BAU INTELLIGENCE

The operating system for specialty crop farmers.

Investor Presentation

Veteran-Owned · Series Seed

EXECUTIVE SUMMARY

A decision engine for a $60M+ underserved market.

BAU Intelligence is the first AI-powered operating system built specifically for specialty crop farmers in USDA Zones 7–9. While today's farm software tells growers what already happened, our platform answers the only question that matters before a seed enters the ground: what should I plant next to maximize profit and improve soil health?

The Problem

250K+ U.S. specialty farms plant millions in crops each season using spreadsheets, extension memos, and gut instinct — on razor-thin margins.

The Product

Four integrated modules: Crop Rotation AI, Profitability Engine, Soil Health Intelligence, and a pre-season Buyer Marketplace.

The Market

50K vegetable farms in our beachhead zone. $60M SaaS TAM, with marketplace transaction upside layered on top.

The Ask

Raising seed capital to scale our NC pilot into the Southeast and reach $1.6M ARR by Year 3 on the path to a $15M platform.

THE PROBLEM

Farm software tells growers what happened — not what to do next.

Specialty crop farmers plant millions of dollars worth of crops every season using experience, spreadsheets, generic extension recommendations, and trial and error.

The result: lower yields, soil degradation, unsold harvests, and unnecessary financial risk — on operations that already run on razor-thin margins.

THE COST OF GUESSING

40% of specialty crop losses tied to poor rotation & pest decisions

$0 of pre-season contracted demand for the average small grower

70% of growers still plan rotations on paper or spreadsheets

THE PLATFORM

Four modules. One decision engine.

01 Crop Rotation AI

Enter previous crop, soil, zone, and planting month. Get recommended crops with disease risk, nutrient impact, and profit projections.

02 Profitability Engine

Forecast yield, revenue, gross margin, labor, and return per acre before a single seed is committed.

03 Soil Health Intelligence

Track rotation history, nutrient depletion, organic matter, and biology. Get a soil score plus amendment recommendations.

04 Buyer Marketplace

Buyers post desired crops, volumes, and delivery windows. Growers receive pre-season matches and contract opportunities.

BAU Intelligence

BY BUSINESS AS USUAL FARM

MARKET OPPORTUNITY

Dominate Zones 7–9 first. Expand from there.

250K+

U.S. specialty crop farms

50K

Vegetable farms in our initial target zone

$60M

SaaS TAM — marketplace upside on top

KEY CROPS

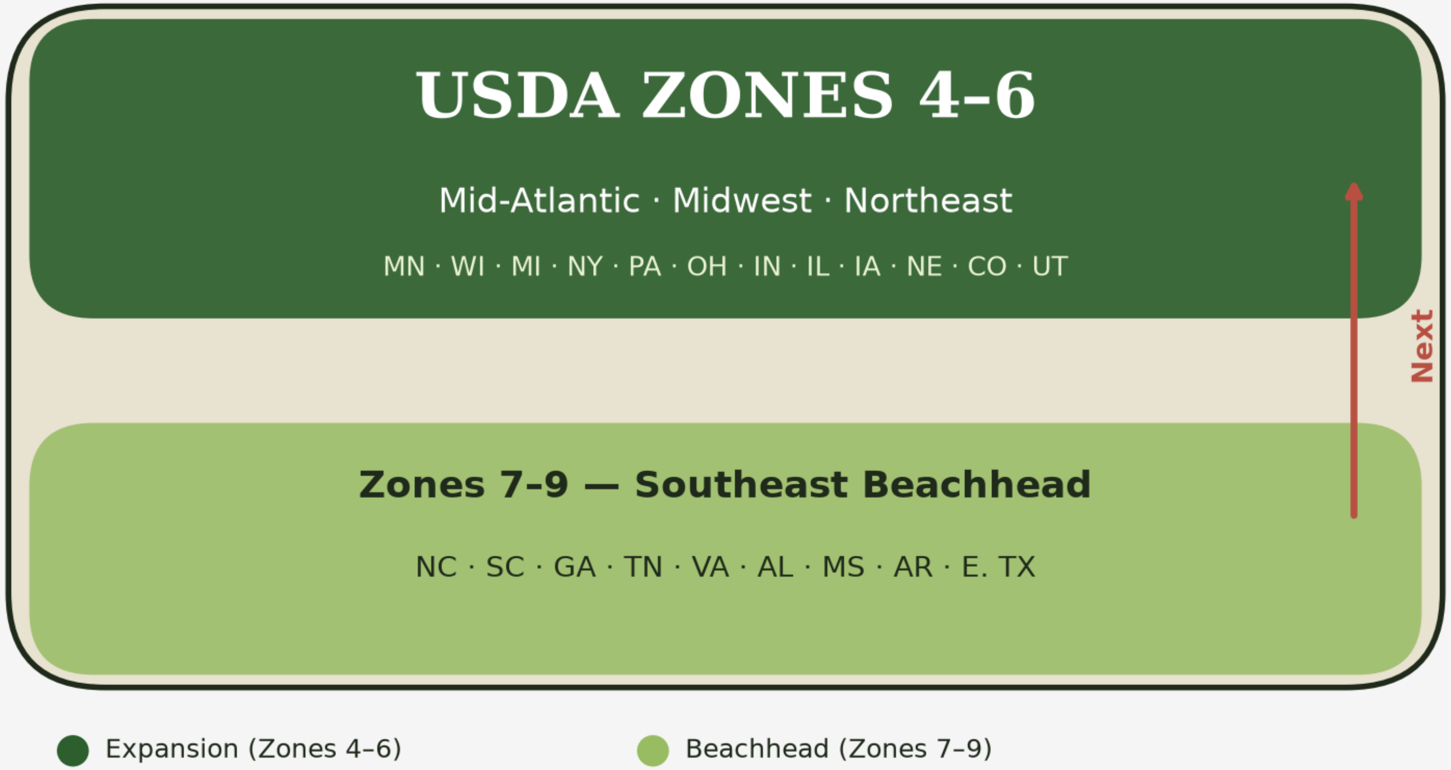
Tomatoes · Peppers · Eggplant · Watermelon · Cantaloupe · Sweet Potatoes · Cabbage · Kale · Collards · Lettuce · Cucumbers · Squash · Pumpkins · Green Beans · Okra

