AgriFlow Kenya Limited (sample)

Agritech | Kenya | Revenue-stage

INDICATIVE CAPITAL READINESS SCORE™

INVESTMENT-GRADE

Strong fundamentals with addressable gaps. Suitable for first meetings with Seed VC (East Africa focus) and Impact VC (Agri / FoodTech).

VERIFY THIS REPORT

Scan to confirm authenticity at
clinq.africa/verify/PLE_AGRIFLOW
Genuine Clinq reports are listed in our public registry.

Evaluated 27 September 2026. Funder type: Seed / Pre-Series A VC

The CRS measures readiness — not creditworthiness, valuation, or guaranteed funding outcomes.

THE BUSINESS, IN BRIEF

Executive Summary

BUSINESS

AgriFlow Kenya Limited is a Seed-stage B2B SaaS company providing AI-powered route optimisation and logistics management for agricultural supply chains in Kenya. The platform connects smallholder farmers, cooperatives, and agri-processors, reducing post-harvest losses through real-time load matching and cold chain coordination.

CRS IN CONTEXT

A score of 77 places this business in the Investment-Grade band (active funder access). Strongest signal: Founder CEO has 11 years of logistics experience including 6 years as Head of Operations at Twiga Foods. Primary drag: No tax compliance certificate uploaded — mandatory pre-condition for all commercial bank facilities in Kenya. Action: obtain a current-year KRA tax compliance certificate.

CAPITAL RECOMMENDATION

Primary: Equity. Secondary: Revenue-Based Finance.

Auto-routed for Business Expansion / Growth Capital. Primary equity raise from Seed VC or East Africa-focused Impact VC, with RBF as a parallel non-dilutive working capital track. Debt deferred to a 9–12 month horizon pending compliance completion.

PRIMARY FUNDER MATCH

Seed VC (East Africa focus) · fit score: 88/100

Why you match: 18% MoM revenue growth, strong founder track record, clean cap table · Named CTO hire and two signed LoIs provide forward visibility

NEXT ACTION

Week 1–2: Obtain a current-year KRA tax compliance certificate and upload it to your Clinq document pack. KRA online request — most businesses receive it in 5–7 business days. this +5–7 crs pts. unlocks commercial bank and dfi debt conversations.

SECTOR, TARGET RAISE & FORECAST

Business Snapshot

SECTOR

Agritech

Kenya · seed

TARGET RAISE

—

Ticket range

TARGET CAPITAL MIX

Not disclosed in deck.

Revenue & EBITDA outlook

Your uploaded documents didn't disclose a multi-year revenue / EBITDA forecast. Add a financial model with FY2025 + FY2026 columns to populate this table.

HOW THE 77 WAS BUILT

Score Breakdown

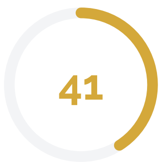
Scored for your selected funder type (Seed / Pre-Series A VC). Each pillar score (0–100) is multiplied by the weight shown below to produce the overall CRS of 77.

PILLAR	RAW	VISUAL	WEIGHT	CONTRIBUTION
P1 — Financial Maturity	72/100		20%	14.4 pts
P2 — Traction & Market Proof	81/100		30%	24.3 pts
P3 — Market Clarity	75/100		25%	18.8 pts
P4 — Team Strength	84/100		20%	16.8 pts
P5 — Structure & Compliance	58/100		5%	2.9 pts
P6 — Impact / ESG	0/100		0%	0.0 pts
TOTAL CRS			**100%**	**77 / 100**

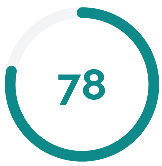
P6 Impact/ESG: Not applicable for your funder type and capital use.
Weights are displayed as rounded figures. The underlying score uses precise values.

FUNDER TYPE NOTE

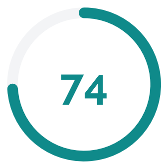
These weights reflect your selected funder type (Seed / Pre-Series A VC) — the heaviest pillars are P2 Traction & Market Proof (30%) and P3 Market Clarity (25%). Sub-scores below are funder-type-agnostic and isolate readiness for specific capital instruments.



DEBT READINESS
Bank / DFI debt



EQUITY READINESS
Angel / VC / PE



RBF READINESS
Needs MRR ≥ $20K

77 — INVESTMENT-GRADE

What This Score Means

77 — Investment-Grade

Funder access: Active. Strong fundamentals with addressable gaps. Suitable for first meetings with Seed VC (Eas

Most growth and expansion investors begin conversations from a CRS of 70, with P2 Traction and P3 Market Clarity as the primary screening criteria.

