

PRESS KIT



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WHO IS IROQUOIS VALLEY?

Iroquois Valley is an established impact-driven investment company working with farmers across the United States to transition conventional farmland to organic, regenerative production for the benefit of the land and human health.

WHAT DO WE DO?

We connect farmers, farmland and investors to raise more organic food across the country. Through our unique REIT structure that allows us to hold farmland indefinitely, we help farmers expand or transition their current operations and keep it for generations to come.

HOW DO WE DO IT?

Iroquois Valley owns or finances 36,000 certified organic or transitioning acres with a network of more than 70 farmers. The annual returns since the inception of the company are over 9%—an impact investment with solid financial returns.

WHY DO WE DO IT?

We have one generation left to transform America's farmland and regenerate its depleted soil. By growing the footprint of organic, regenerative farming at scale across the country, Iroquois Valley supports farmers with a vision for healthy soil, healthy food and healthy people.



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OUR IMPACT

- Converted or preserved **36,000 acres** of organic, regenerative farmland across **20 states**
- **\$126M** in total assets
- **18-year** track record annualizing at 9%
- **70+** farmer relationships
- Eliminated **8.2M lbs** of synthetic chemicals from our food system since 2014
- Avoided **29,000 tons** of soil erosion annually

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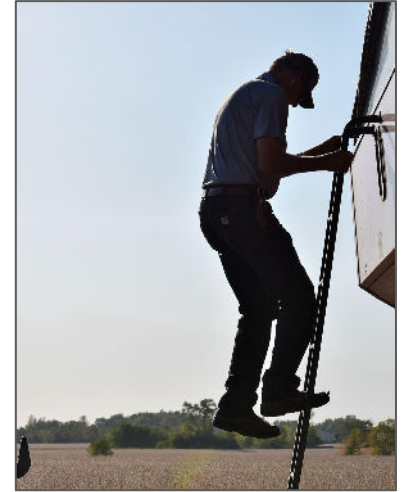
Our founders, investment banker David Miller and ER Doctor Dr. Stephen Rivard, shared a concern regarding the impact of industrial agriculture on the environment and public health.

**One guiding principle shaped their vision:
“Healthy Land = Healthy Food = Healthy People”**

In 2007, the two former college roommates reconnected determined to offer a sustainable alternative to the ecological and economic degradation of conventional farming. Iroquois Valley was created to help independent farmers transition to organic, regenerative agriculture.

Starting by purchasing farmland in Iroquois County, Illinois, they leased it to farmers committed to organic, regenerative practices. As demand for organic and regenerative farmland grew, so did Iroquois Valley. In 2016, the company transitioned to a Real Estate Investment Trust (REIT) to better serve farmers and mission-driven investors. Today, Iroquois Valley has expanded to 131 investments, impacting over 36,000 acres across 20 states.

Iroquois Valley continues to grow, scaling organic, regenerative agriculture, preserving farmland and fostering a healthier, more resilient food system for future generations. Investing in farmers is investing in the future and ensuring stronger rural communities and a more sustainable planet.



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Chris Zuehlsdorff
Chief Executive Officer



Donna Holmes
Managing Director,
Investment Services



Anna Jones-Crabtree
Board Chair



Nora Chovanec
VP, Marketing & Communications

To learn more about the **full leadership team**, visit [this](#) link.

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CHRIS ZEHLSDORFF

Chief Executive Officer

Chris serves as Chief Executive Officer at Iroquois Valley, where he leads the strategic vision of the organization. Chris brings nearly two decades of investment management experience, where his last role was Senior Managing Director and Co-Head of Global Investments at EnTrust Global, an alternative investment firm. Chris grew up on a family dairy farm in Minnesota and maintained an interest in food and agriculture throughout his career. Since 2016, Chris has been a board member at The Glynwood Center for Regional Food and Farming, a non-profit organization supporting regional food and farming in New York's Hudson Valley. Chris graduated with an MBA in Finance and Accounting from Carnegie Mellon University in 2003 and a BA in Economics and Mathematics from Saint Olaf College in 1998.

