

Why We Invested in xFarm: Cultivating the Future of Fintech in Agriculture

A core thesis of Mouro Capital lies in the pervasiveness of fintech as a foundational shift in how financial services are delivered. No longer confined to direct-to-consumer models, financial services are increasingly embedded into other customer journeys, becoming seamlessly integrated into the industries that drive our daily lives. This is a core thesis that underpins several of our investments, such as [byrd](#), [Nowports](#) or [payslip](#). The same applies to our latest partner, [xFarm](#), which perfectly embodies this vision.

Agriculture is one of the most underserved sectors in terms of technological innovation, yet it is a cornerstone of society. In emerging markets, farming is the fabric that sustains communities, while in developed markets, it shapes the values and lifestyles we hold dear. Despite its critical importance and massive share of world employment (27%), the agricultural sector has often been left behind in the tech revolution.

xFarm, led by Matteo and his exceptional team, is primarily an app for farm management - a sort of ERP for the tech enabled farmer, combining mobile portability with smart data capture and reporting and IoT. From our perspective, xFarm also stands at the intersection of agriculture and fintech, offering a solution that addresses the unique needs of farmers while leveraging the power of technology to transform their financial needs. Matteo's personal and family history in farming, combined with his proven success as a technology executive, gives him and his team an unparalleled and hard to find perspective. They're not just solving problems; they're solving problems they've lived through.

We are thrilled to partner with Partech Impact in this funding round and to collaborate with Matteo and his team as they explore the exciting frontier of "AgTech meets FinTech". The fusion of agriculture technology and fintech offers tremendous potential for growth, not only for xFarm but for the farming communities and economies they serve. Together, we're planting the seeds for a future where agriculture thrives with the power of embedded financial services, creating a more sustainable and prosperous world.