

*International*



*Coffee Farms*

**SUSTAINABLE SPECIALTY AGRICULTURE**

**PANAMA  
COFFEE FARMLAND**

# Ownership Opportunity

**PROVEN PRODUCT - IT'S COFFEE!!  
A \$90 BILLION INDUSTRY WORLDWIDE**

HIGH AND INCREASING DEMAND FOR  
SPECIALTY COFFEE - ASK STARBUCKS!

LIMITED SUPPLY OF PROVEN QUALITY  
SPECIALTY COFFEE

STEADILY INCREASING SPECIALTY COFFEE  
PRICES

TOTALLY UNRELATED TO COMMERCIAL  
COFFEE VOLATILITY AND PRICES

UNCORRELATED TO THE (MANIPULATED)  
STOCK MARKET

**PROVEN EXPERIENCED TURNKEY OPERATOR  
SINCE 2014**

45-PERSON OPERATIONS AND MANAGEMENT  
TEAM IN-PLACE

SUCCESSFUL HARVESTS IN 2015/16, 2016/17  
& 2017/18

100% OF COFFEE SOLD EACH YEAR

ON-SITE STATE-OF-THE-ART PROCESSING  
MILL AND LABORATORY

COFFEE FARMING, PROCESSING, MARKETING  
AND SALES ALL DONE FOR YOU

**100% SECURITY OF CAPITAL**

YOU OWN THE LAND

IT'S DEEDED TO YOU

SAFE, SECURE, PRIVATE AND DEPENDABLE

**SECURE SUSTAINABLE INCOME**

DOUBLE DIGIT AVERAGE ANNUAL RETURNS  
(proforma)

STEADY, RELIABLE AND COMPLETELY PASSIVE  
CASH FLOW

A SUSTAINABLE LEGACY INVESTMENT FOR YOUR  
HEIRS FOR YEARS TO COME

**SOCIAL REWARDS**

HELP IMPROVE THE LIVES OF COFFEE FARM  
WORKERS IN PANAMA

PROVIDE A DEPENDABLE CAREER WITH  
LIVING WAGES, MEDICAL AND PENSION  
BENEFITS AND 21ST CENTURY LIVING  
ACCOMMODATIONS AND SERVICES.

HELP FARM WORKERS AND THEIR CHILDREN  
ATTEND SCHOOL FOR THE 1ST TIME

# Who is AgroNosotros?



AgroNosotros (AgN) is a pioneering effort to vertically integrate the specialty coffee and fine flavor cacao industries, beginning with International Coffee Farms (ICFC) in Panama in 2014 and Peini Cacao Plantation in Belize in 2016.

AgN is currently operating 11 specialty coffee farms in Boquete, Panama and 6 fine flavor organic cacao farms in Southern Belize.

With proprietary state-of-the-art coffee and cacao processing facilities, quality testing laboratories, on-site nurseries and high-end retail facilities in both Panama and Belize, AgroNosotros has the infrastructure in place to grow, process and sell at least 200 metric tonnes of Specialty Agriculture Crops annually to a global market.

Our multi-lingual, multi-national team of experts cover the entire value chain from seed to bean to finished product. In-house agronomists and biologists apply our unique “Art of Coffee and Cacao Science” across our network of farms.

600 individual ½ acre parcels have been placed with 310 Owners over the last 4 years. Deeds are being issued and 3 years of consecutive returns have been paid out to our coffee parcel Owners.

# INTERNATIONAL COFFEE FARMS (ICFC)

ICFC is in the business of continuously acquiring under-performing producing coffee farms and suitable raw land properties in Panama that can be planted or “turned-around” to become very productive, high yielding specialty coffee farms, through the addition of modern coffee farming management practices and investment capital.

All made possible through our unique “Art of Coffee Science”.

The primary operating focus of ICFC is to grow and process high-end specialty coffee and to sell single origin, fully traceable, zero defect green coffee, as beans, locally and internationally.

ICFC offers 0.5 acre subdivided parcels in titled coffee farms to individuals interested in passive annual income from the specialty coffee business. The annual average return (IRR) is anticipated to be 10 to 12%.

Cash flow typically begins in 18 months with producing farms and in 36 months with newly planted farms.