DONNA HOLMES

Managing Director, Investment Relations

Donna serves as Managing Director of Investment Relations at Iroquois Valley, where she shares the Company's vision and investment strategy with investors and prospects. Donna is passionate about creating an opportunity for all people to reap the health benefits of nutritional food grown in a sustainable and socially just society. She believes in Iroquois Valley's triple bottom line principles, actively securing social, environmental, and financial returns for our investors. Donna has previous experience in business development and investor relations roles at three alternative asset management firms. Donna earned a Bachelor of Science in accounting from Syracuse University, a Juris Doctorate from Syracuse University, College of Law, and a Master of Law in Taxation from New York University.



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NORA CHOVANEC

VP, Marketing & Communications

Nora serves as VP of Marketing & Communications at Iroquois Valley, showcasing the transformative efforts of our farmers in cultivating regenerative practices that enrich our natural world. As an award-winning creative director, marketing specialist, and multidisciplinary designer, she brings expertise across diverse sectors, including environmental conservation, LGBTQ+ advocacy, health equity, and food systems. Nora completed the five-year combined-degree program at Tufts University and the School of the Museum of Fine Arts, Boston, earning a BFA in Fine Art and BA in International Women's Studies with Honos Civicus distinction.

ANNA JONES-CRABTREE

Chair, Board of Directors

Anna serves as Chair of the Iroquois Valley Board of Directors. Anna and her husband own and manage Vilicus Farms, a first-generation, organic, 13,000-acre dryland crop farm in Montana. Vilicus Farms has grown to be a nationally recognized farm using the USDA's beginning farmer programs, conservation practices, and risk-sharing relationships with food companies and land investment firms. Anna is a Donella Meadows Leadership Fellow and a recipient of the White House Greening Government Sustainability Hero Award. She holds a Ph.D. in Civil and Environmental Engineering with a minor in Sustainable Systems from Georgia Institute of Technology.

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WHAT IS THE PROBLEM? Soil Quality

SOIL EROSION

- Leads to **less nutrient rich farms** and creates pollution and runoff in waterways.
- U.S. soil erosion and land degradation **economic losses** are estimated at over **\$37.6 billion annually**.
- More than **57 billion tons** of soil have eroded in the U.S. Midwest.

WHAT IS THE SOLUTION? Organic Farming

ORGANIC FARMING PRACTICES

- Increase soil health and organic matter, which **produces higher yields**.
- Organic soil with cover crops can **2X the water absorbed** building **drought resiliency**.
- Organic farms have **30% less** soil erosion resulting in **less pollution**.



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Market Opportunity

- Organic food is a **\$60 billion** consumer market expected to grow at a **13% CAGR** over the next decade.
- **Less than 2%** of US farmland is certified organic under USDA regulations.
- According to the USDA, there was **880.1 million acres** of land in farms in 2022 which represents **39% of all U.S. land area**. The vast **majority** is conventionally and chemically farmed.

Impact

- Certified organic farmland has a **positive environmental impact** through improved carbon sequestration, elimination of pesticides, enhanced soil fertility, increased biodiversity which leads to **better farm economics**.
- Regional groups of organic farms **increase** annual median household income **by \$2,000**.

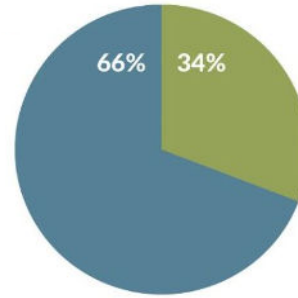
Why Now

- The average American farmer is 58, meaning **40%** of farmland will change hands in the next **15 years**.
- **Demand** for organic agriculture continues to **grow**.
- Currently, **less than 5%** of farmland is held in institutional investment portfolios.
- According to the National Young Farmers Coalition, **secure access to land** is one of the **biggest barriers** to entry for young farmers.

