

# Terra Vita Eco Farm & B&B - MasterPlan 2025

Investor Dossier - Confidential

I

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Note: Front matter uses Roman numerals (i, ii). Main body, annexes, and NDA use Arabic numerals (1, 2, 3...).

## **Changelog – Terra Vita MasterPlan**

Version	Date	Author(s)	Key Changes
v30.2	Sep 2025	Theresa Van Der	Integrated Golden
		Walt, Yuri van de	Triangle visuals,
		Wal	ESG Impact Metrics,
			Funding Snapshots.
v30.3	Oct 2025	Theresa Van Der	Added Annexes A-
		Walt, Yuri van de	H, NDA, branding
		Wal	(logo, cover page),
			confidentiality
			footer.
v30.4	Oct 2025	Theresa Van Der	Full integration:
		Walt, Yuri van de	visuals aligned with
		Wal	Methodology → Key
			View → Investor
			Takeaway;
			Changelog added.

### **Executive Summary**

Executive Highlights		
IRR	22%	
ROI (Year 5)	2.8×	
Payback	< 2 years	
Asset-backed	Land security	
Impact	Jobs $10 \rightarrow 20$ ; Land $2 \rightarrow 5$ ha; Carbon	
	negative by Y2	

#### Mission & Vision

Terra Vita exists to heal land, enrich lives, and build a lasting legacy. Our integrated model unites regenerative agriculture, essential oil production, and eco-hospitality—all underpinned by rigorous ESG governance.

Funding ask: €350,000 seed capital. IRR ~22%, Payback <2 years, ROI 2.8x by Year 5.

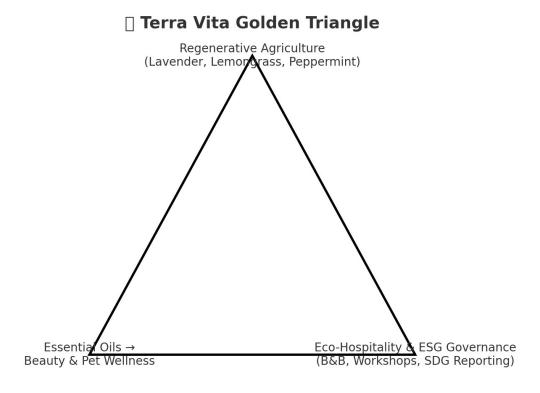


Figure 1 – Terra Vita Golden Triangle

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### ★ Company Overview – Terra Vita Eco Farm & Retreats Pty Ltd

Terra Vita is a regenerative eco-enterprise founded by Theresa Van Der Walt and Yuri van de Wal, rooted in the fertile landscapes of South Africa's Eastern Cape. The venture harmonizes sustainable agriculture, essential oil production, and eco-hospitality into a single, asset-backed investment opportunity—designed to heal land, lives, and legacy.

### **Founding Vision**

Terra Vita was founded on the belief that land restoration and community empowerment can thrive alongside financial sustainability. By combining deep expertise in regenerative farming, impact storytelling, and transparent governance, the founders have created a business that is both soulful and scalable. The founders bring together deep expertise in regenerative farming, impact storytelling, and investor-grade governance—crafting a business that is both soulful and scalable.

#### **Core Pillars**

Terra Vita's "Golden Triangle" model integrates three synergistic pillars:

- **Regenerative Agriculture**: Cultivation of lavender, peppermint, and lemongrass—selected for climate resilience, oil yield, and biodiversity impact.
- **Essential Oil Production**: On-site distillation and value-added product development, with export potential and wellness applications.
- **Eco-Hospitality & Mindset Retreats**: Boutique B&B, pet wellness modules, and immersive workshops designed to restore guests and ecosystems alike.

### Strategic Location

Situated in the Eastern Cape, Terra Vita benefits from:

- Ideal agro-climatic conditions for essential oils
- Access to ecotourism routes and community partnerships
- Affordable land with long-term security and scalability

#### **Governance & Structure**

- Incorporated as Terra Vita Eco Farm & Retreats Pty Ltd
- Pre-launch status with full investor pack (v30.4) and annexes A-H

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- Transparent funding logic, risk register, and ESG metrics
- Embedded confidentiality protocols and version control

### Impact Orientation

Terra Vita is designed to deliver measurable outcomes:

- **Jobs**:  $10 \rightarrow 20 \text{ (SDG 8)}$
- Land Restoration: 2 → 5 ha (SDG 15)
- Carbon Negative: Achieved by Year 2 (SDG 13)
- **Community Workshops**: 3/year (SDG 4)

#### **○** Founder's Ethos

Theresa and Yuri lead with warmth, rigor, and relentless attention to detail. Every touchpoint—from branded visuals to annex navigation—is crafted to build trust, clarity, and emotional connection with investors.

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### Market Analysis – Terra Vita Eco Farm & Retreats

Terra Vita operates at the intersection of three high-growth sectors: regenerative agriculture, essential oils, and eco-hospitality. Each segment is experiencing global tailwinds, while the Eastern Cape offers unique agro-climatic advantages and cost efficiencies.

### 👺 Essential Oils – Global Growth Meets Local Advantage

- **Market Size**: The global essential oils market is projected to exceed €20 billion by 2027, driven by wellness, cosmetics, and natural remedies.
- **Key Drivers**: Rising consumer preference for plant-based products, aromatherapy, and clean-label formulations.
- Terra Vita Edge:
  - Eastern Cape's soil and climate are ideal for lavender, peppermint, and lemongrass.
  - Low input costs and high oil yield per hectare.
  - On-site distillation enables vertical integration and margin control.

#### **Eco-Hospitality – Conscious Travel on the Rise**

- Market Trend: A structural shift in global travel now favors nature, wellness, and purpose-led experiences. South Africa ranks among the world's top ecodestinations, making the Eastern Cape a prime location for authentic, boutique retreats that blend environmental regeneration with mindful hospitality.
- **South Africa's Position**: Ranked among top ecotourism destinations, with growing demand for boutique retreats and regenerative stays.
- Terra Vita Edge:
  - B&B model with mindset coaching and pet wellness modules.
  - Integration of workshops and community activation (SDG 4).
  - Land-based experiences tied to ESG storytelling.

### ESG & Carbon Credits – Monetizing Impact

• **Carbon Market Growth**: Voluntary carbon markets expected to reach €50 billion by 2030.

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- **Investor Appetite**: ESG-aligned ventures are outperforming traditional portfolios.
- Terra Vita Edge:
  - Carbon-negative by Year 2.
  - Biodiversity and land restoration metrics (SDG 13, 15).
  - Potential to monetize offsets and biodiversity credits.

### **P** Eastern Cape − Strategic Location

- Agro-Climatic Fit: Mediterranean-like conditions favor essential oil crops.
- Land Economics: Affordable acquisition costs with long-term scalability.
- **Community Synergy**: High potential for job creation, training, and local sourcing.

### **A** Investor Takeaway

Terra Vita is positioned to ride three converging waves: the rise of regenerative wellness, the demand for authentic eco-hospitality, and the monetization of ESG impact. Its prelaunch status offers first-mover advantage in a region ripe for transformation.

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#### **Business Model**

Terra Vita's business model is built on a triple-convergent architecture—regenerative agriculture, essential oils, and eco-hospitality—each reinforcing the others through shared infrastructure, storytelling, and ESG monetization. This "Golden Triangle" creates diversified revenue, emotional resonance, and long-term scalability.