MARKET EXPANSION

Next horizon — USDA Zones 4–6

After the Southeast beachhead, the platform scales into the Mid-Atlantic, Midwest, and Northeast.

Market Scope — Beachhead & Expansion



BUSINESS MODEL

Tiered SaaS, two-sided marketplace, enterprise data.

FARMER BASIC

$19

per month

- ✓ Crop rotation AI
- ✓ Zone-specific advice
- ✓ Profitability calculator

FARMER PRO

$79

per month

- ✓ Everything in Basic
- ✓ Soil health tracking
- ✓ Buyer marketplace access
- ✓ Contract management

FARM ENTERPRISE

$249

per month

- ✓ Everything in Pro
- ✓ Multi-farm dashboards
- ✓ API access
- ✓ Priority support

Buyer memberships $99–$999/mo · 2% marketplace transaction fee · Enterprise data analytics by contract.

FIVE-YEAR TRAJECTORY

From 250 farms to a $15M ARR platform.

Year 1	Year 2	Year 3	Year 4	Year 5 (GOAL)
$75K	**$400K**	**$1.6M**	**$5M**	**$15M**
250 farms	1,000 farms	3,500 farms	10,000 farms	25,000 farms
MVP launch	*Carolinas + VA*	*Southeast*	*Zone 7–9 dominance*	*National platform*

WHY US

A veteran-owned company built by a finance operator.

FOUNDER

15 years in finance. Building the OS for specialty crops.

A veteran-owned operating company led by a founder with a B.A. in Economics, an MBA, and 15 years of professional experience in the finance industry — bringing institutional rigor on capital, unit economics, and risk to a market that has never had a true software platform built for it.

★

Veteran-Owned

Eligible for SDVOSB / VOSB set-asides, USDA veteran programs, and dedicated grant pools.

◆

B.A., Economics

Foundational training in markets, incentives, and pricing dynamics — the discipline behind the rotation engine.

◇

M.B.A.

Strategy, finance, and operations training applied directly to product, unit economics, and go-to-market.

$

15 Years in Finance

Deep experience in capital allocation, underwriting, and risk — translated into a decision engine for growers.

THE ASK

Fueling the path from pilot to platform.

USE OF FUNDS

40% — **Product & Engineering**

AI engine, mobile build, and integrations with soil & weather data.

30% — **Pilot Expansion**

Onboard 250 farms across NC, SC, GA, and VA in the next 12 months.

