out-of-sample backtest · $50,000 initial capital

LIVE LAUNCH

40+

Users in production at quafi.io during the free launch period — professional analysts and first-time investors validating the product ahead of monetization (Feb-2027).

REGULATORY WORK

We are actively mapping every legal and regulatory detail of the market launch so that go-to-market is clean, transparent, and fully compliant from day one.

FINAL PORTFOLIO VALUE — 12-MONTH OUT-OF-SAMPLE BACKTEST (2025) · $50,000 INITIAL CAPITAL

Training: 2009–2024 · Test: Full Year 2025 · No look-ahead bias · Fully reproducible Python codebase available for complete due diligence.

Every AI model received the same prompt, acting as a top-tier financial analyst to find the optimal allocation of the same portfolio, using all historical information available from 2008 through 2024.

MARKET OPPORTUNITY

Appealing LatAm Potential

12.3M

Argentine Retail Investors — growing +35% per year

1 in 2 economically active Argentines · Caja de Valores, Jul-2026

32.5M

TAM · Young Active Investors (20–40): AR + LatAm + US

Bottom-up & accounts-based: 2.4M AR · 5.2M LatAm · 24.9M US

340K

SOM · 5-Year Obtainable Registered Users (modeled geos)

Ceilings benchmarked vs. Fintual's 150K+ funded users (CL+MX)

Beachhead Strategy: Argentina First → LatAm Dominance

Argentina just lived the largest retail-investing on-ramp in its history: 12.3M people now hold an investment account — overwhelmingly young, fintech-onboarded, and given access but no allocation intelligence. Spanish-first content reaches them at a $6–10 registered-user CAC. The Argentine playbook then rolls out on a regulatory-sequenced ladder.

- AR **Argentina — Live Now · AAGI 2027**
- UY **Uruguay — Jul-2027 ·** BCU registry
- CL **Chile — Jan-2028 ·** CMF Ley Fintech
- MX **Mexico — Jul-2028 ·** CNBV
- **CO/PE 2029 · US & Brazil — Series A Vision**

BUSINESS MODEL

Dual Revenue Engine — B2C Subscriptions + B2B Enterprise

REVENUE STREAM 01

B2C — Subscription Tiers

✓ **Free launch period live today** — every user enjoys Pro-level access at $0, no card required; freemium tiers switch on Feb-2027

Standard	$15/mo	3 optimizations / month · full report download · email support
QUAFI Plus	$25/mo	10 optimizations / month · multi-portfolio tracking · priority support
QUAFI Pro	$170/mo	Unlimited optimizations · on-demand advisory call · multi-portfolio

◎ **Base plan: 25K registered · 625 paying by M24 → 124K · ~5K paying by M60 · flat pricing, no AUM cuts · price points under validation during the launch**

REVENUE STREAM 02

B2B — Tailormade Enterprise

- **API integration** — the QUAFI optimization engine embedded directly into the client's stack
- **Custom dashboards** designed for each institution's workflow and reporting needs
- **Personalized support & corporate advisory** — dedicated onboarding and account management
- White-label client-facing views · multi-seat access · custom contract pricing

◎ **Deliberately secondary: first accounts from Month 14 · 8–16 tailormade accounts by M36–M60 · custom contracts**

TODAY · MVP

Portfolio optimization & investment-recommendation engine — the revenue base monetized from day one.

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NEXT · POST-REGULATORY

After engaging a CNV Agente de Negociación, users invest the optimal allocation directly inside QUAFI — no third-party broker or bank — with an integrated wallet unlocking transaction & AUM-linked revenue.