Distributions are paid annually, and are intended to last for a “legacy investment” period of time.



ICFC’s coffee farming company in Panama is operated as ICFC (Panama) S.A. Currently (January 2019) there are 11 coffee farms in the portfolio, including both recently planted properties and currently producing specialty coffee farms.

The current group of farms totals 147 hectares (367.5 acres). Of this total, about 20 hectares (50 acres) are producing coffee. The remaining 127 hectares (292.5 acres) are in the process of being developed into producing farms, over a 3-year period from each farm’s acquisition.

The majority of the farms in our current portfolio will begin production in the harvest season of 2020/21.

# WHAT HAS ICFC ACCOMPLISHED FOR ITS PARCEL OWNERS?



The first annual harvest of coffee was completed in the 2015/2016 season (Oct 2015 through May 2016). 100% of the coffee produced was sold at 94% of the proforma price anticipated.

The first annual distribution of income (from the 2015/2016 season) was made to parcel Owners in October, 2016.

Since then, the second and third annual harvests were completed in the 2016/2017 and 2017/18 seasons. The 2017/18 harvest saw coffee production increase 170% from the first annual harvest. The increase was from improved farm management practices after acquisition of the initial properties.

These harvests also saw a marked increase in the quality of our coffee due to the state-of-the-art coffee processing equipment now in place.

2018/19 will be our 4th consecutive harvest and will see the first coffee harvested from the baby saplings planted back in 2016.

ICFC has negotiated with the local regulatory authorities over the past 4 years to successfully provide deeds to our coffee parcel Owners.

This has been a time-consuming process given the nature of Latin American bureaucracy and the turmoil in the past few years regarding anything "offshore", especially in the eyes of the US government.

# WHAT DOES ICFC ANTICIPATE FOR THE FUTURE?

Steady annual production increases are anticipated in each farm in the portfolio, as time passes and mother nature takes her course and as the effects of the company's "Art of Coffee Science" management practices and capital investments take further effect.

Annual Increases in the sales price per pound have been realized and are anticipated to continue as the coffee quality and varieties improve, and also as a result of our farm management practices and capital investments in top quality coffee processing equipment and operating systems.

Substantial increases in the volume and variety of specialty coffee grown and processed will occur over the next 3 years, as each producing farm improves under ICFC management.

77,000 new saplings of the most suitable and in-demand varietals will be planted in 2019. These will add to the 155,000 saplings planted over 2016, 2017 and 2018. These further add to the 97,000 existing "older" trees that we already have in our producing farms.

Consequently, volume will increase rapidly from 2020/2021 onwards (3 to 4 years after planting) as the raw land farms mature into producing specialty coffee farms.

To find out more visit [www.internationalcoffeefarms.com/coffee-science/](http://www.internationalcoffeefarms.com/coffee-science/)



# WHAT IS THE OPPORTUNITY FOR YOU?

The opportunity is the physical ownership of a 0.5 acre parcel in a specialty coffee farm that:

- is physically in the best coffee growing region in Panama
- is deedable to you in your own name
- is either coffee-producing or becoming so
- is turnkey managed for you
- is passive income-generating annually for a very long period of time
- is IRA / eQRP eligible
- is quite affordable!



In summary, it is a turnkey real estate agri-investment, with a sustainable and conservatively projected passive income for many years to come, with a potential for capital gains in the value of the land.

AND importantly, it is a socially sustainable opportunity for you to help provide a good honest working career, with regularly paid living wages including education, medical, pension and accommodation benefits, for very poor coffee farm workers and their families in Panama.



# WHAT IS THE BUSINESS MODEL?



The business model is to acquire under-performing, under-capitalized, commercial coffee farms, and raw land, in areas surrounding Boquete, Panama. The acquired properties will have all the right conditions and attributes needed to produce high-value specialty coffee, such as volcanic soil, unique micro-climates and year-round access to water.

The farms/raw land acquired will be developed into very productive specialty coffee farms, over a 3-5-year period.

Once acquired, depending on the farm itself, a specific plan is put in place to repurpose the farm by adding capital and know-how (coffee science) to fully develop the farm and get it operating to its maximum potential.