BAND LADDER

0–39	40–54	55–69	70–84	85–100
Pre-Readiness	**Developing**	**Promising**	**Investment-Grade**	**Capital-Ready**
None	None	Watchlist	Active	High Priority
			YOU	

You are within the active deal-flow range for Seed VC (East Africa focus), Impact VC (Agri / FoodTech), DFI Grant / Technical Assistance — these funder types typically accept first meetings at 70+. A score of 85+ is where term sheets typically initiate without a warm introduction. You are 8 points from that threshold, and the 90-day roadmap on the following pages closes most of that gap.

EVIDENCE-BACKED, NOT EXHAUSTIVE

Strengths

The following strengths were identified from the uploaded documents and snapshot. Each is grounded in specific evidence — up to five are shown, prioritising what matters most rather than a complete list.

01

P4 — TEAM STRENGTH

Founder CEO has 11 years of logistics experience including 6 years as Head of Operations at Twiga Foods.

02

P2 — TRACTION & MARKET PROOF

KES 2.1M MRR ($16K) with 3 consecutive months of 18% MoM growth. 14 active B2B customers.

03

P3 — MARKET CLARITY

TAM/SAM/SOM constructed with World Bank and USAID agricultural trade data. Competitors named with clear differentiation.

04

P2 — TRACTION & MARKET PROOF

Two signed LoIs from Nairobi cold chain operators (total contract value KES 8.4M) provide forward revenue visibility.

05

P1 — FINANCIAL MATURITY

Financial model has assumptions tab, formula-driven projections, and reconciled P&L + cashflow. Unit economics populated.

SPECIFIC AND FIXABLE

Gaps & Weaknesses

Each gap below includes the exact action required and is graded by severity. Close the HIGH items first — they unlock the most funder categories.

01 **P5 — STRUCTURE & COMPLIANCE** HIGH

No tax compliance certificate uploaded — mandatory pre-condition for all commercial bank facilities in Kenya. Action: obtain a current-year KRA tax compliance certificate.

02 **P5 — STRUCTURE & COMPLIANCE** HIGH

No sector regulatory document present. PSP licence question unresolved. Action: confirm PSP requirement with CBK or upload exemption letter.

03 **P2 — TRACTION & MARKET PROOF** MEDIUM

Financial model missing scenario analysis tab. Action: add a downside case using 50% of base revenue assumptions.

04 **P1 — FINANCIAL MATURITY** MEDIUM

Balance sheet absent. Action: add a balance sheet tab reconciled to the cashflow statement.

05 **P3 — MARKET CLARITY** LOW

Pricing model rationale is absent. Action: add 2–3 sentences on the basis for current pricing relative to competitors.

CAPITAL STRUCTURE FLAGS

- Compliance gap suppresses DRS — closing tax cert + PSP question unlocks debt category.
- RBF eligibility unlocked once 6 months of bank statements uploaded.

RECOMMENDED STRUCTURE

Capital Structure Assessment

RECOMMENDED STRUCTURE

Equity then Revenue-Based Finance

Auto-routed for Business Expansion / Growth Capital. Primary equity raise from Seed VC or East Africa-focused Impact VC, with RBF as a parallel non-dilutive working capital track. Debt deferred to a 9–12 month horizon pending compliance completion.

CAPITAL TYPE	VERDICT	RATIONALE
Equity	VIABLE	Primary recommendation. Auto-routed for Business Expansion / Growth Capital. Primary equity raise from Seed VC or East Africa-focused Impact VC, with RBF as a parallel non-dilutive working...
Debt	NOT YET	No tax compliance certificate (hard pre-condition for Kenyan commercial banks) and no audited accounts. Revisit in 6–9 months.
Revenue-Based Finance	VIABLE	Eligible based on revenue stage, traction and compliance posture.
Blended Finance	NOT YET	SDG alignment credible but PSP licence ambiguity must be resolved first.
Grants	POSSIBLE	Re-evaluate after closing the gaps flagged in Section 6.

SECTION 8 — CAPITAL RANGE ASSESSMENT

No capital types are currently viable for a range estimate. See the table above for the specific actions that will unlock each category.

INDICATIVE MAXIMUM LOAN (1.5X DSCR)

No EBITDA or net profit could be extracted from the uploads yet. Upload a financial model or management accounts showing profit and request a re-score to unlock this estimate.

Banks typically require a Debt Service Coverage Ratio of at least 1.25–1.5x.

RANKED BY FIT SCORE

Funder Match List

Top funder categories ranked by fit score. Fit scores combine the CRS (77), sub-scores (Equity Readiness: 78/100, Debt Readiness: 41/100, RBF Readiness: 74/100), and capital-structure signals. Approach in rank order.

FUNDER TYPES MOST LIKELY TO BACK YOU

Based on your industry, business stage and business model (Agritech · seed): Seed VC (East Africa focus), Impact VC (Agri / FoodTech), DFI Grant / Technical Assistance. Fit labels below show how likely each is to say yes today.