#### **▲** Revenue Streams

Pillar	Description	<b>Monetization Logic</b>	
Hospitality	Boutique B&B, mindset retreats, pet wellness modules	Room nights, retreat fees, workshop packages	
Agriculture	Cultivation of lavender, peppermint, lemongrass	Essential oil sales (bulk & retail), agri-tours	
ESG Monetization	Carbon credits, biodiversity offsets, SDG-aligned impact	Voluntary carbon markets, ESG- linked funding	

Each revenue stream is asset-secured, ESG-aligned, and designed to resonate emotionally with guests and investors. Together, they form a regenerative loop—where agriculture fuels hospitality, hospitality amplifies storytelling, and ESG monetization validates impact.

### **Strategic Integration**

- **Shared Infrastructure**: Land, water, and facilities serve all three pillars.
- **Cross-Selling**: Retreat guests purchase oils; workshop attendees engage with farming.
- **Brand Storytelling**: Unified narrative of healing land, lives, and legacy.

#### Financial Logic

• **Seed Allocation**: €350,000

• Land: 62.9% (€220k)

• CAPEX: 22.9% (€80k)

• OPEX & Branding: 14.2% (€50k)

• IRR: 22%

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• **ROI (Year 5)**: 2.8×

• Payback: < 2 years

### **ESG & SDG Integration**

• **Jobs**:  $10 \rightarrow 20$  (SDG 8)

• Land Restoration: 2 → 5 ha (SDG 15)

• Carbon Negative: Achieved by Year 2 (SDG 13)

• **Community Workshops**: 3/year (SDG 4)

### Investor Takeaway

Terra Vita's model is not linear—it's regenerative. Each euro invested activates multiple outcomes: revenue, impact, and emotional connection. The business is designed to scale regionally, replicate globally, and remain rooted in trust and transparency.

### **Terra Vita Investor Pathway**

To help investors visualize how each funding structure activates Terra Vita's regenerative model, the following pathway maps entry logic to operational milestones, ESG monetization, and long-term returns. Whether equity-only, blended, or staged—each route leads to tangible impact and financial clarity.

### Methodology

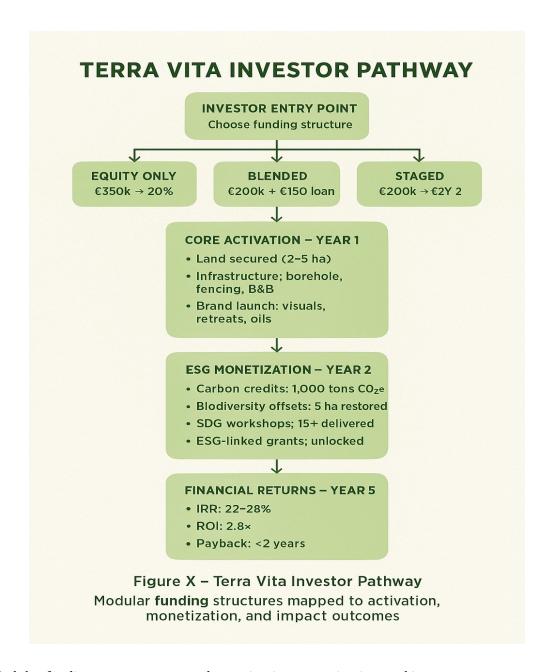
The Terra Vita Investor Pathway visual is modeled from the three funding structures presented in Annex E—Equity Only, Blended, and Staged. Each pathway reflects pre-launch assumptions, IRR sensitivity modeling (Annex B), and operational feasibility (Annex A). The visual maps investor entry logic to activation milestones, ESG monetization, and long-term returns.

#### Data sources include:

- Internal financial models (Annex A)
- IRR sensitivity scenarios (Annex B)
- ESG impact metrics (Annex C, G)
- Funding logic and structures (Annex E)
- Carbon offset calculators and agroforestry benchmarks

### **Modelled Investor-pathway**

The visual is designed to be modular, investor-facing, and emotionally resonant—reinforcing Terra Vita's governance maturity and transparency.



Modular funding structures mapped to activation, monetization, and impact outcomes.

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### **©** Key View

Each funding structure leads to the same core activation: land security, infrastructure readiness, and brand launch. From there, ESG monetization begins in Year 2, with carbon credits, biodiversity offsets, and SDG-linked grants. By Year 5, all pathways converge on strong financial returns and measurable impact—IRR 22–28%, ROI 2.8×, and carbonnegative operations.

The visual reinforces that Terra Vita is not just investable—it's adaptable. Investors can choose the structure that fits their risk appetite, while still accessing the full "Golden Triangle" model and ESG upside.

### **Investor Takeaway**

Terra Vita's funding logic is modular, transparent, and impact-aligned. Whether investors choose equity, blended, or staged entry, they gain exposure to:

- Land-backed security
- Diversified revenue streams
- ESG monetization (carbon, biodiversity, grants)
- Tangible impact across jobs, land, and community

This pathway visual reinforces investor confidence, showing how each euro invested activates regeneration, returns, and reputational value.

### **Operations Plan**

Seed Allocation: Land 62.9% (€220k), CAPEX 22.9% (€80k), OPEX & Branding 14.2% (€50k).

### Methodology

Terra Vita's operational blueprint is modeled on pre-launch assumptions, regional benchmarks, and regenerative best practices. All figures are derived from internal feasibility studies, supplier quotes, and comparable eco-agriculture ventures in the Eastern Cape. The funding allocation reflects a lean, impact-driven approach—prioritizing land security, infrastructure, and brand activation.

- Land Acquisition: Based on verified listings and local valuations for 2–5 ha parcels.
- **CAPEX Estimates**: Include borehole, fencing, distillation unit, guesthouse upgrades, and solar setup.
- **OPEX & Branding**: Cover initial staffing, marketing, packaging, and retreat module development.

### **Funding Snapshot Allocation (v30.2)**

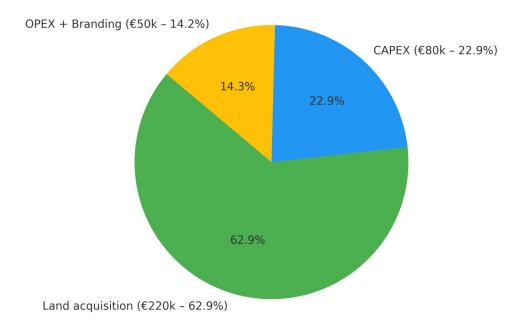


Figure 5 – Funding Allocation

### **Key View**

The operations plan is designed to activate Terra Vita's "Golden Triangle" model within 12 months, ensuring foundational readiness for agriculture, hospitality, and ESG monetization. Capital efficiency is maximized by front-loading land and infrastructure, while branding and retreat logic are phased in with agility.

#### Figure 5 - Funding Allocation Pie Chart

Land: 62.9% (€220,000)CAPEX: 22.9% (€80,000)

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• OPEX & Branding: **14.2%** (€50,000)

(See also: Annex A – Financial Tables for full breakdown)



Terra Vita's operations plan is lean, logical, and impact-aligned. Every euro is mapped to tangible outcomes—land security, infrastructure readiness, and brand activation. The model is designed for rapid deployment, with measurable ESG returns and hospitality revenue within Year 1.