Shade crops will be managed, water systems implemented, and soil and leaf analysis conducted by our in-house team of Agronomists and Biologist. Older trees that are past their peak will be cut down and replaced by saplings of new, healthier, more in-demand varietals. And the coffee will be processed and analyzed for quality in our proprietary, state-of-the-art, on-site wet & dry coffee processing facility and laboratory.





When implemented, these plans need time to mature.... to “harvest” the extra rewards. These extra rewards will provide increased profits in the form of increased coffee quantity, higher coffee quality and higher sales prices for the coffee. And, as we continue to expand our network of farms, economies of scale continue to bring down our average costs of production.

A key part of the business model is to be able to supply micro-lots of single-origin, traceable, specialty coffee processed in different ways, such as natural, honeyed and washed.



Coffee that scores 80 points or more on the very strict Specialty Coffee Association (SCA) scoring system, and that can be traced all the way from seed to exportable green bean in the hands of the producer.

To find out more about owning a parcel visit [www.agronosotros.com/land-ownership](http://www.agronosotros.com/land-ownership)



# How much is the Ownership Opportunity?

**Please contact us  
for specific pricing  
of any opportunity  
currently available.**

# OUR 3 PILLARS OF SUSTAINABILITY

ICFC operates under truly sustainable long-term principles.

We own and operate specialty coffee farms in Panama that are Economically, Environmentally and Socially Sustainable.

Sustainability is the cornerstone of our business model. It is not just a buzz word thrown around or a marketing tool.

With these 3 pillars of Sustainability we produce amazing specialty coffee that in turn provides a great living for our team and a handsome return for our parcel Owners.

To be Sustainable it must be a Win, Win, Win situation for all parties involved.



# SOCIALLY SUSTAINABLE



As a key part of our business model we take a full 20% of the gross operating profit from each farm and place it into a bonus pool. This pool is currently being used to provide vastly improved living conditions for our workers and their families. Basics that we take for granted like electricity, running water, flushing toilets, showers, gas stoves and real beds with 5-inch mattresses.

We provide increased salaries and performance related bonuses as well as Social Security, which provides medical, pension and dental benefits that very few.. if any.. coffee farm workers receive.

We have also facilitated those children and adults who wish to attend school, to do so. In 2016, our first year of the Scholar Program, 9 children took us up on our offer. In 2017 we had 21, which included 3 Mom's who actually went back to school!

Why? Because their men are working steadily, with well-paid and reliable jobs, their kids are fed and housed properly, and they can now relax a little...and look after themselves a bit, for a change. Important stuff!

Now, in 2019 we are extremely proud to say we have 61 children and young adults all attending school and doing very well. Even some of our farm hands are now attending evening classes in school after a long day in the fields.



# ENVIRONMENTALLY SUSTAINABLE

A vital part of our team is having 2 of our own in-house Agronomists and a Biologist/value chain analyst that are constantly studying and evaluating the ecosystem within each of our farms.

We operate a "closed loop" coffee processing mill and system where no by-products generated from the depulping or washing of the coffee grown on our farms goes to waste. We ensure that no toxic elements get into the environment from our mill.

Our state-of-the-art wet mill uses less than 10% of the water of a traditional mill and even the 10% that is used, is recycled.

The cherry pulp that is removed during processing is used to create fertilizer and compost, with the help of the thousands of California Red Earthworms in our pulp patio.



The resulting liquid food will be sprayed directly onto each and every tree individually during the harsh dry season to protect them and keep them healthy and nourished.

Even the parchment that is removed from the coffee bean during peeling prior to export is saved and used to fuel the furnace that dries the coffee the following harvest.

# ECONOMICALLY SUSTAINABLE



Using modern farming practices and machinery, such as motorized spray packs that cut the manpower required to manage the trees by one-third, for just a small incremental capital investment.

Having our own on-site processing facility enables us to produce micro lots of single-origin, traceable specialty coffee to order. These coffees sell for 2, 5, 10 even 50 times the rate of commercial coffee.

Buying input materials in bulk as the farm portfolio continues to increase in size, managing our farm personnel over the entire portfolio, cost-saving measures in the processing mill and a plethora of other small things when added together, result in the economies of scale required in a financially viable, well-run operation.