20% — **Marketplace Buildout**

Sign anchor buyers, food hubs, and regional distributors.

10% — **Operations & Reserves**

Compliance, infrastructure, and runway buffer.

JOIN THE PILOT

Know what to plant. Know who will buy it. Before a seed enters the ground.

We are partnering with a select group of mission-aligned investors to scale BAU Intelligence into the operating system for specialty crops in the United States.

hello@bauintelligence.com

Thank you.

BAU Intelligence · A Business As Usual Farm company · Veteran-Owned

hello@bauintelligence.com

WHAT'S NEW · LAST 30 DAYS

Shipped: from pitch deck to a working product surface.

ROI Calculator (lead capture)

Per-acre profit-lift + payback. Emails captured to sales.

Market Intel

Live USDA NASS + terminal-market ticker for our 15 priority crops.

Input Cost Tracker / Benchmark

Regional benchmarks for seed, fertilizer, fuel, crop protection.

Labor Planner + scenario compare

Multi-mix labor hours, peak-week headcount, $/acre side-by-side.

Equipment ROI w/ custom presets

Payback, IRR, break-even acreage. User-defined equipment library.

Buy vs. Custom-Hire vs. Lease

USDA NASS custom rates. $/acre crossover chart across all scales.

End-User Procedures PDF

Full 14-tool documentation. Linked from nav + footer, any page.

Mutual NDA workflow + Data Room

Counterparty invite → BAU turn → executed PDF. Investor-ready.

All live at baufarmintelligence.com — every tool ships SEO-clean with a dedicated landing route.

PUBLIC DECISION TOOLKIT

Free tools = lead engine, SEO moat, and trial surface.

6

Free public tools shipped

6–9%

Tool users → paid trial (Y1 target)

35–45%

Trial → paid conversion (Y1 target)

LEAD GENERATION

Every tool surfaces a contextual upgrade prompt to Farmer Basic ($19/mo) at the feature ceiling — save >3 scenarios, export to PDF, unlock full price history.

SEO AUTHORITY

Long-tail moat in specialty-crop search: "tomato labor hours per acre Zone 8", "sweet potato custom harvest rate NC" — expensive for row-crop incumbents to replicate.

PRODUCT TRIALS

Tools double as low-friction trials of the paid modules. Users self-qualify by depth of use, lowering CAC and shortening sales cycles.

VETERAN-OWNED · SBA VERIFIED

Certified VOSB unlocks set-asides, supplier diversity, and non-dilutive capital.

STATUS

Certified Veteran-Owned Small Business

ENTITY

Business As Usual LLC (DBA Business As Usual Farm)

VERIFY

veterans.certify.sba.gov
(SBA VetCert public registry)

FEDERAL SET-ASIDES (FAR 19.14)

VOSB / SDVOSB eligibility for USDA, NRCS, and DoD food-resilience contracts that overlap our specialty-crop intelligence offering.

CORPORATE SUPPLIER DIVERSITY

Preferred-vendor consideration with regional grocers, foodservice distributors, and Tier-1 agribusinesses sourcing through the buyer marketplace.

NON-DILUTIVE GRANT PIPELINE

Farmer Veteran Coalition, Bob Woodruff Foundation, Patriot Boot Camp, StreetShares, Hivers & Strivers — sources unavailable to non-veteran founders.

Hiring commitment: ≥ 25% veteran / military-family headcount through Year 3.

RISK TRANSFER · INSURANCE PROGRAM

A layered program calibrated for venture-backed AgTech SaaS.

Cyber + Tech E&O

$2M / $2M seed → $5M / $5M Series A

General + Product Liability

$1M occurrence / $2M aggregate

Directors & Officers

$1M–$3M, Side A/B/C at priced round

EPLI

$1M, bundled with D&O at 5+ FTEs

Workers' Comp

Statutory, pay-as-you-go via payroll

Commercial Auto + Property

Hired/non-owned + replacement-cost BPP

Crime / Fidelity Bond

$250K min for enterprise procurement

Umbrella / Excess

$2M layer when enterprise contracts require

YEAR-1 BUDGETED PROGRAM

$12K–$25K total · Carriers under evaluation: Coalition, At-Bay, Resilience, Cowbell, Embroker, Chubb, Travelers, Hiscox, Beazley, Vouch, Newfront.

Annual review 60 days pre-renewal · broker of record re-bid every 24 months.

