



IROQUOIS VALLEYTM

FARMLAND REIT



INVESTOR PRESENTATION

MAY 2023

WHO WE ARE

Iroquois Valley Farmland REIT is a real estate investment trust that provides organic and regenerative farmers with land security and working capital through long-term leases, mortgages, and operating lines of credit. Our REIT is a Public Benefit Corporation and Certified B Corp.



CREAMBROOK FARM | VIRGINIA

**PUBLIC BENEFIT
CORPORATION**

Certified



Corporation

A close-up photograph of a person's hands holding a large clump of dark, rich soil. The soil is moist and crumbly, with some small green plants and roots visible. The background is a blurred field of green plants.

WHY ORGANIC?

TO PROTECT SOIL AND WATER

TO MITIGATE CLIMATE CHANGE

TO SUPPORT PUBLIC HEALTH

TO GROW A BURGEONING AND
UNDER-RESOURCED INDUSTRY



JANIE'S FARM | ILLINOIS



BUT ONLY

1%

**OF U.S. FARMLAND
IS CERTIFIED ORGANIC**

**FARMERS FACE MANY
BARRIERS TO ESTABLISHING
AND EXPANDING ORGANIC
FARMS, INCLUDING:**

- Access to land security
- Access to financing
- Support during the 3-year transition to organic
- Deficit of organic-specific industry data
- Stable access to markets for distribution
- Long-term commitment and risk-sharing with financial partners

IROQUOIS VALLEY OFFERS SOLUTIONS

HOLISTIC AND
INCLUSIVE
APPROACH TO
UNDERWRITING
FARMERS

LEASES AND
MORTGAGES
PROVIDE LAND
SECURITY

FINANCIAL
PRODUCTS
STRUCTURED FOR
THE ORGANIC
TRANSITION



LONG-TERM
COMMITMENTS
FROM DIVERSE
INVESTOR BASE

FUNDING FOR
SOIL HEALTH &
CONSERVATION

RISK AND
RETURNS LINKED
TO FARMER
PERFORMANCE

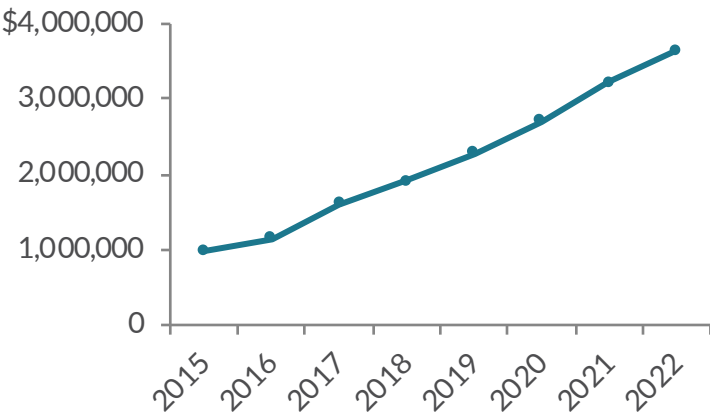
515 acres
conserved
with
easements

OUR BUSINESS MODEL IS UNIQUE



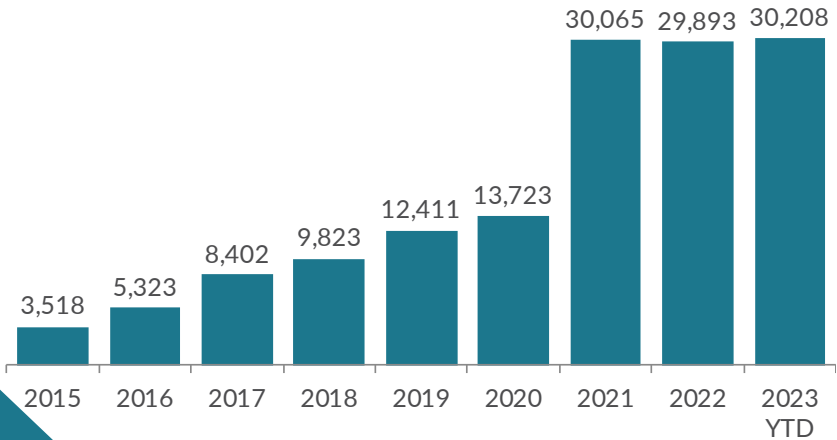
- Respond to farmer need
- Individually structure deals to ensure fit and longevity
- Support the organic transition and conservation
- Generate financial, social, and environmental investor returns

