

Impact Pillar

Farmer Economics

Photo featuring Janie's Farm



The Landscape of American Farming

Farms Are a Vital Part of the Economy

2 million Working Farms on
300 million Acres of
Cropland in the U.S.



95% Family Operated



5% of All Employment



5.6% of GDP is Food
& Ag Related



11% of Disposable
Income Currently
Spent on Food

Source: Company Research.

Who Are the Farmers?

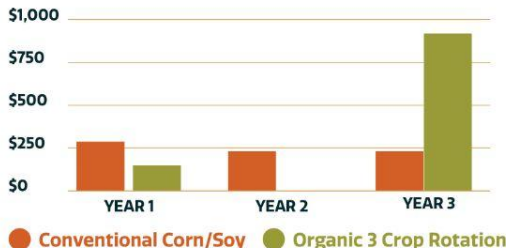
65% of All Farmers are **55** or Older

38% are Women

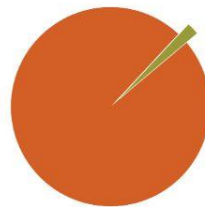
2% Identify as BIPOC

\$ FARM ECONOMICS

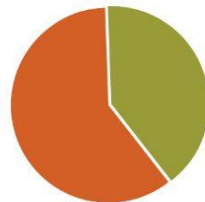
Net Financial Return to Farm Operations



The Organic Transition Has Big Potential



Less Than **2%**
of Farms
are Currently
Certified Organic



40% of
Farmland Will
Change Hands in
the Next **15** Years

What is the problem?

CONVENTIONAL FARMERS ARE LOSING MONEY

Median Annual income for Conventional Farmers



Source: Company Research.

These numbers

**DO NOT INCLUDE
SUBSIDIES.**

A stark reminder that

**CONVENTIONAL
FARMERS**

must rely on

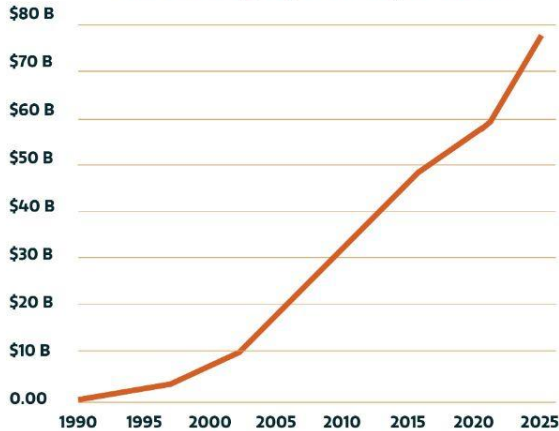
GOVERNMENT HELP

*for the current agricultural
system to continue.*

What is the solution?

ORGANIC FARMING

US. Organic Sales Are Increasing by Tens of Billions



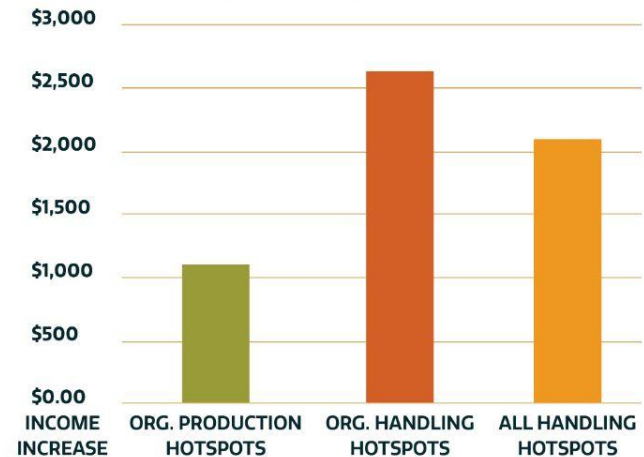
Demand for organic agriculture products continues to grow.

10-Year Average Net Return



Organic farms are more profitable than conventional farms.

Annual Household Income Increases



Regional groups of organic farms increase annual median household income by \$2,000.

How is Amber a part of **THE SOLUTION?**



100% Company commitment
to building the organic future.



78% of the acres in our
portfolio converted to organic.



67% of farmers return to
Amber for reinvestment to
expand their operations.



60+ Farmers in our portfolio.



Farmer Forward
*whereby farmers always
manage their own land.*



**Products Tailored
to Farmer Needs**
*with flexible financing that
supports organic transition.*



Share Network
of farmers for best practices.



Solid Track Record
*of financing profitable,
sustainable farms.*



How is Amber a part of
THE SOLUTION?

We help farmers to earn

\$210
more per acre

on average for their crops.

Amber knows how to support farmers during the organic transition.

With a \$1 million investment

*we have the potential
to transition to organic*

**80
ACRES**

of conventional corn/soy.



Photo featuring A & T Organic Farms

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