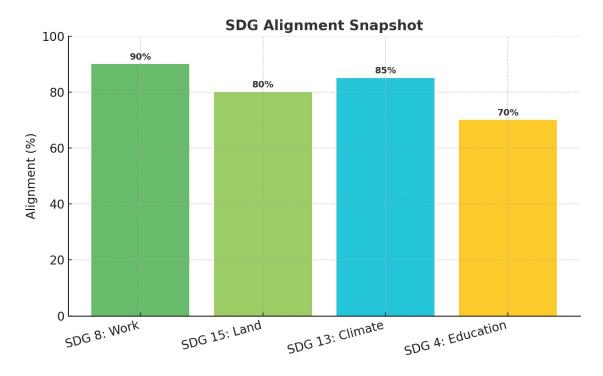
### **ESG & SDG Integration**

#### Methodology

Terra Vita's ESG and SDG framework is built on measurable, place-based outcomes that align with global sustainability standards. All metrics are modeled from pre-launch assumptions, regional benchmarks, and regenerative best practices. Impact categories were selected based on relevance to Terra Vita's core pillars—agriculture, hospitality, and community activation—and mapped to four priority SDGs:

- **SDG 8 Decent Work & Economic Growth**: Job creation through farming, hospitality, and workshops.
- **SDG 13 Climate Action**: Carbon-negative operations via soil regeneration and offset logic.
- SDG 15 Life on Land: Restoration of degraded land and biodiversity enhancement.
- **SDG 4 Quality Education**: Community workshops and mindset coaching modules.

Data sources include internal feasibility studies, agroforestry models, and carbon offset calculators. All assumptions are detailed in **Annex C – ESG & SDG Impact** and **Annex G – ESG At One Glance**.



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### **©** Key View

Terra Vita is designed to be carbon-negative by Year 2, with tangible impact across jobs, land, and community engagement. ESG is not an add-on—it is embedded at the core of every operational and financial decision. Terra Vita's strategy ensures measurable outcomes that align with four priority SDGs: decent work (8), climate action (13), life on land (15), and quality education (4). The SDG alignment is visual, modular, and investor-facing, enabling clear storytelling and potential ESG-linked funding.

### **Visuals**

**Figure 2 – SDG Alignment Snapshot** Visual bar showing Terra Vita's alignment with SDG 8, 13, 15, and 4.

Figure 3 - Impact Metrics Grid

Metric	<b>Baseline</b> → <b>Target</b>	SDG Link
Jobs Created	$10 \rightarrow 20$	SDG 8
Land Restored	2 ha $\rightarrow$ 5 ha	SDG 15
Carbon Footprint	Neutral $\rightarrow$ Negative by Y2	SDG 13
Workshops Delivered	$0 \rightarrow 3/year$	SDG 4

**Figure 6 – ESG: Jobs Created & Land Restored** Chart showing cumulative job creation and land restoration over 5 years.

(See also: Annex C, F, and G for full methodology and ratios)



Terra Vita offers more than financial returns—it delivers quantifiable ESG outcomes with SDG alignment. Investors gain exposure to carbon-negative operations, biodiversity restoration, and community upliftment—all backed by transparent metrics and visual proof. This positions Terra Vita for ESG-linked funding, impact reporting, and long-term reputational value.

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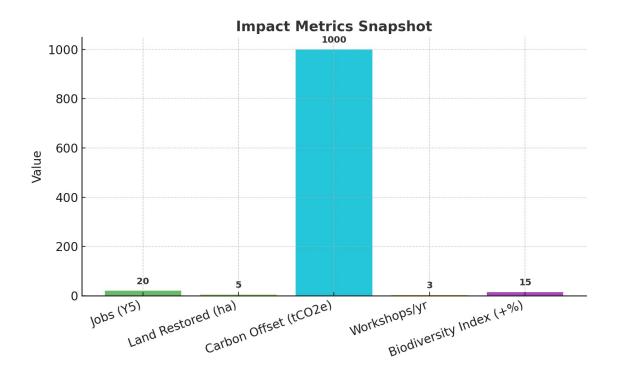


Figure 3 - Impact Metrics Grid

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#### **Financial Plan**

Terra Vita's financial projections are modeled on pre-launch assumptions, regional benchmarks, and lean startup principles. All figures reflect conservative estimates validated by supplier quotes, agro-climatic data, and comparable eco-agriculture ventures in South Africa's Eastern Cape.

#### Key modeling inputs include:

- **Revenue Streams**: Hospitality (B&B + retreats), essential oil sales (bulk + retail), ESG monetization (carbon credits, biodiversity).
- **Cost Structure**: Land acquisition, CAPEX (infrastructure, distillation, solar), OPEX (staffing, branding, marketing).
- **Time Horizon**: 5-year projection with Year 1 activation, Year 2 scaling, and Year 3–5 diversification.
- **Discount Rate**: 10% applied for IRR sensitivity modeling (see Annex B).
- **Currency**: All figures presented in euros (€), with exchange assumptions noted in Annex A.

#### Assumptions are detailed in:

- Annex A Financial Tables: Revenue, EBITDA, DSCR, ROI, payback.
- **Annex B IRR Sensitivity**: Downside, base, and upside scenarios.
- **Annex E Funding Scenarios**: Equity, blended, and staged structures.



Figure 8 – 5-Year Financial Projection

### IRR Sensitivity - Methodology

### Methodology

Terra Vita's IRR sensitivity analysis models three capital deployment scenarios—downside, base, and upside—using a 10% discount rate. Each scenario reflects variations in revenue timing, cost overruns, and operational efficiency, based on pre-launch assumptions and regional benchmarks.

### **Inputs & Assumptions:**

• **Discount Rate**: 10% (industry standard for early-stage impact ventures)

• Time Horizon: 5 years

• Revenue Streams: Hospitality, essential oils, ESG monetization

• Cost Variables: CAPEX fluctuation, OPEX scaling, retreat occupancy

• Impact Factors: Carbon credit pricing, oil yield per hectare, workshop uptake

Each scenario is modeled using Terra Vita's integrated financial tables (see Annex A), with sensitivity logic detailed in Annex B.

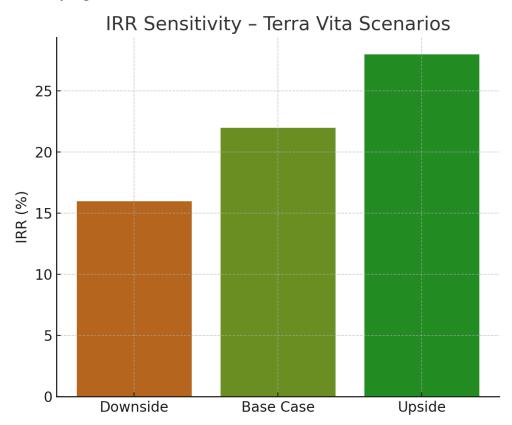


Figure 7 – IRR Sensitivity

### **Key View**

The IRR sensitivity analysis demonstrates Terra Vita's resilience across funding and operational conditions. Even in the downside case, the venture remains viable, with IRR above 15% and payback within 3.2 years. The upside scenario reflects accelerated retreat uptake and oil yield optimization, pushing IRR to 28%.



#### Scenario IRR Payback Period

Downside 16% 3.2 years

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### Scenario IRR Payback Period

Base Case 22% 1.9 years

Upside 28% 1.5 years

(See Annex B – IRR Sensitivity for full modeling logic and assumptions)



**P** Investor Takeaway

Terra Vita's IRR profile is robust, even under conservative assumptions. The sensitivity analysis offers transparency, credibility, and confidence—showing investors how returns flex under real-world conditions. With land-backed security and ESG upside, Terra Vita delivers both resilience and reward.