FACTS & FIGURES

Iroquois Valley Farmer Demographics

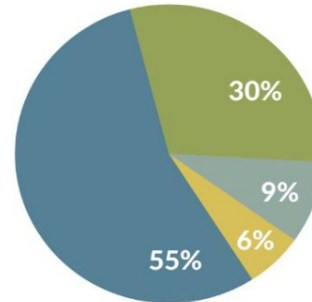
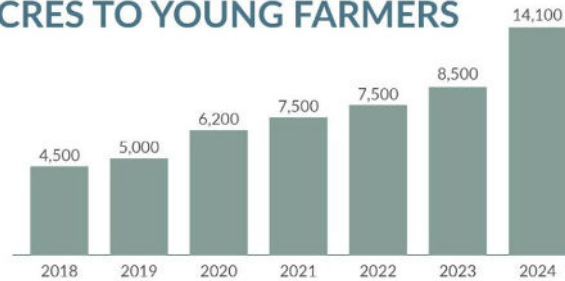
- **66%** of farmers are female
- **9%** of farmers are farmers of color
- **64%** of farmers are Millennial or Gen Z



WOMEN FARMERS

- Farms with Women Involved
- Farms without Women Involved

ACRES TO YOUNG FARMERS



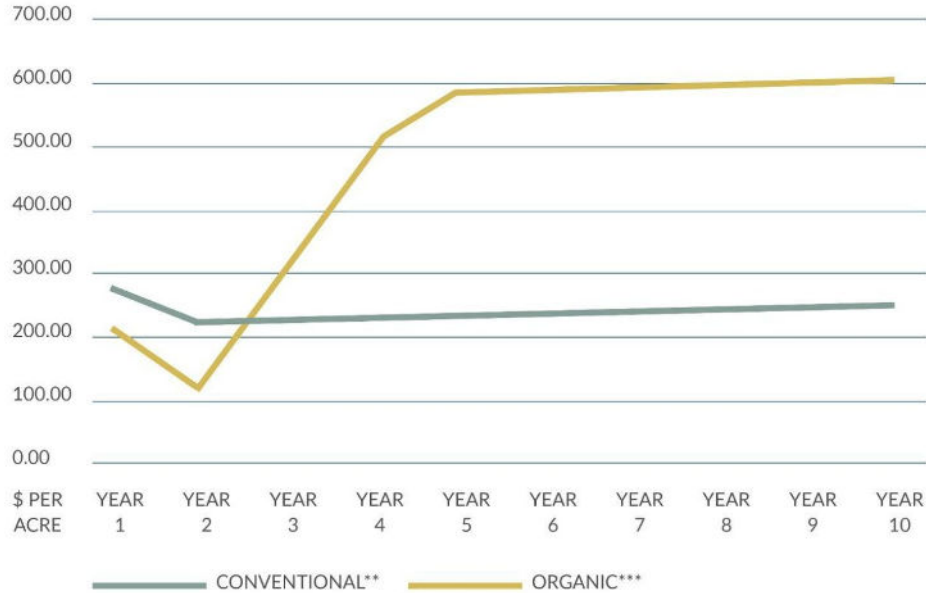
FARMER AGE

- Baby Boomer
- Generation X
- Millennial
- Generation Z

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NET RETURN TO FARMING OPERATIONS

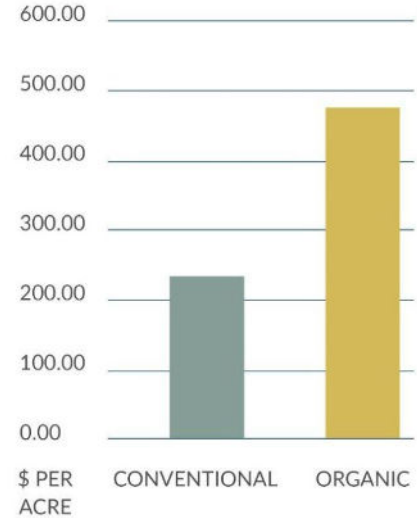


*Net return to Farming Operations adds back the estimated cash rent per acre to farm earnings.

