**📊 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