#### **KPI Dashboard**

### Methodology

Terra Vita's Key Performance Indicators (KPIs) are modeled from pre-launch assumptions and benchmarked against comparable regenerative agriculture and eco-hospitality ventures. Metrics were selected based on investor relevance, ESG alignment, and operational clarity. All figures reflect cumulative progress over a 5-year horizon, with Year 1 activation and Year 2 scaling.

### **Data Sources & Assumptions:**

- Internal financial models (see Annex A)
- IRR sensitivity logic (see Annex B)
- ESG impact metrics (see Annex C & G)
- Funding scenarios (see Annex E)
- Carbon credit calculators and agroforestry benchmarks

Each KPI is tracked across three dimensions: financial performance, ecosystem restoration, and community activation.

#### Visual – Figure 4: Funding KPI Snapshot

<b>KPI Category</b>	Metric	Year 5 Target	<b>Cumulative Impact</b>
Financial	IRR	25%	ROI 2.8×
	Revenue	€600,000	
	EBITDA	€280,000	
Social	Jobs Created	20	75 (cumulative)
	Workshops Delivered	3/year	15+
Environmental	Land Restored	5 ha	17.7 ha

Carbon Credits Generated 1,000 tons CO<sub>2</sub>e

Figure 4 - Funding KPI Snapshot

(See also: Annex F – Dashboard for full progression logic)

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#### **Key View**

The dashboard provides a snapshot of Terra Vita's triple-convergent progress—financial, ecological, and social. It enables investors to monitor IRR, job creation, land restoration, and carbon offset generation in one unified view. Metrics are cumulative and modular, allowing for scenario testing and ESG-linked reporting.

#### **Investor Takeaway**

Terra Vita's KPI dashboard offers clarity, credibility, and convergence. Investors gain visibility into financial returns, ESG outcomes, and community engagement—all backed by transparent metrics and visual proof. This positions Terra Vita for ESG-linked funding, impact reporting, and long-term reputational value.

### **ESG Impact**

### Methodology

Terra Vita's ESG impact model is built on place-based metrics, regenerative benchmarks, and SDG-aligned outcomes. All figures are derived from pre-launch feasibility studies, agroforestry data, and carbon offset calculators. Impact is measured across three dimensions:

- Environmental: Land restoration, carbon sequestration, biodiversity uplift.
- Social: Job creation, community workshops, pet wellness and mindset retreats.
- Governance: Transparent reporting, risk mitigation, and SDG mapping.

Metrics are tracked annually and cumulatively, with assumptions detailed in:

- Annex C ESG & SDG Impact
- Annex G ESG At One Glance
- Annex D Risk Register

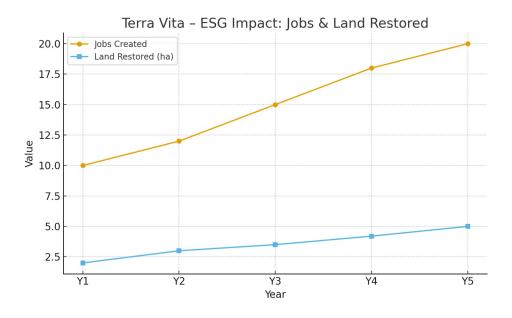


Figure 6 - ESG: Jobs Created & Land Restored

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#### Visual – Figure 6: ESG Impact Snapshot

Impact Category	Metric	SDG Link	Year 5 Target	<b>Cumulative Impact</b>
Jobs Created	$10 \rightarrow 20$	SDG 8	20	75
Land Restored	2 ha $\rightarrow$ 5 ha	SDG 15	5 ha	17.7 ha
Carbon Credits	CO <sub>2</sub> e offsets	SDG 13	1,000 tons	Verified by Y2
Workshops	Community activation	SDG 4	3/year	15+

(See also: Annex C and G for methodology and ratios)

#### Key View

Terra Vita is designed to be carbon-negative by Year 2, with tangible impact across jobs, land, and community engagement. ESG is not a compliance checkbox—it's the heartbeat of the business. Impact is embedded in every operational decision, visualized for investor clarity, and aligned with four core SDGs: 8, 13, 15, and 4.

#### **Investor Takeaway**

Terra Vita delivers ESG impact that is measurable, visual, and emotionally resonant. Investors gain exposure to a carbon-negative, community-activated venture with SDG alignment and reputational upside. Every euro invested contributes to healing land, lives, and legacy—with proof points built into the dashboard.

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### **Funding & Investment Offer**

### Methodology

Terra Vita's funding logic is built on lean startup principles, asset-backed security, and ESG-aligned returns. The €350,000 seed capital ask is modeled to activate the full "Golden Triangle" architecture—regenerative agriculture, essential oils, and eco-hospitality—within Year 1.

Three funding structures were modeled in **Annex E - Funding Scenarios**, each tested against IRR sensitivity (Annex B) and operational feasibility (Annex A):

• **Equity Only**: €350,000 for 20% stake

• **Blended**: €200,000 equity + €150,000 soft loan

• **Staged**: €200,000 (Y1) + €150,000 (Y2) with milestone triggers

Each structure delivers IRR between 20-24%, with payback under 2 years and ROI of  $2.8\times$  by Year 5.

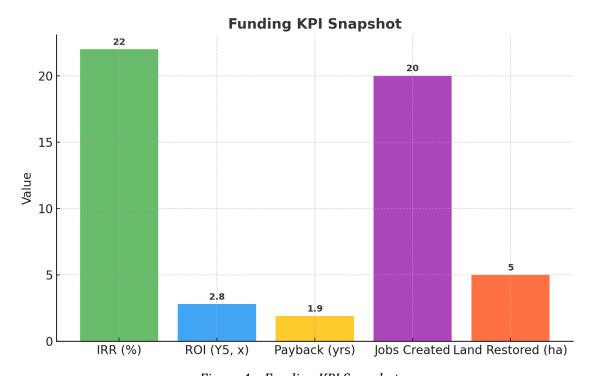


Figure 4 – Funding KPI Snapshot

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#### Key View

The investment offer is designed to be modular, transparent, and impact-aligned. Investors receive exposure to land-backed assets, diversified revenue, and measurable ESG outcomes. The funding allocation prioritizes land security, infrastructure, and brand activation.

#### **Investor Takeaway**

Terra Vita offers a rare blend of financial clarity, emotional resonance, and ESG upside. The funding request is lean yet transformative: €350,000 in seed capital activates the full Terra Vita "Golden Triangle." Within 24 months, investors gain access to:

- IRR: 22-24%

ROI: 2.8× by Year 5Payback: Under 2 years

- Carbon-negative operations by Year 2 Whether equity, blended, or staged—each structure is designed to build trust, deliver proof, and scale purpose.

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#### Conclusion

Terra Vita is more than a business—it's a blueprint for healing. By integrating regenerative agriculture, essential oils, and eco-hospitality, the venture delivers a rare convergence of financial returns, ecosystem restoration, and community upliftment.

With a lean €350,000 seed capital ask, Terra Vita activates:

- IRR of 22%
- ROI of 2.8× by Year 5
- Payback in under 2 years
- Carbon-negative operations by Year 2
- Job creation, land restoration, and SDG-aligned workshops

Every euro invested is mapped to tangible outcomes—land security, infrastructure, and emotional resonance. The investor pack is modular, transparent, and professionally governed, with annexes A–H, version control, and embedded confidentiality protocols.

