

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: \$2.0M 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.

**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

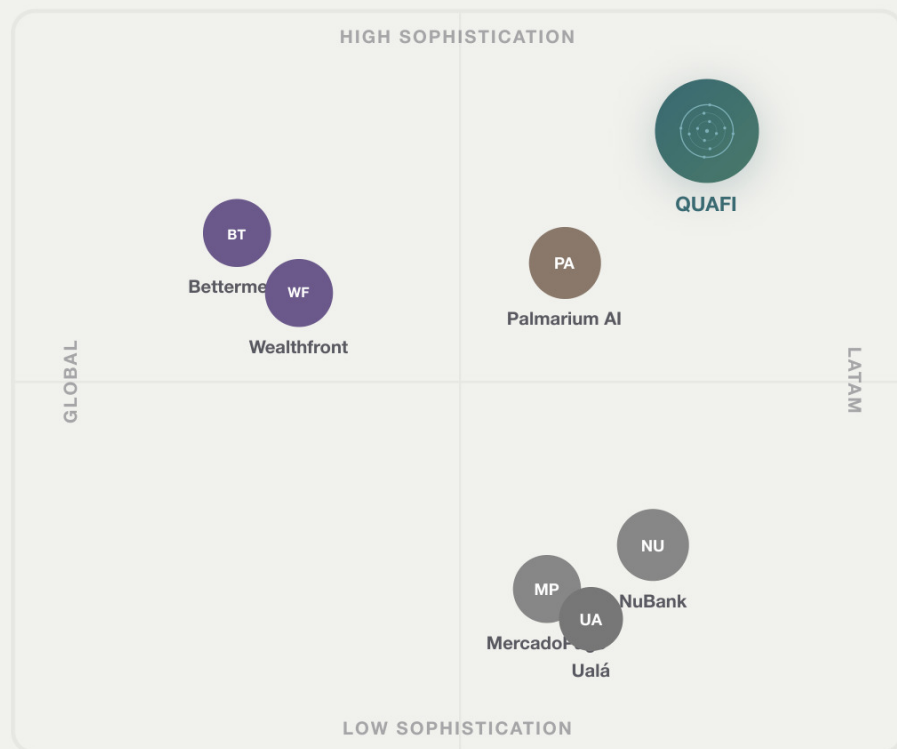
- Chile launch (Jan-28, CMF) · Mexico launch (Jul-28, CNBV)
- AN convenio — in-app execution of the optimal allocation (≈M22); wallet to follow
- Team of ~8 · quant, CS and compliance on board
- B2B tailormade first accounts convert
- Series A readiness build-up (raise ≈ M30-34)

© 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

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 quaifi.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

\$2.0M

SEED ROUND TARGET · 2026

- ✓ Proprietary algorithm with documented outperformance vs. SPY, Max Sharpe & all major AIs
- ✓ Live product in free launch at quaifi.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 quaifi.io**

ANNEX · SUPPLEMENTARY MATERIAL

Seed Round: \$2.0M 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.