CONFIDENTIAL INVESTOR PROSPECTUS · PRE-SEED SAFE

BAU Farm Intelligence

The record-keeping and planning layer for the specialty-crop farms that feed the Southeast — software that makes a farm's numbers bankable, and a marketplace that connects those numbers to buyers and lenders.

> BAU is available now in early access. 2027 pilot participants receive guided onboarding. All plans are free until after the 2027 pilot is validated.

Instrument	Pre-seed SAFE — round open
Use of funds	Pilot expansion across NC / SC / GA, agronomic rule-engine build-out, two senior hires
Operating entities	BAU Farm Intelligence LLC (NC, formed 2026 — platform) · Business As Usual LLC (NC, in good standing — operating farm, SBA VOSB certificate holder)
Product status	Live in production at baufarmintelligence.com — grower, buyer and lender portals shipped
Market	U.S. specialty crops (vegetables, berries, herbs), beginning in the Southeast
Investor contact	investors@baufarmintelligence.com

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1 · Executive summary

Most specialty-crop farms still run on paper, spreadsheets and disconnected apps. When a buyer asks for delivery reliability, or a lender asks for three years of production history, the grower cannot produce it — so the contract goes elsewhere and the loan is priced for uncertainty. BAU Farm Intelligence is one place to plan rotations, record fields and soil tests, forecast revenue, publish crop windows, sign contracts and track repayment, built specifically for fruit and vegetable growers rather than commodity row crops.

The platform is live today. Growers, buyers and lenders each have a working portal, and the record trail a grower builds inside BAU is what turns into the BAU Record-Verified Grower credential a buyer can check publicly before contracting.

What is built and running

Layer	In production today
Grower	Farm profile, field records and GPS/GIS zone mapping, soil-test upload with fertilizer recommendations, yearly farm plan, profit per zone with breakeven, harvest record vs. USDA averages, risk dashboard, decision journal
Buyer	Post crop demand, browse posted grower windows and asking prices, contract accept/decline, fulfillment tracking, buyer risk board with USDA price gaps and resale breakeven
Lender	Lender accounts, loan requests from approved farms and buyers, DSCR and debt-to-asset scoring, funding decisions, amortization schedules and repayment tracking
Trust	BAU Record-Verified Grower credential with public verification page, trust center, per-field source citations on every calculated number
Data	USDA AMS terminal and farmgate-adjusted prices, USDA NASS yield benchmarks, NOAA weather, 213+ cost lines from published NC / GA / FL extension enterprise budgets

> The wedge: every competitor sells the grower a storefront or a spray log. BAU produces the numbers a buyer and a lender will actually underwrite — and then puts the grower in front of both.

2 · The problem

Three pressures are converging on the same operator at the same time:

- **Buyers demand proof.** Grocery, food service and institutional buyers increasingly require traceability, food-safety documentation and delivery reliability before they will write a seasonal contract.
- **Lenders demand records.** Operating loans and equipment financing are priced off history the grower cannot assemble, so capable farms borrow at worse terms than their actual risk warrants.
- **Costs and labor are up.** Input prices and H-2A labor decisions now swing an entire season's margin, and those decisions are made without a model.

The result is a proof gap. Farms that are genuinely well run cannot demonstrate it, and the market treats them like farms that are not.

3 · Market

Specialty crops — fruits, vegetables, tree nuts, herbs and nursery — are a high-value, high-intensity segment of U.S. agriculture, and the segment where record-keeping is hardest and least served by existing software. BAU begins in the Southeast (NC, SC, GA, FL), where the founder operates, where extension enterprise budgets are published and usable, and where the season structure supports multiple plantings per year.

Beachhead	Small-to-mid specialty-crop farms in NC / SC / GA / FL
Expansion	Southeast-wide, then mid-Atlantic and Gulf states sharing crop mix and extension data
Buy-side	Regional wholesalers, grocers, food service distributors, schools and institutions sourcing local
Capital side	Community banks, Farm Credit associations, CDFIs and equipment lenders underwriting those farms

4 · The product

BAU is a web application (with a companion iOS build) organized around a single idea: everything the grower records becomes evidence someone else will pay for.

Three-phase roadmap

Phase	Focus	Status
Phase 1 — Farmer Intelligence	Records, planning, costs, breakeven, bankable numbers	Shipped
Phase 2 — Field Intelligence	GPS/GIS zones, soil tests, satellite vigor, profit per zone, scenario planning	Shipped
Phase 3 — Farm Risk Intelligence	Weather, market and financial risk scored together; buyer and lender decisioning	In progress

The three-sided network

A grower publishes a crop window with an asking price and harvest dates. A buyer posts demand with grade, price and delivery window. BAU matches them, ranks the grower's zones and rotation plan against real buyer windows, produces a contract, and tracks delivery against it. When the grower needs capital to plant that contract, the same record trail becomes a loan request a lender can underwrite in the lender portal — with DSCR and debt-to-asset already computed. Each side makes the other two more valuable.