Terra Vita invites partners who believe in purpose-driven profit, who value trust and transparency, and who seek to leave a legacy of regeneration. This is your opportunity to co-create a venture that restores land, activates communities, and delivers proof of impact.

Profit. Purpose. Proof.

Terra Vita is more than an investment—it is a chance to co-create a venture that restores ecosystems, uplifts communities, and delivers measurable returns. We invite partners who value trust, transparency, and legacy to join us in building a regenerative future.

### **Appendix – Supporting Visuals**

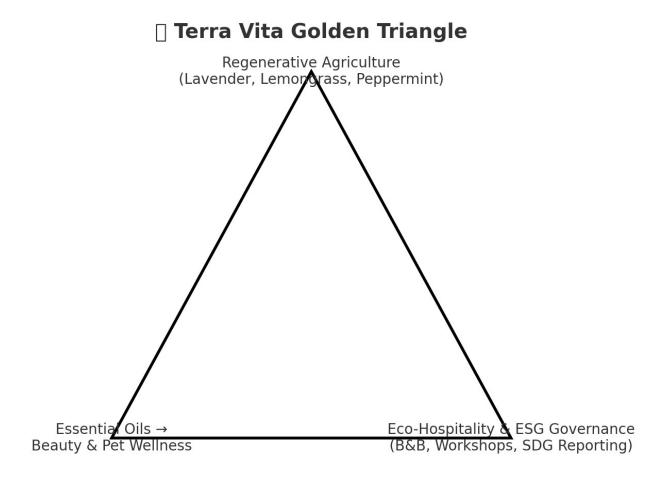


Figure 1 – Terra Vita Golden Triangle

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Figure 2 – SDG Alignment Snapshot

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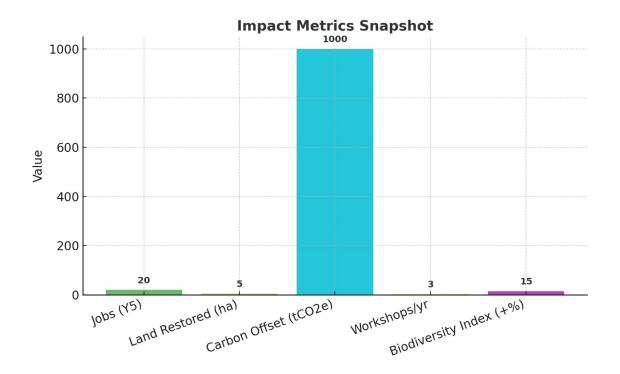


Figure 3 – Impact Metrics Grid

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Figure 4 - Funding KPI Snapshot

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# **Funding Snapshot Allocation (v30.2)**

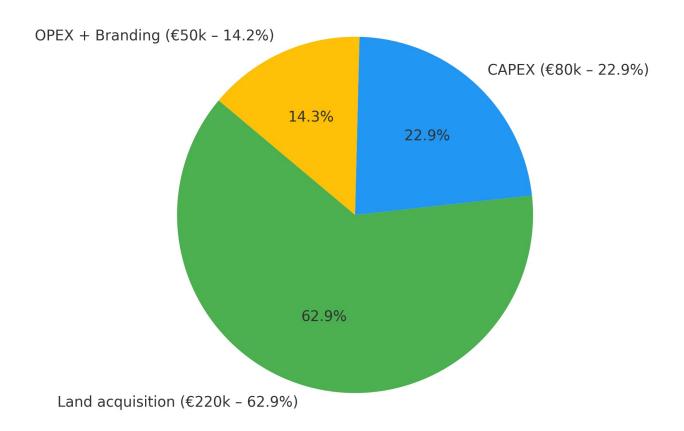


Figure 5 – Funding Allocation

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Figure 6 - ESG: Jobs Created & Land Restored

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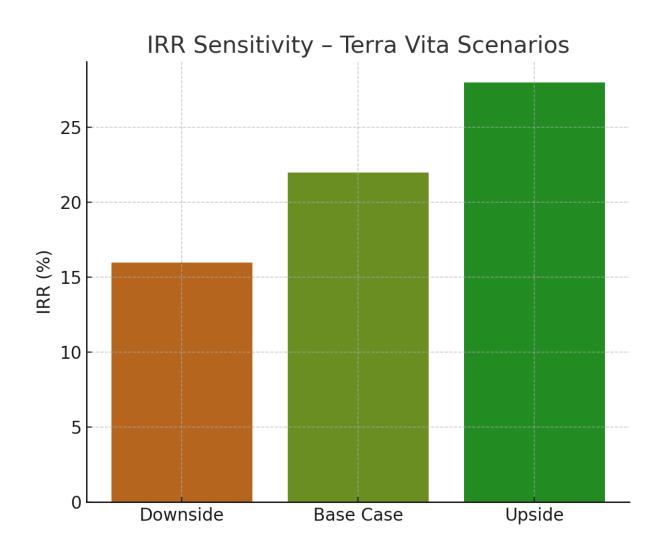


Figure 7 - IRR Sensitivity

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Figure 8 - 5-Year Financial Projection

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## **Annex Overview**

Annex	Title	Content Overview
A	Financial Tables	5-year projections, EBITDA, cash flow, DSCR, ROI & payback.
В	IRR Sensitivity	Downside/base/upside scenarios; NPV and payback logic.
С	ESG & SDG Impact	Jobs, land restored, carbon negative, biodiversity & SDG links.
D	Risk Register	Likelihood/impact scoring with mitigation owners & actions.
Е	Funding Scenarios	Equity, blended, and staged structures vs returns.
F	Dashboard	KPI progression (IRR, jobs, land, carbon credits).
G	ESG At One Glance	Impact ratios: jobs per €35k, CO <sub>2</sub> offsets, community workshops.
Н	Version Journey Timeline	Roadmap milestones Y1-Y5 and scaling.

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# Annex A – Financial Tables

Methodology: Modelled estimates based on Terra Vita's pre-launch assumptions and pilot targets. Forward-looking only, not measured.

## 5-Year Financial Projections

Year	Revenue (€)	EBITDA (€)	Net Cash Flow	DSCR (×)
			(€)	
Y1	120,000	30,000	20,000	1.1×
Y2	220,000	80,000	70,000	1.2×
Y3	350,000	150,000	140,000	1.3×
Y4	450,000	200,000	180,000	1.4×
Y5	600,000	280,000	250,000	1.5×

Key View: Revenue scales 5× over five years, EBITDA margin strengthens, and DSCR improves steadily from 1.1× to 1.5×, signalling increasing debt service resilience.

## **ROI & Payback Snapshot**

Methodology: Derived from 5-year projections and base-case IRR modelling.

Metric	Value
IRR (Base)	22%
ROI (Y5)	2.8×
Payback Period	< 2 yrs

Key View: Asset-backed security and rapid payback (<2 years) provide early investor confidence, while IRR and ROI demonstrate attractive long-term returns.

