

Financing regenerative agriculture on Native farms and ranches



Environmental
Defense
Fund

IAC and EDF engaged with lenders to identify challenges and opportunities for financing Native producers implementing regenerative agriculture.

LEARN MORE AT: www.indianag.org/regenerative-agriculture-projects



Generated insights to help producers strengthen their applications and guide lenders to better support regenerative investments.



Developed mock loan applications based on a typical Native ranching operation and tested them with lenders.



Discussed key challenges and opportunities in financing Native producers and regenerative agriculture.



Lenders are interested in financing regenerative practices, but must increase their expertise on Native land tenure and utilize emerging data on regenerative investment financial impacts.

WHAT WE LEARNED FROM AGRICULTURAL LENDERS:

- ➡ Lenders are interested in financing Native producers and regenerative agriculture.
 - ➡ Lenders must expand their understanding of Native ranching operations, trust land and Bureau of Indian Affairs (BIA) processes.
 - ➡ Information and education on the financial impacts of regenerative agriculture investments is essential to lenders addressing existing credit gaps to financing regenerative agriculture on Native operations.
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Insights from lenders highlighted training opportunities to bolster loan applications for Native producers.

WHAT LENDERS VALUE:

- ➡ Strong balance sheet and income.
- ➡ Collateral base (e.g., land, livestock, machinery and equipment).
- ➡ Clear operational experience.
- ➡ Strong debt repayment capacity.
- ➡ Ability to present a compelling **data-driven story** that shows how regenerative practices impact land health, productivity and financial performance.

RISKS LENDERS LOOK FOR:

- ➡ Cash flow concerns.
 - ➡ Collateral constraints.
 - ➡ Gaps in record-keeping, production history or grazing plans.
 - ➡ High existing debt and limited debt repayment capacity.
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Learn more about how to strengthen loan applications and communicate the value of regenerative investments on Native farms and ranches:

Explore technical assistance, business development, and regenerative agriculture resources available through the Intertribal Agriculture Council at IndianAg.org.

CASE STUDIES:

[Rose Ranch Case Study](#)

[TP Ranch Case Study](#)

