

Our Regenerative Framework

Promoting Holistic & Sustainable Agricultural Practices

When we say we support the growth of *regenerative agriculture*, those two words can mean different things to different people. To make sure we're all on the same page—lenders, farmers, business owners, and Steward team members—here's the definition we hold ourselves and our community accountable to:

“Regenerative Agriculture means both an agricultural philosophy that acknowledges the degenerative impact of poor human stewardship, and a set of agricultural practices to productively foster restoration. While local conditions will determine which practices are most appropriate, a regeneratively managed food system should improve the long-term health and function of agricultural ecosystems and the communities that depend upon them, physically, culturally, spiritually, and economically. Regeneratively managed businesses protect and improve the natural function of water, nutrient, and carbon cycles by taking steps to increase biodiversity in the agricultural ecosystem, minimize reliance on external inputs, and avoid the use of toxic and/or synthetic chemicals.”

This is more than a vision we aspire to. The above language is lifted directly from our contractual agreement with borrowers, and a failure to uphold these important standards can result in a breach of contract. Sharing this public commitment ensures we all take responsibility for the quality of our stewardship.

Steward's Pillars of Regenerative Agriculture

A system of regenerative agriculture should be shaped by its ecosystem and the environment in which the system operates. This means every farm and food business will look different, but the following principles are relevant to every setting, and we look for a commitment to these pillars in each partnering project:

- **Regenerative**—methods that increase biodiversity, enrich soils, improve watershed health, sequester more carbon than they release, and enhance ecosystem services.
- **Sustainable**—approaches that sustain working lands, natural resources, and communities.
- **Human-scale**—operations that engage more “hands on the land” establish a productive and restorative scale of agricultural management.
- **Appropriate**—right-sized, suitable for a specific community, location, or operation.
- **Equitable**—systems that support underserved groups and empower communities.

Regenerative Agriculture Practices

The concept of regenerative agriculture can be inspiring, but also a lot to process. If you're curious about what it looks like when farms turn philosophy into practice, here are a few examples you'll see in action across the businesses we support:

Building Ecosystem Diversity—In natural systems, diversity translates to both health and security. Bolstering the diversity of an agricultural system may involve inoculating soil with compost extracts to restore the microbial community, or planting multiple species at the same time to provide biological diversity above and below ground. In both land-based and aquatic settings, protecting or establishing buffer strips and habitat for beneficial organisms can restore balance and ecosystem function. All of these efforts contribute to greater resilience and productivity.

Respecting Limits—Where efficiency is the foundation of industrial systems—making the most product for the least cost—regenerative systems prioritize sufficiency, which Thomas Princen describes as, “using less of a resource than is possible in the short term in exchange for tangible and intangible benefits in the long term.” Regenerative producers view the limits of their ecosystem as guiding design principles to be respected, not barriers to be overcome. This intentionality creates agricultural systems that continuously increase in health and can withstand unexpected disruptions.

No-till or Minimal Tillage—Tilling or turning soil breaks up the intricate web of soil biology responsible for natural fertility. It also releases carbon into the atmosphere and causes damage to the physical structure of the soil, leading to less water infiltration and more runoff. Excessive tilling causes soil compaction, erosion, nutrient pollution, and increased emissions. By using no-till or minimal-till practices, the integrity of the soil is protected, and even improved, season by season. As soil organic matter increases, so does the soil's water holding capacity, which improves the ability of agricultural ecosystems to withstand periods of drought or stress.

Increasing Soil Fertility—A regenerative agricultural system works to biologically increase soil fertility through the use of cover crops, crop rotations, compost, and animal manures. These all support the function of the natural soil microbiome and increase the presence and availability of essential soil nutrients. In contrast, artificial and synthetic fertilizers bypass the natural function of the soil food web, creating an agroecosystem that is chronically dependent on artificial inputs. This ultimately leads to weaker, less resilient, and less nutritious plants and animals.

Well-managed Grazing Practices—When pastured animals are rotated frequently and intentionally, their grazing can stimulate improved plant growth, increased soil carbon deposits, and enhance the overall productivity, fertility, and biodiversity of the agricultural ecosystem. Greater ecological health also improves the health of the animal and the health of the consumer by yielding a superior balance of micronutrients.

Regenerative Agriculture Prohibitions

If there are practices that advance the goals of regenerative agriculture, then of course there are also practices that work against them. We view the following agricultural systems as intrinsically harmful and do not support the use of any of these practices by the farms or food businesses we partner with:

Industrial-scale Commodity Crop Production—In order to increase yields and decrease costs, industrialized agriculture employs unsustainable practices in terms of ecological health and human labor. Monoculture production makes the health of the entire agricultural ecosystem fragile and vulnerable to pests, diseases, and disruption. The scale of industrial production often ignores ecosystem limits and results in place-less agriculture that is completely dependent on external inputs and markets.

CAFOs (Concentrated Animal Feeding Operations/Feedlots)—In CAFOs, animals are raised in confined situations and sustained by imported feed sources that rarely support the animals' natural biology. This results in low-nutrient food, cruel and unhealthy living conditions for animals, huge amounts of waste, emissions, and groundwater pollution, and widespread use of antibiotics. This is a prime example of a broken and ecosystem-degrading food-production system.

Exploitative Labor Practices—Exploitation of labor is the act of using power to systematically extract more value from workers than is given to them by an employer. Regenerative agriculture must also regenerate the dignity of agricultural labor. In practice, this means paying fair, livable wages and providing a safe, respectful, and varied work environment.

Synthetic Fertilizer and Pesticide Use—After the world wars, synthetic chemicals manufactured for weaponry found a new outlet in agriculture. These man-made, inorganic compounds serve as the backbone of the high-input industrial agriculture system, even as they put every part of the system at risk. EPA estimates suggest some 20,000 workers “suffer acute pesticide poisoning every year” from the over 5 billion pounds of pesticides applied to crops annually. These substances can be incredibly damaging to all sorts of biological life—in soil, water, air, and even grocery store shelves—and as a result, they have no place in a regenerative system.

Disregard of Water and Soil Health and Biodiversity—Any agricultural practice that has a detrimental impact on the health and function of soil, water, nutrient, or carbon cycles, and the biodiversity that depends on these natural systems, cannot be considered regenerative.