REVENUE



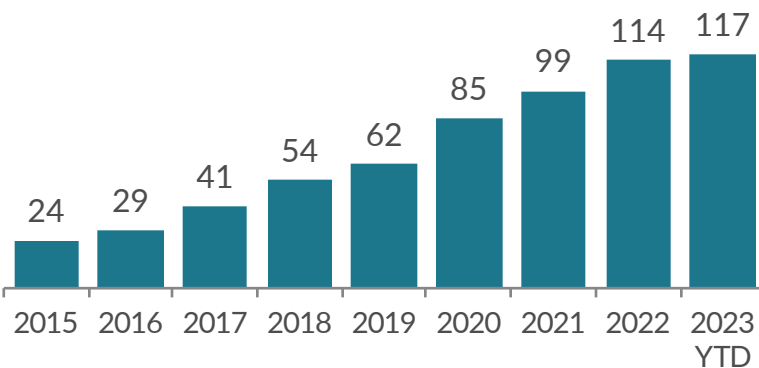
Financials are audited as of 12/31/22

OWNED & FINANCED ACRES

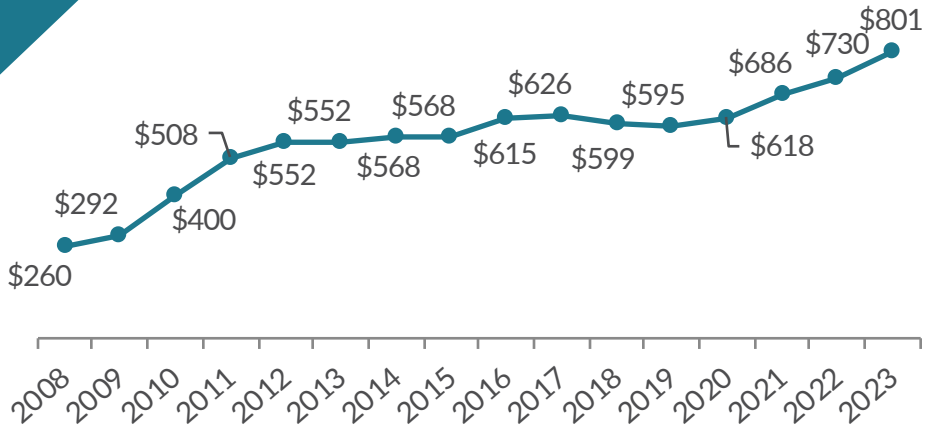


A TRACK
RECORD OF
GROWTH &
SUCCESS

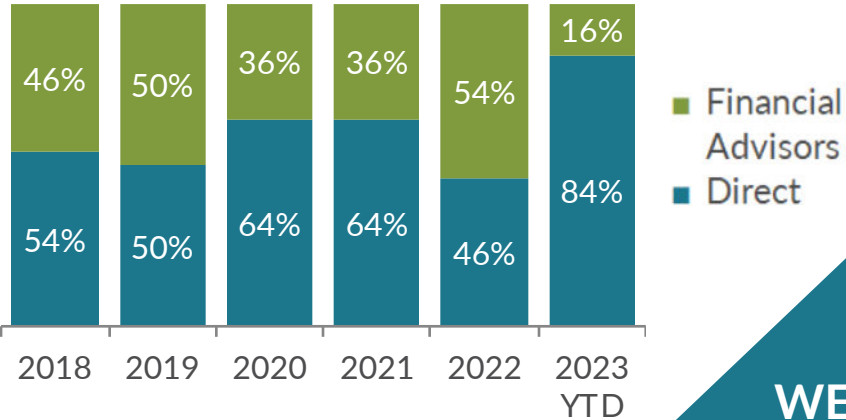
NUMBER OF FARM INVESTMENTS



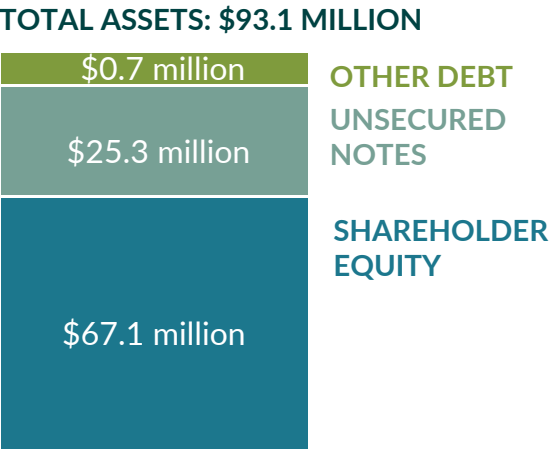
SHARE PRICE



FUNDING SOURCE

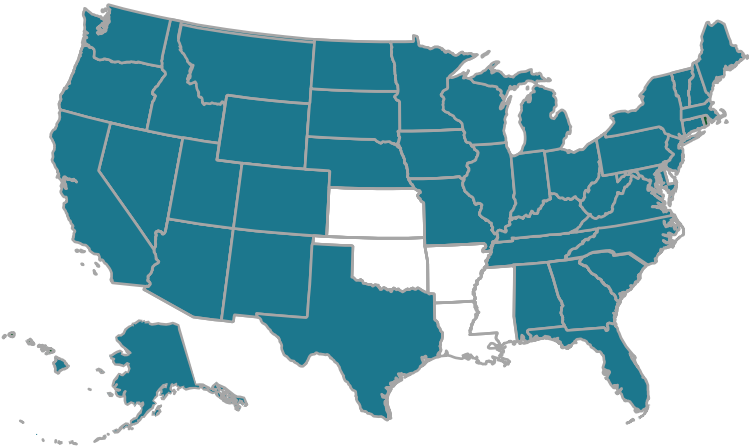


CAPITALIZATION

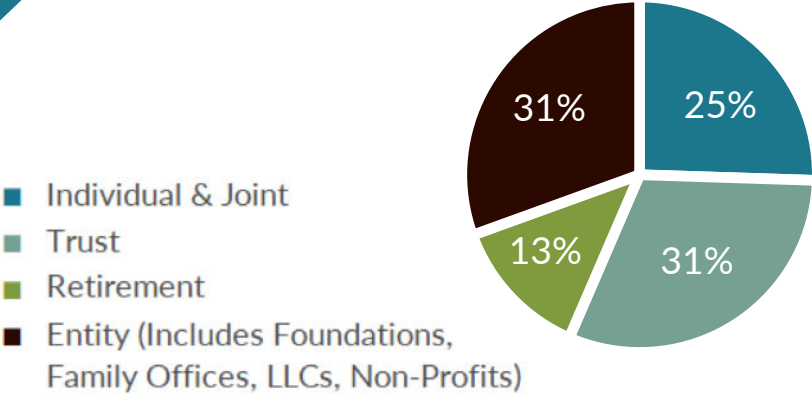


WE HAVE A
DIVERSE BASE
OF INVESTORS

INVESTOR LOCATIONS



ACCOUNT TYPE



EVOLVING PRODUCTS FOR EVOLVING FARMER NEEDS

2007: Began with long-term organic
farmland leases

2016: Introduced mortgages

2019: Extended first lines of credit

2022: Expanded underwriting criteria
to be more holistic and inclusive



REVISING OUR APPROACH

Historically, BIPOC farmers have faced **significant barriers to accessing financing**. Socially disadvantaged farmers represent 4.5% of all farmers in the US in 2017, compared to 13.3% in 1900.

BIPOC farmers **overwhelmingly use organic and regenerative practices**. We are proud to expand our support for these borrowers through specialized and reparative products.



ROOTED IN REGENERATION



HEPATICA FARM | NEW YORK

- Loan Iroquois Valley capital to acquire farmland
- Minimum investment: \$25,000
- Available to accredited investors only

PROPOSED TERMS			
Standard Option	3 year	5 year	7 year
Gross Yield	4%	2.5%	3%
Net Yield	3%	1.5%	2%
Pool Contribution	1%	1%	1%
Catalytic Option	All Term Lengths		
Gross Yield	2%		
Net Yield	0.5%		
Pool Contribution	1.5%		

LAND BACK – WATERFALL UNITY ALLIANCE

FARMERS

Waterfall Unity Alliance is made up of members of Mohawk Nation returning to their ancestral homelands.

DETAILS

60 acres of transitioning farmland in Skóhare, also known as Schoharie County in New York.

VISION

To protect the Schoharie Valley and all Earth, build alliances across movements and cultures, and help create solutions to the existential challenges of our times.

THE LAND