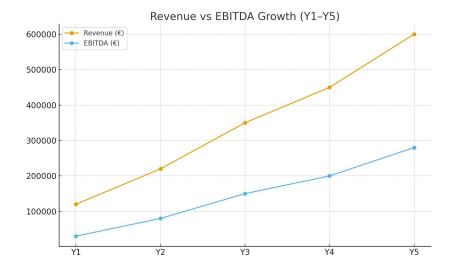
### **Seed Allocation**

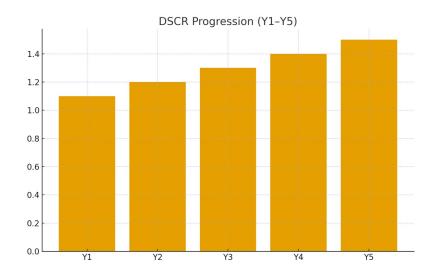
Methodology: Allocation of €350k seed capital, modelled for pre-launch phase.

Category	% Allocation	Amount (€)
Land	62.9%	220,000
CAPEX	22.9%	80,000
OPEX + Branding	14.2%	50,000
Total	100%	350,000

Key View: Majority allocation to land ensures asset-backed security, with CAPEX and lean OPEX supporting early operational readiness.

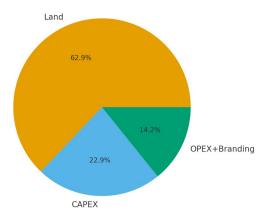
## Visuals





### XLI

#### Seed Allocation Breakdown



### XLII



Methodology: Scenario modelling at a 10% discount rate, based on Terra Vita's pre-launch assumptions. All figures are modelled estimates, not measured results.

## IRR Sensitivity Grid

Scenario	IRR	Payback (yrs)	NPV @10% (€)	Assumptions
Downside	16%	3.2	50,000	Slower uptake,
				higher OPEX,
				delayed carbon
				credits
Base Case	22%	1.9	125,000	As modelled:
				steady demand,
				lean OPEX,
				carbon credits
				from Y2
Upside	28%	1.5	210,000	Faster demand,
				premium
				pricing, earlier
				scaling of
				workshops/oils

Key View: Returns remain attractive across all cases. Even in downside, IRR >15% with positive NPV; upside demonstrates scalable potential and rapid payback.

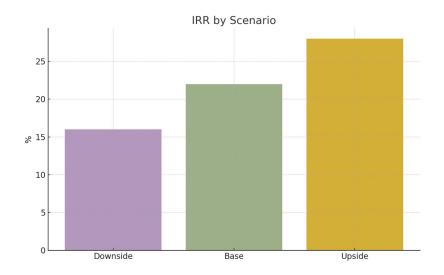
**Investor Logic** 

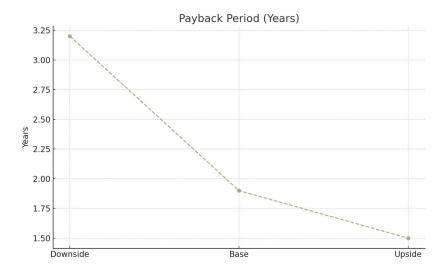
Downside: Still investable — IRR above many benchmarks, NPV positive.

Base Case: Balanced, credible, aligned with Terra Vita's governance story.

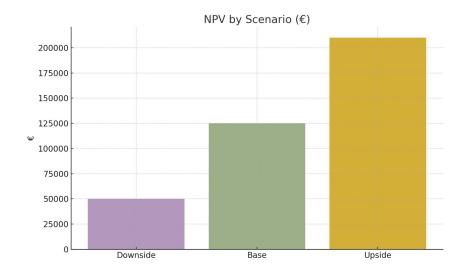
Upside: Shows scalability and premium positioning potential.

Visuals





### XLIV



### XLV



Methodology: ESG metrics are modelled estimates, mapped to UN Sustainable Development Goals (SDGs). Validation will occur post-launch through independent monitoring and reporting.

ESG & SDG Alignment Table

Metric	Value (Modelled)	Linked SDG	SDG Target Reference	Measurement Method (Pre-Launch)
Jobs Created	10 (Y1) → 20 (Y5)	SDG 8 – Decent Work & Economic Growth	8.5: Full employment & decent work	Modelled staffing plan
Land Restored	2 ha (Y1) → 5 ha (Y5)	SDG 15 – Life on Land	15.3: Combat desertification, restore degraded land	Land rehabilitation plan
Carbon Footprint	Carbon Negative by Y2	SDG 13 – Climate Action	13.2: Integrate climate measures into policies	Carbon offset modelling
Community Workshops	3 per year from Y2	SDG 4 – Quality Education	4.7: Education for sustainable development	Planned program schedule
Biodiversity Index	+15% by Y5	SDG 15 – Life on Land	15.5: Protect biodiversity & ecosystems	Ecological baseline survey

Key View: Terra Vita's ESG strategy is tangible and measurable, with clear alignment to global frameworks. Even pre-launch, the model demonstrates how jobs, land, carbon, and community outcomes reinforce both impact and investor credibility.

## Investor Logic

Jobs: Direct social impact, creating livelihoods in rural South Africa.

Land: Asset-based regeneration, improving ecological and financial value simultaneously.

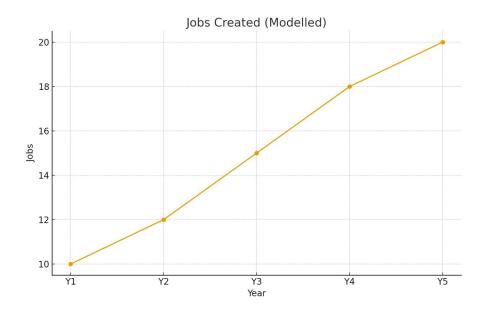
Carbon: Early carbon-negative status strengthens climate credentials and potential credit revenue.

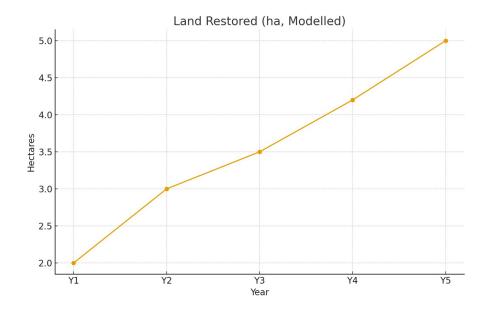
Community: Workshops embed Terra Vita in the local ecosystem, building trust and visibility.

### XLVI

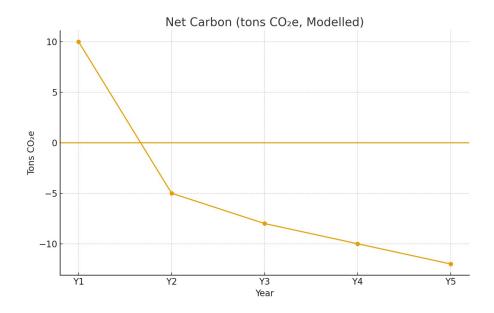
Biodiversity: Adds depth to ESG beyond carbon, appealing to impact-driven investors.