Obviously, we need to be Economically Sustainable because if the farms don't make money, we don't make money, our parcel Owners don't make money and we cannot implement any of the practices discussed above.

This often means working smarter, not harder.



# DEEDING PROCESS



ICFC has negotiated with the local regulatory authorities over the past 4 years to successfully provide deeds to each parcel in coffee farms acquired by the Company. This has been a time-consuming process given the nature of Latin American bureaucracy and the turmoil in the past few years regarding anything “offshore”, especially in the eyes of the US government.

The exact physical location of each 0.5-acre parcel purchased will not be available until the farm subdivision is completed with the local authorities and parcels have been assigned in the order purchased, in accordance with the laws and regulations of Panama. Provisional parcel allocations will be made for each parcel when acquired, where possible. Estimated time for delivery of deeds is 10 to 12 months from the date of your parcel acquisition



## THE EXIT STRATEGY

You should not consider owning parcels in an agricultural opportunity, such as coffee farms operated by ICFC, unless you intend to hold for a minimum of 5-7 years and preferably much longer.

Nature takes time to work her Magic! And any shorter period of time may result in you not realizing the financial results anticipated.

The business model does not contemplate an exit strategy. It has been designed to provide a sustainable passive annual income for the current family members of farm parcel owners and a legacy investment for generations to come.

There is a minimum contractual hold period of 3 years. This is to allow at least some of the value-added improvements on the farms to affect your parcel value.

However, opportunities may exist for individual parcel owners to sell their property after 3 years, should the need arise.

ICFC has a 30 day first right of refusal to purchase any parcels for sale. Should ICFC not exercise its option to purchase you are free to sell to any 3rd party, under certain terms and conditions outlined in the Ownership Agreement. ICFC will use its best efforts to assist in these sales through its real estate affiliates and other agents.



# WHY OWN AGRICULTURAL REAL ESTATE?

First, many seasoned investors strongly believe that long-term ownership of land has proven to be the most reliable and traditional path to significant gains in wealth over many generations of the world's wealthiest families.

As the world-famous "self-made man" Will Rogers once said, "Buy land. They ain't making any more of the stuff." We at ICFC think that is sage advice!

Second, the retention of income-producing land over long periods of time, along with the careful and constant management of the land to improve crop yield and quality, has proven to add to the wealth-generating benefits of long-term agricultural land ownership. We think that is the ultimate "buy and hold" strategy!



Third, with an ever increasing global population and more and more mouths to feed, accompanied by the decreasing availability of arable land, agricultural real estate is in ever increasing demand.

Fourth, if the agricultural land produces a non-perishable, truly specialty crop that is in high and increasing demand, with proven channels to market for those crops already in-place, and with sustainable high profit margins consistently available, we believe a high-probability formula for success is assured that perfectly describes the economics of coffee

# HOW DO THESE PROVEN INVESTMENT CONCEPTS RELATE TO ICFC?

A basic price and market has always been available for coffee. Coffee is a \$40 billion market in the United States alone (\$90 billion worldwide), with specialty coffee demand growing at an astounding annual rate of at least 20%.

Should that trend only continue, even without taking into consideration the current relentless increase in the popularity of “all things coffee”, the demand for specialty coffee in the United States alone could double every 3 years, making a 20-year or more plan to own parcels of specialty coffee producing farms an incredibly attractive opportunity.



Adding to the safety of the income forecast associated with owning coffee-producing parcels is ICFC’s business strategy of pooling all revenues earned from an individual farm’s coffee crop operations and distributing 80% of those combined profits. The same pooling strategy is applied to the accounting for each individual farm’s operating expenses.

And finally....always remember YOU OWN THE LAND! Which would make Will Rogers “real happy” to know! A real hard asset, offshore, safe, secure, private and dependable.

# WHAT IS THE PROJECTED RETURN AND HOW WILL IT BE PAID?

The goal of the business model is to return annually at least the currently available risk-free rate of return and an amount that compensates for the business risk of the opportunity plus a percentage above that total to compensate for the time-value-of-money.

Currently, based on a 20-year discounted cash flow model, the target IRR is 10 to 12%. In other words, an average annual rate of return.