RANK 1 Seed VC (East Africa focus)

88/100
FIT SCORE
LIKELY TO SAY YES

WHY YOU MATCH
18% MoM revenue growth, strong founder track record, clean cap table · Named CTO hire and two signed LoIs provide forward visibility

WHAT WOULD IMPROVE THE FIT
Scenario analysis + balance sheet closes remaining P1 gaps — fit moves to 92+

RANK 2 Impact VC (Agri / FoodTech)

74/100
FIT SCORE
WORTH EXPLORING

WHY YOU MATCH
SDG 2 alignment (post-harvest loss reduction) credible · Traction and team meet Impact VC thresholds

WHAT WOULD IMPROVE THE FIT
A 2-page impact one-pager with KPIs adds 5–8 points

RANK 3 DFI Grant / Technical Assistance

68/100
FIT SCORE
WORTH EXPLORING

WHY YOU MATCH
SDG alignment + pre-commercial features make AECF / AGRA eligible

WHAT WOULD IMPROVE THE FIT
Formal impact framework with SDG KPI definitions

RANK 4 Growth / PE (later stage)

46/100
FIT SCORE
LONG-SHOT TODAY

WHY YOU MATCH
Strong unit economics trajectory for a future growth round

WHAT WOULD IMPROVE THE FIT
Scale: ARR and audited accounts required before PE conversations open

ALMOST THERE

Is Your Documentation Ready?

Clinq introduces a business to funders in its network once its Capital Readiness Score reaches 70 or above and the day-one document pack for **Business Expansion / Growth Capital** is in place. AgriFlow Kenya Limited has **3 of 5** required documents on file, at a score of **77/100**.

- Audited financial statements — missing
- Pitch deck / company profile — on file
- Financial model — on file
- Management accounts / financials — on file
- Certificate of incorporation — missing

Next step: close the missing items above and work through the roadmap below, then re-run your analysis. Clinq Prep can build a pitch deck or financial model with you if you don't have one yet.

SECTION 11 — 90-DAY IMPROVEMENT ROADMAP

Prioritised, Sequenced by Impact

Completing all six actions is projected to lift the CRS materially; the first four alone typically add 15–25 points.

1 IMMEDIATE Week 1–2

Obtain a current-year KRA tax compliance certificate and upload it to your Clinq document pack. KRA online request — most businesses receive it in 5–7 business days.

P5 · +5–7 CRS pts. Unlocks commercial bank and DFI debt conversations.

2 IMMEDIATE Week 2–3

Upload 6 months of business bank statements showing consistent MRR inflows — hard evidence of revenue quality for growth investors.

P2 · +3–4 CRS pts. Strengthens the traction story every equity investor will diligence.

3 NEAR-TERM Week 3–4

Add a scenario analysis tab to your financial model — minimum a downside case at 50% of base revenue assumptions.

P1 · +4 CRS pts. Removes the most common first-meeting objection from Seed VCs.

4 NEAR-TERM Week 4–5

Add a balance sheet tab that reconciles to your cashflow statement. Completes the P1 quality check.

P1 · +4 CRS pts. P1 raw score moves from 72 to approximately 80.

5 MID-TERM Month 2

Confirm CBK position on PSP licence for payment settlement flows. If required, initiate application. If exempt, upload the legal opinion.

P5 · +6–8 CRS pts. Resolves the highest-severity gap in this report.

6 MID-TERM Month 2–3

Write a 2-page impact summary: name SDG 2, define 2–3 measurable KPIs, add a one-paragraph ESG risk note.

P6 · +5–8 CRS pts. Impact VC fit: 74 ~82. Unlocks DFI grant eligibility.

RE-EVALUATE AFTER COMPLETING ACTIONS 1–4

Completing the top four items typically adds 15–25 CRS points. Re-run your evaluation in Clinq before beginning funder conversations so your profile reflects current readiness.

HOW TO READ THIS REPORT

Methodology Note

Section 8 — Capital Range Assessment: ranges are estimates based on document inputs and East Africa market benchmarks. They are not offers, indicative terms, or guarantees of funding outcomes. Ranges are computed at report generation and will change as documents are updated or market conditions shift. USD conversion uses the exchange rate at the date of report generation. The Funder Version of this report does not include specific figures — full range detail is available to the founder in their Clinq portal.

EVALUATION DETAILS

- Evaluated: 27 September 2026
- Funder type selected: Seed / Pre-Series A VC
- Methodology version: CRS v2.2 (August 2026)
- Documents used: cap_table, financial_model, loi, mgmt_accounts, pitch_deck

WHAT THE CRS DOES AND DOES NOT MEASURE

The CRS measures the quality and completeness of a founder's readiness package against the standards of African DFIs, VC funds, and commercial lenders. It does NOT measure creditworthiness, business valuation, or investment potential — and it does NOT guarantee funding outcomes. Funders conduct their own independent diligence; this report is one input among many.

Questions about this report: hello@clinq.africa