24-MONTH ROADMAP

Three Phases to Market Positioning

1

MONTHS 1–6 (AUG-26 – JAN-27)

Foundations & Free Launch

- Delaware LLC + AR subsidiary completed (≈Oct-26)
- Free launch compounds the Argentine base
- First paid-CAC experiments (post-entity)
- Seed round in market — closes Q1-27
- Product hardening with live launch feedback

◎ **Entity done · seed closing · ~1.3K users**

→

2

MONTHS 7–12 (FEB-27 – JUL-27)

Monetization & First Expansion

- Launch-free ends — freemium pricing on (Feb-27)
- Founders full-time + first hires (eng & growth)
- AAGI registration filed with CNV
- Uruguay launch (Jul-27, BCU registry)
- First B2B tailormade conversations

◎ **4.2K registered · first recurring revenue · AAGI**

→

3

MONTHS 13–24 (AUG-27 – JUL-28)

Regional Scale & Execution

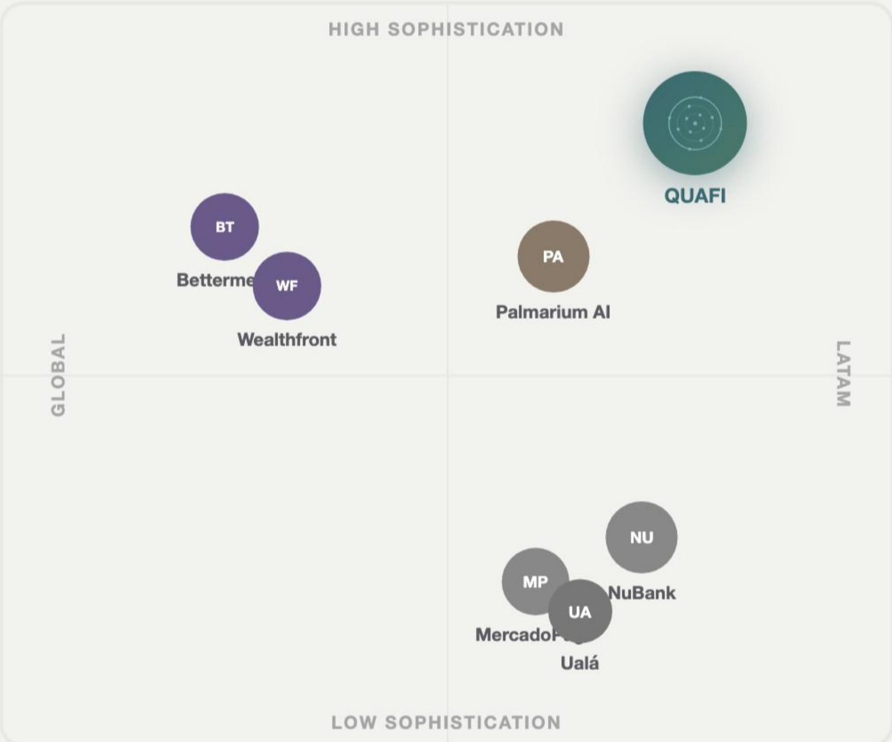
- Chile launch (Jan-28, CMF) · Mexico launch (Jul-28, CNBV)
- AN convenio — in-app execution of the optimal allocation (≈M22); wallet to follow
- Team of ~8 · quant, CS and compliance on board
- B2B tailormade first accounts convert
- Series A readiness build-up (raise ≈ M30–34)

◎ **25K registered · $190K ARR run-rate · execution live**

COMPETITIVE LANDSCAPE

QUAFI Seeks to Own the Top-Right Quadrant

ALGORITHM SOPHISTICATION vs. LATAM FOCUS



vs. NuBank / Ualá / MercadoPago

Payment wallets with *cuentas remuneradas* that earn a low risk-free yield on idle balances — but no automated investment mechanisms, no portfolio optimization, no active management of holdings. That's where QUAFI breaks the category.

vs. Palmarium AI

Palmarium markets itself as a machine-learning tool for the finance expert. QUAFI is financial intelligence for every user type — from retail newcomers to professional analysts — in a single experience.

vs. Global Robo-Advisors

Betterment, Wealthfront don't operate in LatAm and use mean-variance optimization our backtests consistently outperform. **QUAFI is building the category.**

FOUNDER

Built on Rigorous Academia. Shaped by Experience.