From Wikipedia..." the internal rate of return (IRR) is a rate of return used in capital budgeting to measure and compare the profitability of an investment...it is an indicator of the efficiency, quality or yield of an investment...the IRR is also called the effective interest rate" (edited for brevity).

The target minimum IRR is based on a distribution to parcel owners of 80% of the net earnings pool derived from the total net operating profits. Executive, financial and managerial personnel involved will be collectively allocated 20% of the net earnings pool as compensation for their services.

Prior to the 80/20 split described above 20% of the gross operating profits will be allocated to the direct farm, trading and coffee farm operations personnel to support



the socially sustainable portion of the business model.

Distributions will be made annually, depending on the actual harvest season and the timing of the sale of the coffee produced from each farm.

Reporting will occur semi-annually, beginning 3 months after the combined harvest is completed and each 6 months thereafter. Semi-annual reports will include operations information and the Annual "harvest" report will include both operations information and financial results from farming, trading and manufacturing operations.

Accounting will be performed and reported under GAAP or similar guidelines by the company Finance Department. Audited financial information will not be prepared or provided.



**HOW WILL THE  
EXTRA FARM  
EARNINGS BE  
ACCOMPLISHED?**

# FARMING OPERATIONS

This is where the real value-added part of this opportunity comes into play. Simply put, adding capital and crop science is the key. Once the amount and variety of coffee to be produced has been decided upon, a few tactics based on experience in the supply management area also adds significant value in the form of higher demand and higher prices.



Using capital that current local farmers may not have to improve the soil, maintain the farm, feed the trees, harvest the crop in a timely and correct fashion, process the cherries and otherwise manage the coffee crop is the basis of the crop science that adds value.

Using more of that capital to start a nursery and grow our own varieties of coffee that may not be on the farms currently is another key. Adding tens of thousands of trees of multiple varieties in the very early years will reap these extra rewards as time passes. With 155,000 saplings planted since 2016 this plan is well underway.

Being able to afford the “luxury” of growing Geisha coffee producing trees (which takes 5+ years) is a benefit of having capital available. Geisha can sell for \$40 lb. or \$80 lb.....or way more!



# COFFEE

In 2016, 5,000 Geisha saplings were planted with 10,000 more planted in 2017 and a further 15,000 in 2018. This will add to the small amount of Geisha already growing on the farms which has cupped out at the higher end of the specialty coffee range.

Having capital to sustain the farm allows the cutting down of old trees and re-growing of new, more in-demand varieties that will begin producing in 3 years and for many years to come. With capital this cycle can be repeated every 12 years or so, allowing us to maintain a constant high quality and quantity of specialty coffee on each farm. Many under-capitalized farmers have trees 40 years old and in declining production in terms of quality and quantity.

Capital also allows the processing of the coffee to become a value-add for the farm. Many farmers outsource the de-pulping, drying and milling of their coffee. This method has many disadvantages. It is expensive for one thing. And it destroys the traceability of the coffee from farm to cup. This lack of traceability is reflected in lower prices for the coffee than could otherwise be achieved.



# SUPPLY MANAGEMENT

Additional earnings can also be accomplished by utilizing the next variable to add value - supply chain management.

There are a number of ways to process green coffee. Among them are natural, washed and honey. Having on-site processing allows each of these methods to be used. Add 5 or 6 different varieties of coffee to the mix and you can see that a combination of coffees can be offered to potential buyers. Long-term, the specialty coffee desired by a buyer can be "created" to order.

Managing the farm's total production into smaller micro-lots of different varieties processed different ways, opens the door to bidding for the coffee and higher prices.

