

Iroquois Valley is the original farmland REIT dedicated to advancing the goals of investors and farmers committed to building the organic future.

TERMS & DETAILS

- 5-year term length
- \$25,000 minimum
- 0.5%-1.5% interest paid to investor
- 1.0%-1.5% interest paid into RNR Pool
- Accredited Investors only

NOTE OPTIONS

Investors may participate with investments ranging from \$25,000 to \$3,000,000 across two impact-focused options, within a total offering of \$25,000,000.

STANDARD OPTION	5 YEARS
Gross Annual Return	2.5%
Annual Interest Rate	1.5%
Annual Pool Contribution	1.0%
CATALYTIC OPTION	5 YEARS
Gross Annual Return	2.0%
Annual Interest Rate	0.5%
Annual Pool Contribution	1.5%

Legal Disclaimer: RNR Notes are available to accredited investors only. You may only invest after careful consideration of our complete Private Placement Memorandum, verification of your accredited investor status, and the submission of any other information required by Iroquois Valley relating to your proposed investment.



WHAT WE DO

As a certified B Corp, Iroquois Valley offers investors unique access to an organic farmland portfolio designed to deliver stable, risk-adjusted returns. We invest in organic farmland and partner with experienced farmers across the United States through long-term financing structures that support farm performance and asset resilience. Capital is raised through a combination of debt and equity securities to finance land for organic farmers.

ROOTED IN REGENERATION (RNR)

Rooted in Regeneration Notes are fixed-rate promissory notes designed to expand access to capital for socially disadvantaged farmers while delivering measurable impact. These five-year notes return a portion of earned interest to investors while directing 1.0–1.5% into the RNR Pool. The pool is used to reduce interest rates on mortgages for eligible farmers. Investors earn 0.5–1.5% annually, with the remainder driving expanded access and long-term resilience for BIPOC farming communities.

A REPARATIVE APPROACH

Iroquois Valley believes that meaningful impact requires access to land, to capital, and to long-term opportunity. For organic agriculture to scale, financing must be structured to be accessible to all farmers committed to stewardship. While socially disadvantaged farmers represented 13.3% of U.S. farmers in 1900, that share had declined to 4.5% by 2017.^{1,2}

The RNR Note reflects our commitment to structuring capital more intentionally, particularly for farmers who have historically faced barriers to financing. Farmers eligible for support through the RNR Pool complete the same underwriting process required of all partners, are actively engaged in conservation practices, and meet the USDA definition of socially disadvantaged.

Secure land tenure for organic farmers is central to our vision for a more resilient agricultural system. We recognize that BIPOC-led organizations and farmers have advanced this work for decades, often with limited access to resources. Through the RNR Note, we aim to complement and collaborate with these efforts—expanding access to patient, purpose-driven capital that supports long-term stewardship and durable farm businesses.

¹Congressional Research Service, Racial Equity in U.S. Farming: Background in Brief (R46969), Washington: Library of Congress, Nov. 19, 2021.

²United States. U.S. National Agricultural Statistics Service NASS, 2017.