**Conventional operation assumes a 10-year corn and soybean crop rotation.

***Organic assumes a 3-year transition to organic certification followed by a 7-year corn, soybean and wheat rotation.

10-YEAR AVERAGE NET RETURN



*Once a farm achieves organic certification, profits per acre are much higher and stay higher.

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BRANDS THAT HAVE INGREDIENTS GROWN BY OUR FARMERS



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WHY ORGANIC?

Organic farming nurtures soil as a living system, which is essential for growing healthy plants, animals, and humans. Using practices like crop rotations, cover cropping, and integrated livestock management, organic farming emulates natural processes and eliminates the need for synthetic inputs. These organic systems improve soil health, increase biodiversity, and reduce harmful erosion. Organic soils average 19% higher total organic carbon than conventional soil, a key component in mitigating climate change. Additionally, organic farming decreases soil erosion by 30% compared to conventional farming methods. Beyond environmental benefits, organic farming contributes to better human health by reducing exposure to synthetic pesticides and fertilizers, ensuring that the food grown is cleaner and more nourishing for consumers.

WHY IS ORGANIC A GOOD INVESTMENT?

Investing in organic farmland offers a unique opportunity to support a growing sector with significant economic and environmental potential. Organic agriculture can also improve farm resilience to extreme weather events, enhancing the farm's ability to withstand unpredictable climate challenges. Furthermore, farmers who transition to organic practices often experience increased revenues within the first year of certification, demonstrating the financial viability of organic farming from the outset.

Iroquois Valley Farmland REIT provides investors with the chance to own a stake in a diversified portfolio of organic, regenerative farmland, achieving a 9.2% annualized return since inception and selling over \$83.6 million in REIT shares and 36.3M in Notes. The \$126 million portfolio spans 36,000 acres across 20 states, supporting organic, regenerative, and transitioning farmers through long-term leases, flexible mortgages, and post-investment support. This investment offers returns based on the land value and annual profitability of the farms, creating opportunities for real asset diversification. Investors can join a movement to make organic agriculture the norm, benefiting the health of soil and future generations.



HOW DOES IROQUOIS VALLEY WORK WITH LOCAL FARMERS TO ENCOURAGE ORGANIC FARMING?

Everything starts with the farmer. Iroquois Valley partners with independent farmers seeking financial support to grow their operations. By providing secure, long-term land access and tailored financial support, Iroquois Valley works closely with farmers of all experience levels to encourage organic farming. Understanding that every farm is different, we offer flexible leases and mortgages that prioritize the farmer's long-term success. Our commitment to the farmer begins with an appreciation for their business model and the organic transition process. By offering financial products based on a holistic underwriting process, we ensure that farmers have the necessary resources to focus on regenerating the land and building sustainable operations.

CAN YOU POINT ME TO ANY ORGANIC FARMER SUCCESS STORIES?

It's hard to pick just one, so you can find a few below:

- [Johnson Family Farm](#)
- [Eli's Ridge](#)
- [Meadowlark Organics](#)
- [Villicus Farms Profile](#)



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HOW DOES IROQUOIS VALLEY BENEFIT THE COMMUNITIES IT OPERATES IN?

Iroquois Valley's approach to organic, regenerative farming extends beyond the farm gate, fostering positive impacts for the communities where it operates. By supporting farmers' transition to organic and regenerative agriculture, Iroquois Valley helps bring economic vitality to rural areas. Studies show that counties with a high concentration of organic farms experience a 1.3% decrease in poverty rates and an increase of \$2,094 in median household incomes. Moreover, organic and regenerative farming practices enhance the surrounding environment by improving soil health and water infiltration and reducing harmful pesticide runoff, which protects local water supplies and aquatic ecosystems.

Organic practices such as crop rotation and cover cropping improve water quality and reduce soil erosion, which can mitigate flooding risks and support local recreational activities. By improving soil organic matter, these practices can also reduce water contamination, safeguarding local drinking water. Through these efforts, Iroquois Valley creates lasting economic, environmental, and social value for the communities it serves.



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