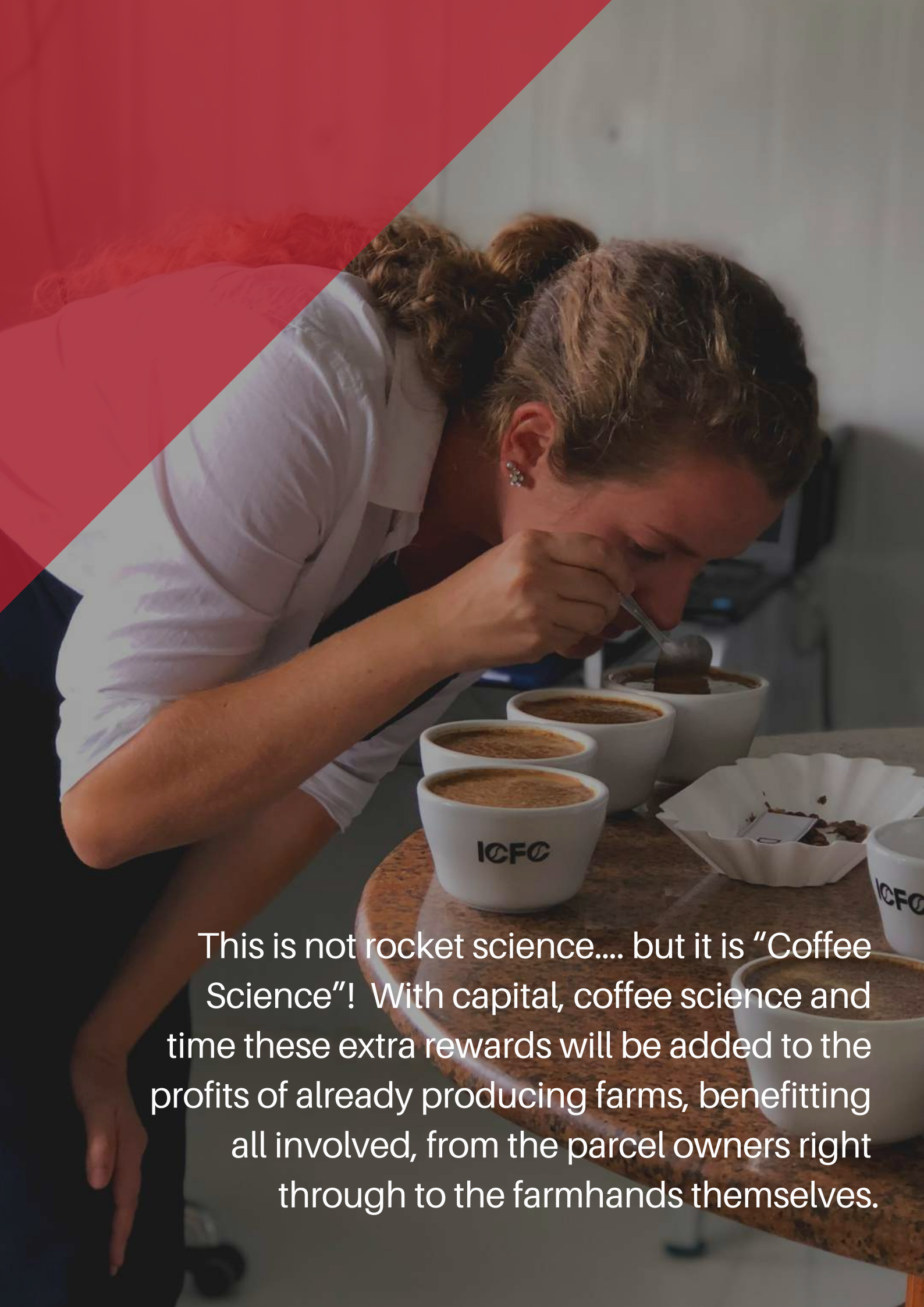


Many smaller farmers can't do this, or don't know how or just can't be bothered, leading them to sell the largest quantity possible to a single buyer, usually at a single (low) price.

The "way we've always done it" is the simplest way but not the most profitable! As an example, the simple value-added stage of "resting" the coffee for 60-90 days is often ignored by impatient farmers who want "cash now".

Once processed, we store our coffee in a climate controlled environment where it rests for 90 days or more. It is during this time that the coffee truly develops its unique flavors and profiles which increases the coffee score and greatly increases the sale price.



A woman with her hair in a bun, wearing a white short-sleeved shirt, is leaning over a table. She is using a spoon to taste coffee from a white cup. On the table, there are several other white coffee cups, each with the 'ICFC' logo. A small white paper container with coffee beans is also visible. The background is slightly blurred, showing what appears to be a kitchen or laboratory setting. A large red diagonal graphic is in the top left corner.

