

PAYMENTS · STABLECOINS · STAKING · RWAS

Making regeneration *bankable.*



Banking the regenerative economic transition with onchain finance. Yield farming, meet real-world economy.

SEED · STAKE · HARVEST

THE PROBLEM

500M farmers *locked out*
of formal finance.

\$500B

ANNUAL FINANCING GAP

Smallholder agriculture across the Global South
— 80% of farms, near-zero credit access.

BLIND MODELS

Conventional ag lenders ignore ecosystem value: carbon,
soil health, water, social impact.

CHEMICAL LOCK-IN

Farmers stuck in input-dependency cycles they can't
afford to exit. Young farmers can't even start.

WHY NOW

Three tailwinds *collide*.

CAPITAL SHIFT

Crypto liquidity needs real yield.

Stablecoins aren't stable. Memecoins to zero. Prediction markets are gambling. Nature does the work.

MARKETS CONVERGE

Carbon, ESG & blended finance.

Voluntary carbon markets, blended-finance vehicles and ESG mandates all need verifiable rural cashflow.

DEMAND

Consumers want traceability & affordability.

Shoppers demand provenance they can verify and prices they can afford — markets reward supply chains that deliver both.

WHAT GROWFI IS

A bankable profile for *every regen project.*

We bundle farm data — soil, yield, carbon — and social-trust graphs into financial profiles lenders can underwrite. The *Regen Score* translates ecological outcomes and execution capacity into credit signals.



FARMERS

Get credit without collateral

LENDERS

Best yields in DeFi, real assets

CARBON BUYERS

Verified eco-credits at source

THE CAMPAIGN CYCLE

From *seed* → *stake* → *harvest*.

01 ONBOARD

Project launches a campaign

Onboarding, campaign-token mint, projected yield published.

02 FUND

Funders stake liquidity

Listed on GrowFi · global lenders stake · liquidity transferred directly · onchain yield.

03 GROW

Project reports impact

Year-round progress + dMRV. Eco-credits issued and sold for extra yield.

04 SELL

Consumers buy goods

Local revenue split between producer & funders, repaying principal as harvest comes in.

05 HARVEST

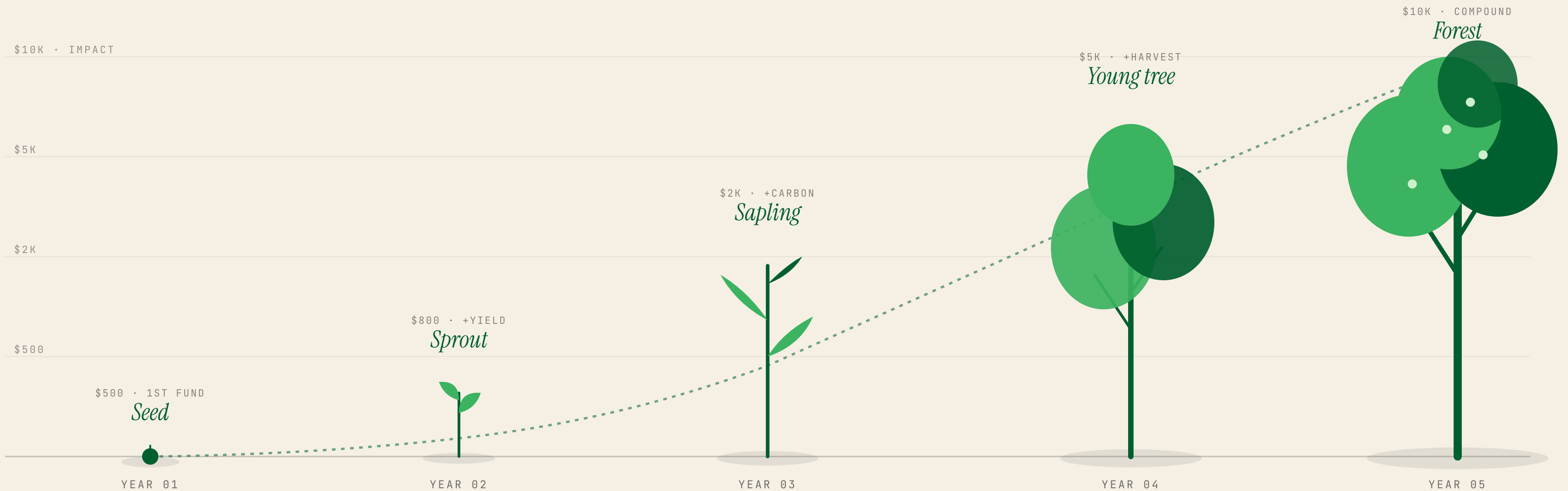
Lenders paid + recycle

Principal + interest, or restake another year, or rotate liquidity into a new campaign.