3-YEAR FINANCIAL PROJECTIONS

From 250 pilot farms to a $1.6M ARR specialty-crop SaaS.

	YEAR 1	YEAR 2	YEAR 3
Paying farms (EOY)	250	1,000	3,500
Blended ARPA	$300	$400	$457
SaaS ARR	$75K	$400K	$1.60M
Marketplace GMV	$0.3M	$3.0M	$12.0M
Marketplace fee (2%)	$6K	$60K	$240K
Enterprise / data	$0K	$40K	$160K
Total revenue	**$81K**	**$500K**	**$2.00M**
Gross margin %	72%	78%	82%
Gross profit	**$58K**	**$390K**	**$1.64M**
Net new ARR retention	n/a	112%	118%
Logo churn (annual)	≤12%	≤10%	≤8%

REVENUE DRIVERS

• SaaS: farm count × blended ARPA (mix shift Basic → Pro → Enterprise lifts ARPA Y1→Y3)
• Marketplace: GMV × 2% take rate (anchored by 1 buyer Y1, 5+ buyers Y3)
• Enterprise: 0 → 1 → 4 paid data contracts with co-ops, input suppliers, and ag lenders

GROSS MARGIN ASSUMPTIONS

• SaaS GM 85% → 88% (hosting, AI inference, processing)
• Marketplace GM 55% → 70% (logistics, fraud, buyer ops)
• Blended GM 72% → 82% as SaaS mix and automation compound

Base case from the editable 5Y Trajectory model (xlsx). Y1 is the master driver; Y2–Y3 cascade off Y1 farm count, ARPA mix shift, and buyer roster.

SENSITIVITY ANALYSIS

Bear / Base / Bull on revenue drivers and gross margin.

REVENUE SENSITIVITY — YEAR 3 OUTCOMES

Driver	BEAR (−30%)	BASE	BULL (+25%)
Paying farms (EOY)	2,450	3,500	4,375
Blended ARPA	$365	$457	$525
SaaS ARR	$0.89M	$1.60M	$2.30M
Marketplace GMV	$7.2M	$12.0M	$16.0M
Marketplace fee (2%)	$144K	$240K	$320K
Enterprise / data	$80K	$160K	$240K
Total revenue	**$1.12M**	**$2.00M**	**$2.86M**

Δ vs. Base: Bear −44% | Bull +43%

GROSS MARGIN SENSITIVITY — YEAR 3

Component	BEAR	BASE	BULL
SaaS GM %	82%	88%	90%
Marketplace GM %	55%	70%	75%
Enterprise GM %	65%	75%	80%
Blended GM	**73%**	**82%**	**86%**
Gross profit (base rev)	$1.46M	$1.64M	$1.72M
Gross profit (scenario rev)	$0.82M	$1.64M	$2.46M

Combined Bear → $0.82M GP | Combined Bull → $2.46M GP

KEY SWING FACTORS & RISK TRIGGERS

Top revenue swings: (1) Year-1 pilot retention (Bear ≤55%, Base 70%, Bull ≥80%) (2) Buyer roster (1/3/5+ anchor buyers) (3) Pro-tier mix (15% / 30% / 45%). Margin swings: hosting + AI-inference cost per active farm, marketplace logistics automation, and enterprise contract gross terms. RED trigger: Bear revenue + Bear GM held 2 quarters → pull contingency reserve (§9.2 of plan).

Base figures from Slide 15. Bear = −30% farm count, −20% ARPA, GM compression. Bull = +25% farm count, +15% ARPA, GM expansion.

SCENARIO WATERFALL

Bear → Base → Bull: How Assumptions Flow Into Revenue & Gross Profit

Year 1 / Year 2 / Year 3 — values in $M. Δ shown vs. Base.

Total Revenue Waterfall

Gross Profit Waterfall

KEY READ

Revenue swing widens from ±$0.07M in Y1 to ±$0.86M in Y3 as marketplace GMV compounds. Gross profit swing widens faster (±$0.04M → ±$0.90M) because Bull blends 86% GM vs. Bear's 73%. Hit Base on farms + ARPA in Y1 to keep Y3 Bull on the table.

ASSUMPTIONS SUMMARY

Bear / Base / Bull Inputs and Formulas — Revenue & Gross Profit

Year-3 inputs unless noted. Use with Slides 15-17.

