

SOIL RESTORATION NOTES

Janie's Farm, IL

TERMS & DETAILS

- 5-year term
- \$50,000 minimum
- 2.25% interest paid to investor
- 0.50% interest paid into Soil Restoration Pool
- Accredited Investors Only

SOIL RESTORATION POOL (SRP)

Building soil health is ongoing work for organic farmers, and the Soil Restoration Notes are specifically designed to support farmers in their soil health and conservation projects. Funding these kinds of projects often improves farm cash flow by creating greater capacity and efficiency.

SRP PAYOUTS



Please note: This flyer does not constitute a securities offering. The details provided are solely a summary of this offering.

OVERVIEW

Iroquois Valley offers investors direct exposure to a diversified portfolio of certified organic farmland. The Company raises capital through a combination of debt and equity securities to provide long-term access to farmers through leases and mortgages and support the financial health of their businesses through operating credit lines.

ORGANIC FARMLAND NOTES

Iroquois Valley has issued promissory notes since 2014 to offer investors a fixed-income security that supports organic farmers. The notes allow the Company to broaden and diversify the capital stack, keep cost of capital relatively low and offer financing to farmers at accessible rates. As of year-end 2020, Iroquois Valley was capitalized approximately 70% by shareholder equity and 30% by debt. Unsecured promissory notes held by impact investors comprised almost 80% of all the outstanding debt on the Company's balance sheet.

SRP PROJECT EXAMPLES



Growing the laying hen flock in order to expand egg production. More hens on pasture means that more insects are eaten and more manure is spread. These benefits extend to other animals at Mint Creek as they rotate on nutrient-rich pastures with fewer parasites, while also supporting the farm's cash flow.



Integrating livestock grazing into an organic cropping system. Previously, they harvested green manures with tillage tools and left them to feed the soil. Now, they are grazing cattle through green manure. This increases income, reduces fuel and equipment maintenance costs alongside tillage, and improves the soil health benefits of green manure cover crops.