AS

Agustín A. Shehadi C.

PH.D. · FOUNDER & CEO

- Ph.D. in Economics, M.Sc. in Econometrics and M.Sc. in Economics, with deep academic foundation across economics, finance, econometrics and artificial intelligence.
- Mathematical Economics Professor at University of CEMA, within the M.Sc. in Economics program, bringing rigorous quantitative methods into every layer of the product.
- Author of the QUAFI utility-based portfolio optimization algorithm, built from first principles in Python and combining expertise in finance, econometrics and AI.
- Over six years of live application using, refining and putting the QUAFI algorithms into practice with his own personal investments, continuously improving them before ever offering them to others.
- Former Strategy Fintech Services Specialist at Mercado Pago, contributor to the LatAm global strategy team and shaping fintech product direction across the region.

PATH TO SERIES A

Four Milestones. Each Gates the Next.

MONTH 6 · JAN-27

1.3K Registered Users (free launch)

✓ Entity Complete · Seed Closing

MONTH 12 · JUL-27

4.2K Registered Users · Uruguay Live

$21K ARR Run-Rate · AAGI Filed

MONTH 18 · JAN-28

11.8K Registered Users

CL Chile Launch · CMF Registered

MONTH 24 · JUL-28

25K Registered · 625 Paying · MX Live

$190K ARR Run-Rate · AN Execution Live

SERIES A TARGET

$5M – $8M

Raise ≈ Month 30–34 · ~50K users · ~$450K ARR trajectory · execution proven

QUAFI

THE ASK

Join Us in Democratizing Investment Intelligence

Argentina just onboarded 12.3 million retail investors — and no mass-market product tells them what a good portfolio looks like. The algorithm is built, live at quafi.io, and compounding through a free launch. The plan from 40 users to 124K across LatAm is costed month by month in business plan v3.

We're not building a feature. We're building a new category.

> *"Investment quality should not be a technical or institutional privilege. QUAFI changes that."*
>
> — Agustin A. Shehadi C., Ph.D., Founder & CEO

$1.5M

SEED ROUND TARGET · 2026

- ✓ Proprietary algorithm with documented outperformance vs. SPY, Max Sharpe & all major AIs
- ✓ Live product in free launch at quafi.io — real users in production today
- ✓ 32.5M-person TAM of young active investors (AR · LatAm · US) — bottom-up, accounts-based
- ✓ Causal growth model: 25K users by M24 · 124K by M60 · regulatory-sequenced expansion
- ✓ Ph.D.-founded, algorithm-first company
- ✓ Ask computed, not asserted: $1.9M requirement + buffer — funds through Series-A readiness (≈M34)

Let's Build the Future of LatAm Finance Together →

Try the live product at **quafi.io**

ANNEX · SUPPLEMENTARY MATERIAL

Seed Round: $1.5M Expected · Capital-Efficient Deployment

Team (founders full-time + 8 hires)	52%
Marketing & User Acquisition	24%
Regulatory & Legal (entity · AAGI · AN convenio)	9%
Infrastructure & Tools (Render · Neon · data)	3%
Contingency, Ops & G&A	12%

This capital funds the plan through **Month 37** — past Series-A readiness (≈M34) — with a 25% buffer. Computed requirement: **$1.9M** (business plan v3 · Cash & Funding).

MONTH 12 UNLOCK

Monetization & AAGI

4.2K registered. Freemium revenue on since Feb-27. AAGI filed with CNV. Uruguay live.

MONTH 24 UNLOCK

Regional Scale & Execution

25K registered · 625 paying · $190K ARR run-rate. Chile + Mexico live. AN convenio execution inside QUAFI.

MONTH 30–34 UNLOCK

Series A Ready

~50K registered · ~$450K ARR trajectory. Execution proven. Series A target: $5M–$8M.