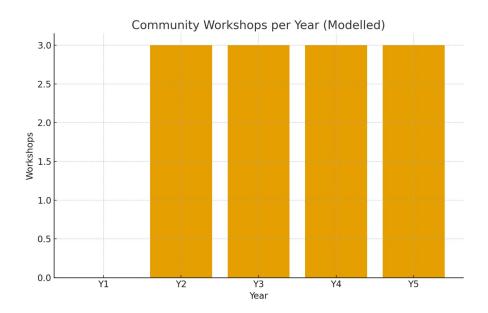
#### **Visuals**



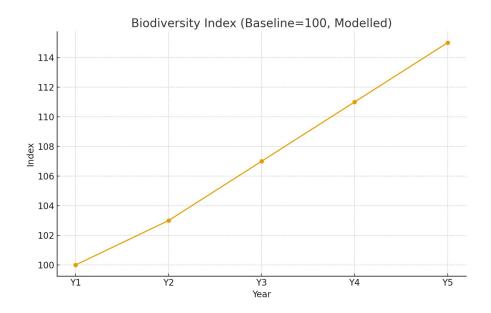


## XLVII





### XLVIII



### XLIX



Methodology: Risks are scored by likelihood and impact (Low / Medium / High), with mitigation strategies and clear ownership. All risks are modelled pre-launch and will be validated through governance processes post-launch.

## Risk Register Table

Risk Category	Likelihood	Impact	Risk Owner	Mitigation Strategy
Market Demand	Medium	High	Founder / Marketing Lead	Staged rollout, flexible pricing, diversified revenue streams
Regulatory	Low	High	Compliance Officer	Early DAFF/SAPS engagement, legal due diligence, permits secured
Operational	Medium	Medium	Operations Manager	Staff training, SOPs, local supplier partnerships
Climate / Water	Medium	High	Sustainability Lead	Irrigation planning, drought-resista nt crops, water harvesting
Financial	Medium	High	CFO / Finance Lead	Conservative cash flow planning, contingency reserves
Reputational	Low	Medium	Founder / Comms Lead	Transparent investor updates, proactive community engagement

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Key View: Risks are not hidden — they are acknowledged, scored, and paired with mitigation strategies and ownership. This builds investor trust and demonstrates governance maturity.

**Investor Logic** 

Market Demand: Mitigated by phased rollout and diversified income streams.

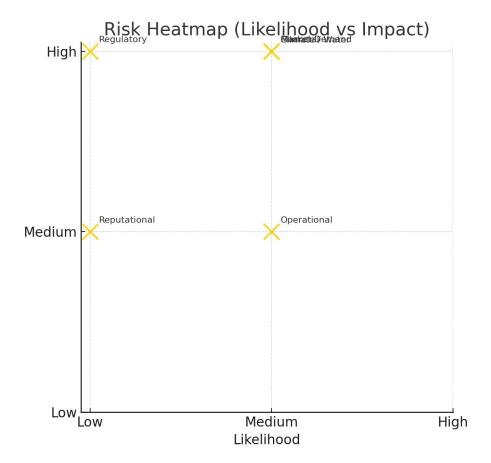
Regulatory: Low likelihood but high impact  $\rightarrow$  addressed through compliance and early engagement.

Operational & Climate: Practical mitigations in place, showing foresight.

Financial: Conservative planning ensures resilience.

Reputational: Transparency and community engagement reduce downside risk.

Visuals



# Annex E – Funding Scenarios

Methodology: Comparative modelling of three funding structures — Equity, Blended, and Staged — each tested against Terra Vita's 5-year projections. All scenarios are pre-launch estimates, not commitments.

## **Funding Scenarios Comparison**

Structure	Capital Structure	IRR (Base)	Payback	
Equity Seed	€350k equity	~22%	< 2 yrs	
Blended	€200k equity +	~20%	~2.2 yrs	
	€150k soft loan		-	
Staged	€200k equity (Y1) +	~24%	~1.8 yrs	
	€150k expansion			
	(Y2)			

Key View: Terra Vita offers flexible structures with no hidden pivots. Each option balances investor appetite for risk, dilution, and return.

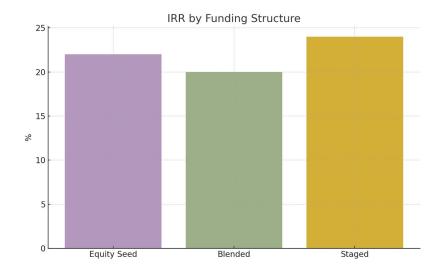
## **Investor Logic**

Equity Seed: Straightforward, transparent, and attractive for early-stage impact investors seeking simplicity.

Blended: Appeals to investors who prefer reduced dilution and are comfortable with a debt component.

Staged: Ideal for milestone-driven investors who want to see proof of execution before committing full capital.

Visuals



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# 🗐 Annex F - Dashboard

Methodology: KPI progression modelled from pilot assumptions, aligned with Terra Vita's 5-year roadmap. Figures are forward-looking only, not measured.

## **KPI Progression Table**

Year	IRR (%)	Jobs Created	Land Restored	Carbon Credits
			(ha)	(tons CO <sub>2</sub> e)
Y1	22	10	2	0
Y2	23	12	3	100
Y3	24	15	3.5	200
Y4	25	18	4.2	300
Y5	25	20	5	400
Total (Y1-Y5)	_	75	17.7	1000

Key View: Scan-friendly KPI snapshot reinforces Terra Vita's growth trajectory — financial, social, and environmental metrics all improving in tandem.

## **Investor Logic**

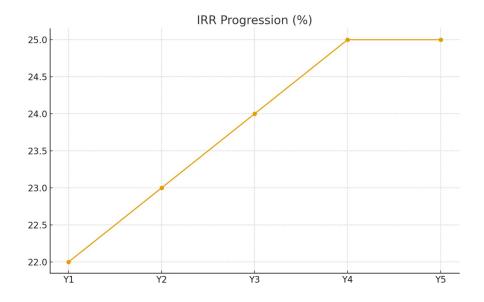
IRR: Rising to 25% signals attractive long-term returns.

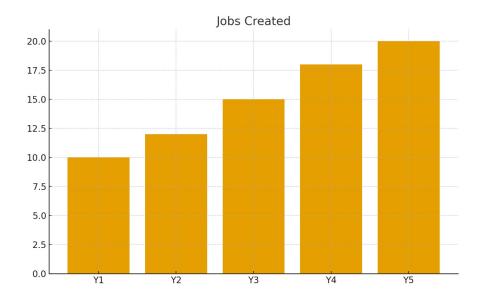
Jobs: Doubling to 20 by Year 5 reflects tangible social impact (total 75 jobs created over five years).

Land: Restoration from 2 ha  $\rightarrow$  5 ha (total 17.7 ha restored cumulatively) underscores ecological commitment.

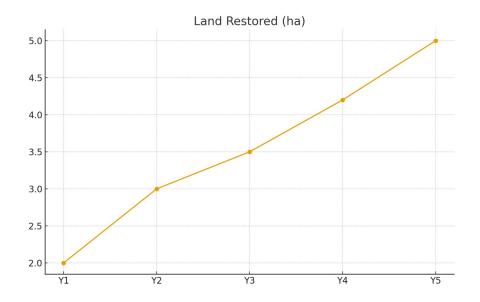
Carbon Credits: Scaling from Year 2 (total 1,000 tons  $CO_2e$  over Y1–Y5) provides climate impact and revenue potential.

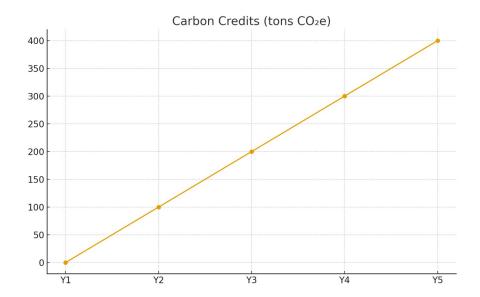
Visuals





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### LVII



Methodology: Impact ratios derived from modelled ESG metrics, based on Terra Vita's pre-launch assumptions. Validation will occur post-launch.