FROM SEED TO TREE · 5-YEAR CYCLE

A staked dollar *grows into a forest.*

Capital compounds linearly. Regenerated impact compounds *biologically* — community, returns and ecosystem feedback all grow together.



SIX REVENUE STREAMS

The same farm, *monetized* three different ways.

01 · LOAN FEE

2%

Of every loan facilitated through the platform.

02 · HARVEST FEE

2%

On harvest paybacks · recurring ARR as projects mature.

03 · CARBON CREDITS

15–20%

Origination fee on eco-credit revenue from agroforestry methodology.

04 · SAAS LICENSE

B2B

White-label scoring + dMRV for ag lenders, DFIs, rural banks.

05 · D2C MARKETPLACE

5%

E-commerce take rate on harvests sold direct to local consumers — provenance-verified, farm-to-table.

06 · \$GROW INDEX

TOKEN

Index token paired with each campaign · backed by every regenerative project on the platform.

WHERE WE ARE

Already in the ground.

3

PILOTS LIVE

30+

IN PIPELINE

100K+

PARTNER REACH

2

SICILY SITES (OURS)

DISTRIBUTION & DMRV PARTNERS

Bloom Network

ReFi DAO

Silvi Protocol

Treegens

Ma Earth

BioFi

Octant

Let's Grow Network

Funding the Commons

PATH TO SCALE

Land in beachhead, *expand by partnership.*

PHASE 01 · BEACHHEAD

Web3-native funders, Silvi-verified projects.

Tap the existing ReFi DAO, Treegens, Ekonavi, Bloom and BioFi communities — funders already looking for real-yield destinations.

PHASE 02 · LAND & EXPAND

Cooperatives, agronomists, rural banks.

Partnership distribution via NGOs, DFIs, input suppliers · Artizen/Gitcoin-style seasonal rounds for buzz · DeFi composability with Aave + Morpho.

PHASE 03 · GLOBAL TAM

LatAm → Africa → Asia.

Expand beyond agriculture to any regenerative enterprise: real-estate loans, distilleries, bakeries, lumber mills, olive-oil presses.

MILESTONE · MAINNET LAUNCH

Q4 2026

FUNDS DEPLOYED IN SPRING '27 CAMPAIGNS

OUR EDGE

The same farm, valuable to a *lender, consumer & carbon buyer.*

CAPABILITY	GrowFi	Goldfinch / Centrifuge	Carbon Registries	Ag Fintech
Smallholder credit access	●	◐	—	◐
Carbon-credit origination	●	—	●	—
Regen Score (proprietary)	●	—	—	—
Open-source · non-custodial	●	◐	—	—
Tri-sided network (capital + farmer + consumer)	●	—	—	—

Lived *the problem*. Built the protocol. WHO BUILDS IT

RA

Regen Avocado

CO-FOUNDER • CEO • @REGENAVOCADO

Built and self-financed two regenerative agroforestry sites in Sicily. Lived the credit gap firsthand — this is the protocol he wished existed.

TL

turinglabs.eth

CO-FOUNDER • CTO • @TURINGLABSORG

Smart-contract architect — staking, RWA flows, dMRV integrations. Builds the open-source rails the protocol runs on.

SLF

SLF

LEGAL PARTNER • @SLF_93

Web3 & EU regulatory counsel. Structures the protocol so it stays non-custodial, MiCA-aware, and outside money-transmitter perimeter.

ANGEL ROUND

\$500K

@ \$5M VALUATION · 10% DILUTION

Building a community of first believers.

Angel guidance: \$100K average check size.

PROTOCOL · 40%

\$200K

Smart contracts · audits · mainnet launch infrastructure.

PILOTS · 35%

\$175K

Onboarding 30+ pipeline projects · dMRV instrumentation.

TEAM · 25%

\$125K

Key engineering hires + regional BD operators.

18-MO MILESTONE

100 farmer campaigns

LENDING

\$1M facilitated

ECO-CREDITS

\$100K issued

PRODUCTS

\$50K sold

SEED · STAKE · HARVEST

Make regeneration *bankable.*

The trifecta of capital, activity, and demand — onchain. Join the first believers.