Berries and fruit orchards are planted on the farm. Waterfall Unity Alliance will restore native plants and habitat to the land, along with building a traditional longhouse to practice Mohawk culture and language.



BLACK WIND FARM

FARMER

Justin Butts is a Black and Native American Navy veteran and chef.

DETAILS

103 acres of transitioning farmland in Albany County, New York.

VISION

To provide his community with quality food and opportunities to engage with diversified agriculture and culinary arts.

THE LAND

Justin operates a highly diversified farm, raising sheep, heritage breed pigs, broiler and layer chickens, and turkeys on pasture. He devotes some acreage to vegetable and perennial fruit production. To protect the farm from soil erosion from wind, he will plant a windbreak and restore 4 acres of wetland and riparian habitat.



JUSTIN BUTTS, BLACK WIND FARM | NEW YORK

INVESTMENT OPPORTUNITIES

REIT EQUITY SHARES

Own stock in a diversified portfolio of organic farmland supporting independent farmers

“Growth and income” return: dividend plus appreciation of shares over time

Accessible minimum investment: \$10,413
(13 shares)

Redemption rights accrue after 5 years

Available to any US-based investors*

*Investment amount must be the greater of 10% of annual income or net worth

ROOTED IN REGENERATION NOTES

Loan Iroquois Valley capital to create mortgages for farmland

3, 5, or 7 years

Sliding scale return capped at 3% to investors

Minimum 1% into RNR pool to provide loan discounts to BIPOC borrowers

Minimum investment: \$25,000

Available to accredited investors only

Review our investment offering documents at www.iroquoisvalley.com/documents

A RICH & STORIED LANDSCAPE

To do this work with integrity,
we must acknowledge that
other organizations have been
doing this for a long time and
often with fewer resources.

We are committed to ensuring
the RNR note will collaborate,
not compete, with other
funders and technical
assistance providers to create
the best terms possible for
participating farmers.



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SOCIAL MEDIA