## **Impact Ratios Table**

Metric	Value
Jobs per €35k invested	1
CO <sub>2</sub> offset per hectare (tons/year)	5
Community workshops per year (from Y2)	3

Key View: Impact ratios make ESG tangible and memorable for investors — linking capital directly to jobs, carbon offsets, and community engagement.

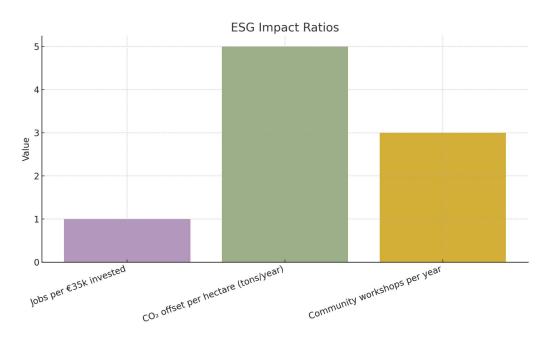
## **Investor Logic**

Jobs: Every €35k invested translates into 1 new job, demonstrating efficiency of capital-to-impact.

Carbon: 5 tons of CO<sub>2</sub> offset per hectare annually strengthens Terra Vita's climate credentials.

Community: 3 workshops per year embed Terra Vita in the local ecosystem and build trust.

## Visual



### LVIII

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# iii Annex H - Version Journey Timeline

Methodology: Roadmap milestones modelled from Terra Vita's governance and scaling plan. Forward-looking estimates; execution will be validated post-launch.

Version Journey Timeline Table

Phase	Milestones
Year 1	Foundation $\rightarrow$ Infrastructure $\rightarrow$ Product
	Prep → Market Activation
Year 2	Scaling lodges, workshops, oils distribution
Years 3-5	Regional eco-tourism + product
	diversification

Key View: Governance close — every milestone intentional, every version logged. The roadmap demonstrates discipline in execution and scaling.

Investor Logic

Year 1: Establishes foundation and market entry readiness.

Year 2: Focused on scaling operations and product lines.

Years 3–5: Expansion into regional eco-tourism and diversification ensures long-term resilience.

Visual

Terra Vita Roadmap Timeline



# **Changelog – Terra Vita MasterPlan**

Version	Date	Author(s)	Key Changes
v30.2	Sep 2025	Theresa Van Der	Integrated visuals
		Walt, Yuri van de	and snapshots.
		Wal	
v30.3	Oct 2025	Theresa Van Der	Added Annexes A-
		Walt, Yuri van de	H, NDA, branding.
		Wal	
v30.4	Oct 2025	Theresa Van Der	Full integration incl.
		Walt, Yuri van de	highlights box; final
		Wal	polish.

# **Confidentiality Annex – NDA**

Mutual Non-Disclosure Agreement (NDA)

Effective Date: []
This Mutual Non-Disclosure Agreement (the "Agreement") is entered into by and between:
1) Terra Vita Eco Farm & Retreats Pty Ltd, incorporated in South Africa, principal place of business: [] ("Discloser/Recipient").
2) [Counterparty Legal Name], [jurisdiction], principal place of business: [] ("Discloser/Recipient").
Each party may disclose to the other certain confidential information. The parties therefore agree as follows:
1. Purpose
The parties intend to explore a potential business and investment relationship concerning Terra Vita Eco Farm & Retreats, including financing, operations, ESG initiatives, product development, and related matters (the "Purpose").
2. Confidential Information
"Confidential Information" means any non-public information disclosed by either party, whether oral,

visual, written, electronic, or in any other form, including but not limited to financial models,

annexes, projections, business plans, investor materials, pricing, trade secrets, roadmaps, ESG

data, and third-party information the disclosing party is obligated to keep confidential.

## 3. Exclusions

Confidential Information does not include information that: (a) is or becomes public through no breach; (b) was known to the receiving party prior to disclosure; (c) is independently developed without use of the Confidential Information; or (d) is rightfully obtained from a third party without restriction.

## 4. Obligations

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The receiving party will: (i) use the Confidential Information solely for the Purpose; (ii) not disclose it to any third party except to its Representatives who need to know and who are bound by

obligations no less protective; (iii) protect it using at least reasonable care; and (iv) promptly

notify the disclosing party of any unauthorized use or disclosure.

## 5. Security & Handling

The receiving party will implement reasonable technical and organizational measures to safeguard Confidential Information and will not de-identify, reverse engineer, or attempt to derive source code or models from disclosures unless expressly permitted in writing.

## 6. Term & Survival

This Agreement commences on the Effective Date and continues for two (2) years, except that obligations of confidentiality and non-use survive for three (3) years from the last disclosure. Trade secrets are protected for so long as they remain trade secrets under applicable law.

## 7. Compelled Disclosure

If the receiving party is required by law or court order to disclose Confidential Information, it will (to the extent legally permitted) provide prompt written notice and cooperate to seek protective treatment.

## 8. No License

No rights or licenses are granted by this Agreement except the limited right to use Confidential Information for the Purpose. All Confidential Information remains the property of the disclosing party.

## 9. Return or Destruction

Upon written request, the receiving party will promptly return or destroy Confidential Information and certify destruction, except for archival copies retained to comply with legal or compliance requirements.

## 10. Remedies

The parties acknowledge that unauthorized use or disclosure may cause irreparable harm, entitling the disclosing party to seek injunctive relief in addition to any other remedies at law or in equity.

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	For twelve (12) months from the Effective Date, neither party will solicit for employment any employee of the other party with whom it had material contact in connection with the Purpose. General solicitations are excluded. (Strike if not required.)		
	12. Governing Law & Venue		
	This Agreement is governed by the laws of [choose jurisdiction, e.g., the Republic of South Africa or England & Wales], without regard to conflict of laws. The parties submit to the exclusive jurisdiction of the courts located in [].		
	13. Entire Agreement; Amendments		
	This Agreement constitutes the entire agreement regarding its subject matter and supersedes all prior or contemporaneous understandings. Any amendment must be in writing and signed by both parties.		
	14. Counterparts; Signatures		
	This Agreement may be executed in counterparts, including electronic signatures, each of which is deemed an original, together constituting one instrument.		
Agreed and accepted by the parties as of the Effective Date.			
Terra Vita Eco Farm & Retreats Pty Ltd			
	By: Date:		
	Name:		
	Title:		
	[Counterparty Legal Name]		
	By: Date:		
	Name:		

11. Non-Solicitation (Optional)

This document and all associated materials, including annexes, visuals, financial models, and strategic narratives (collectively, the "Confidential Information"), are proprietary to Terra Vita Ltd. Pty and are provided solely for the purpose of evaluating a potential investment or strategic partnership. By accessing or reviewing this information, the recipient agrees to maintain strict confidentiality and not to disclose, reproduce, distribute, or use any part of the Confidential Information for any purpose other than the intended evaluation, without prior written consent from Terra Vita Ltd. Pty. This obligation of confidentiality applies to all forms of communication—written, oral, digital, or visual—and shall remain in effect indefinitely, regardless of the outcome of any investment discussions. The recipient further agrees to take all reasonable measures to protect the Confidential Information from unauthorized access or disclosure. Terra Vita Ltd. Pty reserves the right to request the return or destruction of all Confidential Information at any time.

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