This is not rocket science... but it is “Coffee Science”! With capital, coffee science and time these extra rewards will be added to the profits of already producing farms, benefitting all involved, from the parcel owners right through to the farmhands themselves.



# WHO SELLS THE COFFEE?



We have relationships with existing brokers, roasters and buyers as well as producers who have un-fulfilled orders every year. They simply cannot keep up with the demand.

We successfully sold 100% of our first 3 harvests and are continually building relationships for when we hit full production in 2020/21.

In other Latin American countries, the coffee grown is often heavily regulated and largely controlled by Federations of coffee growers. This has advantages for the small farmers but also may make it more difficult for others. This is not to say that the coffee from other regions is less desirable. Just sometimes supply is more problematical.

The strategy of managing supply by offering multiple varieties processed in different ways, in micro-lots, results in higher per pound prices paid by international buyers for Panama's coffee.

Having an economy that trades in the world's reserve currency (US Dollar) and operating an export business in a country with a logistical hub like the Panama Canal, also makes the economics of our business better.

Panama is much more of a free-enterprise system, given it was heavily American influenced for many years. The coffee from Panama is famous for its high quality and taste! Buyers come to Panama to buy our coffee. Not the other way around. And those buyers make a bee-line for Boquete every harvest season, as they know this is where the very "best of the best" specialty coffee is.

# DUE DILIGENCE TRIPS

We encourage all of you to come to Panama on one of our group coffee farm parcel ownership discovery tours.

The tours are scheduled each year in advance and a full detailed itinerary can always be found on the Farm Tour section of our International Coffee Farms website as well as on in the Events page on our parent site, [www.agronosotros.com/events](http://www.agronosotros.com/events)

Come and spend 3 days in Paradise getting to know us and the whole ICFC team, walk the farms, learn what is involved in the whole coffee making process from seed all the way to green bean. You will get to see specialty coffee professionally processed, cupped, scored and evaluated. You can even try your hand at it yourself!

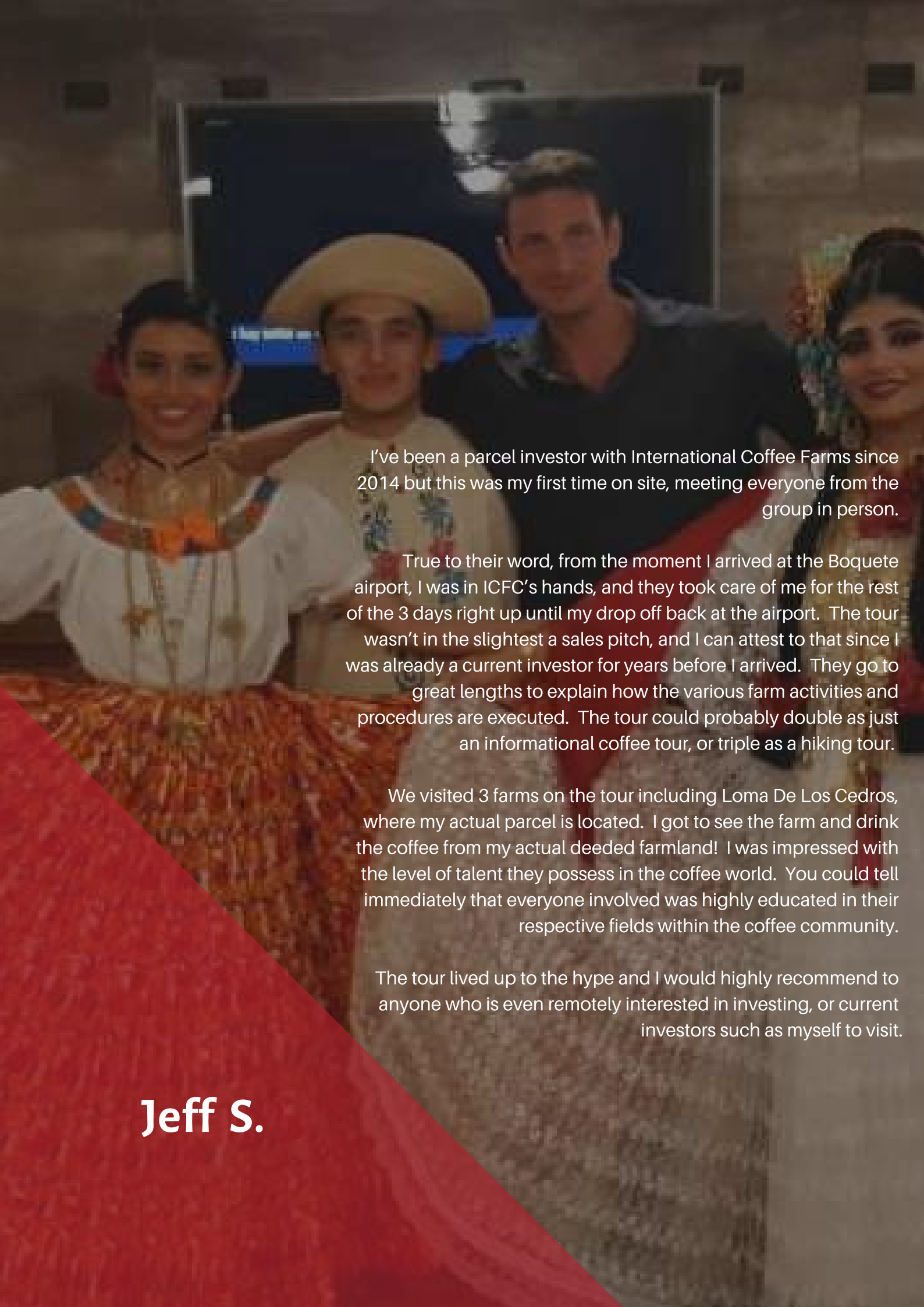
To reserve your seat visit [www.internationalcoffeefarms/tours](http://www.internationalcoffeefarms/tours)