Driver	Definition / Unit	Bear	Base	Bull
Paying farms (Y3)	# of paying farm accounts	2,450	3,500	4,375
Blended ARPA (Y3)	Annual revenue / farm ($)	$365	$457	$525
Pro+Enterprise mix	% on Pro or Enterprise tier	25%	40%	55%
Net retention (NRR)	Expansion - churn	98%	112%	125%
Logo churn (annual)	% of paying farms lost	12%	7%	4%
Marketplace GMV (Y3)	Gross merchandise value ($M)	$7.2M	$12.0M	$16.0M
Marketplace take rate	Fee on GMV	1.5%	2.0%	2.5%
Anchor buyers (Y3)	Contracted off-takers	2	5	8
Enterprise/data contracts	# paid data/API deals (Y3)	1	4	7
Avg. enterprise ACV	$ per contract	$60K	$90K	$120K
SaaS gross margin	Hosting + support	82%	85%	90%
Marketplace gross margin	After payments + ops	55%	65%	75%
Enterprise gross margin	Delivery + data costs	65%	72%	80%

FORMULAS

SaaS revenue

= Paying farms × Blended ARPA

ARPA = Σ(tier price × tier mix %)

Marketplace revenue

= GMV × Take rate

GMV = Anchor buyers × avg. order

Enterprise revenue

= # contracts × Avg. ACV

Total revenue

= SaaS + Marketplace + Enterprise

Gross profit (by line)

= Revenue_line × GM_line

Blended GM %

= Σ(Rev_line × GM_line) / Total Rev

SCENARIO RULES

Bear/Base/Bull are applied per-driver and combined; cross-driver correlation is not assumed. Year-1 and Year-2 inputs scale linearly from these Y3 anchors per Slide 15.

TRACTION UPDATE · Q3 2026

First LOI signed. 6,400 acres of committed pipeline.

Real farm dollars now backing the platform — not just interest, contracted intent.

$186K

COMMITTED ARR

Blue Ridge Produce Co-op — signed LOI, 1,240 acres.

6,400

COMMITTED ACRES

Pipeline across NC · SC · GA · VA.

8 of 12

PILOTS STANDARD-BAND

on the live Bankability Score (v0.9).

1

LENDER IN SCOPING

Farm Credit Mid-Atlantic — co-branded pilot.

INVESTOR READ

Signed LOI de-risks Y1 revenue in the base case. Bankability Score creates a second wedge — growers become underwritable, unlocking lender + crop-insurer distribution and enterprise ACV outside the SaaS line. Farm Credit conversation is the template.

Sources: signed LOI on file · live pilot data · Bankability Score v0.9 (baufarmintelligence.com/investors/bankability-score)

NEW PRODUCT SURFACE · SHIPPED

Bankability Score — turning farmers into underwritable borrowers.

300–1000 composite score. Live for all pilot growers. Distribution channel to lenders + insurers.

HOW IT SCORES

Farm history & tenure	12%
Revenue trajectory (3Y)	14%
Revenue stability / concentration	10%
Contracted acreage (pre-season)	16%
Digital record depth	8%
Insurance coverage	10%
Debt-to-asset ratio	12%
Crop / buyer diversification	10%
Climate + soil resilience	8%

PILOT DISTRIBUTION (v0.9)

Prime	900–1000	1 pilots
Standard	750–899	8 pilots
Watch	600–749	2 pilots
Sub-bank.	300–599	1 pilots

Live demo → baufarmintelligence.com/investors/bankability-score · Farm Credit Mid-Atlantic co-branded pilot in scoping.

INVESTOR-FACING PRODUCT · LIVE

Diligence is now a product, not a PDF.

Every investor claim is a live surface at baufarmintelligence.com/investors — inspectable in real time.

Scenario Model

/investors/scenario-model

Move sliders on farms · ARPU · churn. ARR, burn, and runway recompute live from the base plan.

Expansion Map

/investors/expansion-map

Pilot farms + target counties with specialty-crop density overlay across NC · SC · GA · VA.

Bankability Score

/investors/bankability-score

300–1000 composite. Nine weighted drivers. Tiered bands. Top-3 driver breakdown per grower.

This Week at BAU

/investors (ticker)

Rolling milestone ticker — signed LOIs, product releases, partnerships, press. Timestamped, admin-managed.

RECENT MILESTONES

★ Advisory: former USDA RMA regional director joined.
★ Featured in Southeast AgriBusiness — 'Ones to Watch: 2026.'
★ Bankability Score v0.9 shipped to all pilot growers.