Defensible pieces

- **Proprietary rotation and nutrient rule engine** tuned to Southeast specialty crops, with rate, timing and repeat-application conflict validation.
- **Extension budget library** — 213+ published cost lines from NC, GA and FL enterprise budgets, wired directly into profit, breakeven and zone ranking, with provenance shown per field.
- **Record-Verified Grower credential** — earned through completed modules and an exam, publicly verifiable by any buyer at /verify. This is the asset that compounds: the longer a grower stays, the more their record is worth.
- **Decision journal** — every recommendation stores what was advised, why, the data used, what the farmer decided, and the actual result. Over time this is a proprietary outcomes dataset no competitor can backfill.

5 · Business model

Software subscription per farm, tiered by acreage and feature depth, with expansion revenue from advisory add-ons and partner channels.

Tier	Price / mo	Built for
Farmer Basic	$19	Single-operator farms getting records and planning in one place
Pro	$79	Farms selling wholesale — contracts, zones, buyer windows, risk tools
Enterprise	$249	Multi-farm operations, co-ops and organizations managing several growers

> Pricing is published, but all plans are free until after the 2027 pilot is validated. We are buying evidence before we bill — and the evidence is the product.

Expansion and channel revenue

- Advisory add-ons: financial planning, lender packet preparation, H-2A readiness.
- Partner channels: equipment dealers, lenders and CDFIs, co-ops and grower associations.
- Buyer-side and lender-side seats as the marketplace and loan volume mature.

6 · Go-to-market — the 2027 pilot

Stage	Length	What the grower gets
Phase 1 — Bankable numbers	1.5–2 years	Guided onboarding, field and cost records, farm plan, breakeven, and a record trail a lender will read
Phase 2 — Connecting with buyers	6 months–1 year	Published crop windows, matched buyer demand, contracts and fulfillment tracking

The pilot is the sales motion, the proof engine and the reference base at once. Growers enroll, onboard with hands-on help, and the resulting records become the case studies that sell the next cohort — and the buyer and lender relationships that make the network worth joining.

7 · Competitive position

Category	Examples	What they own	Where BAU sits
Farm sales tools	Barn2Door	The storefront, orders, CSA and delivery	They own the sales layer; BAU owns the intelligence layer their storefront never produces
Row-crop FMS	Large commodity platforms	Corn/soy agronomy at scale	Specialty-crop logic is a different problem — crops per acre, hand labor, multiple plantings
Ag retail advisory	Nutrien Ag Solutions and peers	Input sales with agronomy attached	Their advice sells product; BAU's advice is grower-first and shows the cost line either way
Spreadsheets	Excel, notebooks	Everything, today	The real incumbent — BAU has to be faster than the spreadsheet on day one, not just better on day 200

Adjacent traction validates willingness to pay: farms already buy software. The open question is who owns the planning and financial record — and that is the seat BAU is taking.

8 · Team

Founder	Operator-founder with hands-on specialty-crop farming experience and 15 years in financial services; U.S. Air Force veteran. Business As Usual LLC holds SBA Veteran-Owned Small Business certification.
In seat	Senior marketing leader; founder-led product and engineering.
First hires	Two senior roles funded by this round — agronomy/product and grower success.
Governance	Advisory board and a nonprofit foundation structure with conflict-of-interest, whistleblower and document-retention policies adopted.

9 · Traction signals

- Product live in production on a company-owned domain, with grower, buyer and lender portals shipped.
- Certified Veteran-Owned Small Business (SBA VOSB) through Business As Usual LLC.
- Proprietary rotation and nutrient rule engine running in production.
- Verified buyer demand signals posted across multiple crops and states, feeding zone ranking and rotation plans.
- Initial 2027 pilot cohort forming among North Carolina vegetable operations.
- Public REST API (/api/v1) for weather, market intelligence, certification and risk, plus an iOS build.

We report what is true. BAU has not yet completed a full pilot season, and revenue is intentionally zero while plans remain free through pilot validation. Everything above is verifiable in the product.

10 · Principal risks

Risk	How we address it
Adoption — growers are slow to change tools	Guided onboarding in the pilot, free through 2027 validation, and a first-session payoff (breakeven and profit per acre) rather than a data-entry chore
Data quality depends on grower input	Prefilled extension budgets, soil-test extraction, and USDA/NOAA defaults so a partially filled farm still produces usable numbers
Two-sided cold start	Buyer demand signals and lender accounts seeded ahead of grower volume, so the first grower to publish a window finds someone on the other side
Regulatory exposure in lending and contracts	BAU facilitates and documents; it does not originate credit or take custody of funds. Contract and loan terms are between the parties
Concentration in one region	Southeast focus is deliberate for extension-data quality; expansion follows states with comparable published budgets

11 · The ask

Pre-seed SAFE, open now. Proceeds fund pilot expansion across NC/SC/GA, agronomic rule-engine build-out, and two senior hires.

Investors who sign a mutual NDA receive access to a private data room containing the current pitch deck, the three-year financial model with unit economics and scenario toggles, the pilot pipeline, founder bios, cap table summary, entity and VOSB certification documents, and a technical architecture and IP overview. The request form takes about two minutes and lives on the Investors page.

> BAU is the operating system for the specialty-crop farms that feed America — and the software layer that finally makes their numbers bankable.
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> **Investor contact:** investors@baufarmintelligence.com · baufarmintelligence.com/investors

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