

SOIL RESTORATION NOTES

Sumac Creek Farm, IL

TERMS & DETAILS

- 5-year term
- \$50,000 minimum
- 2.00% interest paid to investor
- Accredited investors only
- Available in self-directed IRAs

HEALING SOILS FOUNDATION'S FIRST APPLICANT

Our charitable entity, Healing Soils Foundation, officially launched in Spring 2022. The first application was submitted by Rachael and Chris Jones of [Sumac Creek Farm](#) in Kankakee County, Illinois. Rachael and Chris run a multi-faceted business growing food and serving it at their Dine on the Land events, in addition to a CSA program, cut flower subscription, and more. They emphasize youth education through immersive summer camps, cooking classes, and gardening workshops.

Some of the funds for Sumac Creek will be used for preparations for the Jones' busy summer months hosting farm dinners and youth camps, preparing weekly farm boxes, and making improvements to the farm.



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 land access to farmers through leases and mortgages and to 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 2021, Iroquois Valley was capitalized approximately 75% by shareholder equity and 25% by debt. Unsecured promissory notes held by impact investors comprised 100% of the outstanding debt on the Company's balance sheet.

HEALING SOILS FOUNDATION

In order to better address the unique challenges faced by farmers with financial needs, the Co-Founders of Iroquois Valley started a charitable venture, Healing Soils Foundation (HSF). HSF provides grants to organic and regenerative farmers for agricultural practices that help heal our environment, heal our communities, and heal our bodies by providing nutrient-dense food, free of chemicals. The Foundation is particularly excited about working with farmers who have been victims of social injustice in addition to small and mid-sized farmers who have exhausted other sources of capital.

The partnership between Iroquois Valley and HSF will replace the Soil Restoration Pool funded by previously issued promissory notes. We encourage all noteholders to consider a tax-deductible donation to HSF to accompany any investment in a Soil Restoration Note with Iroquois Valley.

For more information about Healing Soils Foundation, please [visit the website](#) or reach out to info@healingsoilsfoundation.org.