Before you come and visit with us or decide to own your own coffee farm parcel(s), here are some words from parcel Owners who have made the journey to Panama and spent time with us on the farms.



**TESTIMONIALS**




I've been a parcel investor with International Coffee Farms since 2014 but this was my first time on site, meeting everyone from the group in person.

True to their word, from the moment I arrived at the Boquete airport, I was in ICFC's hands, and they took care of me for the rest of the 3 days right up until my drop off back at the airport. The tour wasn't in the slightest a sales pitch, and I can attest to that since I was already a current investor for years before I arrived. They go to great lengths to explain how the various farm activities and procedures are executed. The tour could probably double as just an informational coffee tour, or triple as a hiking tour.

We visited 3 farms on the tour including Loma De Los Cedros, where my actual parcel is located. I got to see the farm and drink the coffee from my actual deeded farmland! I was impressed with the level of talent they possess in the coffee world. You could tell immediately that everyone involved was highly educated in their respective fields within the coffee community.

The tour lived up to the hype and I would highly recommend to anyone who is even remotely interested in investing, or current investors such as myself to visit.

**Jeff S.**



My husband and I heard about the unique coffee farm ownership opportunity with ICFC in Panama while listening to the Real Estate Guys interview David Sewell, the Founder.

We live in Seattle, WA, so it was a long flight, but we wanted to make sure that if we were going to do business with ICFC, it would be a credible company.

Everything was stellar and exactly as advertised. We saw their farms, met their employees and learned more about their plan for producing premium quality coffee, while generating very respectable returns for their investors.

Additionally, they have worked to improve the lives of their employees, and we were able to see the tangible results of that.

Their model is unique in that they offer deeded ownership of parcels. They rehab existing farms or build up farms from raw land. Their goal is to grow the best quality coffee possible. Darren Doyle, Co- Founder and VP, will assist you to make your purchase process very smooth.

Finally, you might be wondering about the taste of the coffee. When visiting their new Beneficio (processing plant), I was able to sample many wonderful varieties from several farms. All delicious! Upon returning home, I had a bag for my husband since he was unable to join me.

After brewing it, he declared it was the best coffee he had ever tasted. Coming from someone living in the coffee capital of the US (and a bit of a coffee snob) that was quite a testimony.

We are excited about partnering with International Coffee Farms.

**Carrie Y.**



AN  COMPANY

**Contact us at:**

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[www.internationalcoffeefarms.com](http://www.internationalcoffeefarms.com)

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