**Integrated Investor Pack – Terra Vita (Pre-Launch 2025)
Where Nature Heals and Grows**

Version 1.0 – October 2025
Confidential – Not for Distribution

**Disclaimer**

This document is provided for information purposes only and does not constitute an offer, solicitation, or recommendation to invest. All financial projections, impact metrics, and scenarios are modelled estimates and subject to change. While Terra Vita Eco Farm & Retreats Pty Ltd has taken care to ensure accuracy, no guarantee of performance is expressed or implied. This document is confidential and intended solely for its recipients.

**Table of Contents**

Note: This Table of Contents is provided as a static guide for navigation.

Executive Review – Investor framing of Annexes A–H ..... 3

Annex Register – Visual dashboard of annex navigation ..... 5

Annex A – Financial Tables: Seed Allocation & 5-Year Projections ..... 8

Annex B – IRR Sensitivity: Downside, Base, Upside & NPV Grid ..... 12

Annex C – ESG & SDG Impact: Jobs, Land, Carbon, Global Goals ..... 16

Annex D – Risk Register: Market, Regulatory, Operational, Climate ..... 20

Annex E – Funding Scenarios: Equity, Blended, Staged Structures ..... 24

Annex F – Dashboard: KPI Snapshot & Trajectory ..... 28

Annex G – ESG At-One-Glance: Impact Ratios & Community Metrics ..... 32

Annex H – Version Journey Timeline: Milestones & Scaling Roadmap ..... 36

Keyword Index – Grouped by Annex with icons and Terra Vita palette ..... 40

Acknowledgements ..... 42

# Executive Review – Terra Vita Annexes (Pre-Launch 2025)

**📌 Positioning**

The annexes are not appendices but a governance toolkit. They demonstrate that while Terra Vita is pre‑launch, every projection, risk, and impact metric has been modelled, structured, and transparently disclosed.

**📊 Annex A – Financial Tables**

Methodology: Modelled estimates based on pre‑launch assumptions and pilot targets.

Seed Allocation (€350k): Majority into land (62.9%), CAPEX (22.9%), lean OPEX + branding.
5‑Year Projections: Revenue €120k → €600k; EBITDA €30k → €280k; DSCR 1.1× → 1.5×.
ROI & Payback: IRR 22%, ROI 2.8× by Y5, payback <2 years.

Key View: Asset‑backed security + early profitability trajectory.

**📈 Annex B – IRR Sensitivity**

Methodology: Scenario modelling at 10% discount rate with downside, base, and upside assumptions.

Downside: IRR 16%, payback 3.2 yrs, NPV €50k.
Base Case: IRR 22%, payback 1.9 yrs, NPV €125k.
Upside: IRR 28%, payback 1.5 yrs, NPV €210k.

Key View: Even in downside, returns remain attractive; upside shows scalable potential.

**🌍 Annex C – ESG & SDG Impact**

Methodology: ESG metrics mapped to SDG targets; validation post‑launch.

Jobs (10) → SDG 8.
Land Restored (2 ha) → SDG 15.
Carbon Negative (Y2) → SDG 13.

Key View: Tangible, measurable ESG alignment with global frameworks.

**⚖️ Annex D – Risk Register**

Methodology: Risks scored by likelihood/impact, with mitigation strategies.

Market Demand: Medium likelihood, high impact → staged rollout.
Regulatory: Low likelihood, high impact → DAFF/SAPS compliance.
Operational, Climate, Financial, Reputational risks mapped with mitigations.

Key View: Risks acknowledged, scored, and mitigated → builds trust.

**💶 Annex E – Funding Scenarios**

Methodology: Comparative modelling of equity, blended, and staged structures.

Equity Seed (€350k) → IRR ~22%.
Blended (€200k equity + €150k soft loan) → IRR ~20%.
Staged (€200k seed + €150k Y2 expansion) → IRR ~24%.

Key View: Flexible structures, no hidden pivots.

**📋 Annex F – Dashboard**

Methodology: KPI progression modelled from pilot assumptions.

IRR 22% → 25%.
Jobs 10 → 20.
Land 2 ha → 5 ha.
Carbon credits scaling Y2–Y5.

Key View: Scan‑friendly KPI snapshot reinforces growth trajectory.

**🌱 Annex G – ESG At‑One‑Glance**

Methodology: Impact ratios derived from modelled ESG metrics.

Jobs per €35k invested: 1.
CO₂ offset per hectare: 5 tons/year.
Community workshops: 3 per year from Y2.

Key View: Impact ratios make ESG tangible and memorable.

**📆 Annex H – Version Journey Timeline**

Methodology: Roadmap milestones modelled from governance and scaling plan.

Year 1: Foundation → Infrastructure → 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.

**🎯 Overall Takeaway**

The annexes close the loop:

Financial discipline (Annex A & B)
Impact credibility (Annex C & G)
Risk transparency (Annex D)
Funding flexibility (Annex E)
Governance proof (Annex H)

Together, they position Terra Vita as investor‑ready, transparent, and impact‑anchored — even in pre‑launch phase.

# Annex Register

Use this dashboard to navigate directly to the annexes that matter most to you.

**📊 Annex A – Financial Tables ..... Page 8**

**📈 Annex B – IRR Sensitivity ..... Page 12**

**🌍 Annex C – ESG & SDG Impact ..... Page 16**

**⚖️ Annex D – Risk Register ..... Page 20**

**💶 Annex E – Funding Scenarios ..... Page 24**

**📋 Annex F – Dashboard ..... Page 28**

**🌱 Annex G – ESG At-One-Glance ..... Page 32**

**📆 Annex H – Version Journey Timeline ..... Page 36**

# Keyword Index – Annexes A–H

This index consolidates all annex keywords for quick navigation, reference, and searchability.

Annex A – Financial Tables (p. Page 8)
Keywords: Financial Tables, Seed Allocation, CAPEX, OPEX, IRR, Payback, ROI, Terra Vita, Pre-Launch

Annex B – IRR Sensitivity (p. Page 12)
Keywords: IRR Sensitivity, Payback, NPV, Scenario Analysis, Terra Vita, Pre-Launch

Annex C – ESG & SDG Impact (p. Page 16)
Keywords: ESG, SDG, Jobs, Land Restored, Carbon Negative, Climate Action, Terra Vita, Pre-Launch

Annex D – Risk Register (p. Page 20)
Keywords: Market Demand, Regulatory, Operational, Climate, Financial, Reputational, Terra Vita, Pre-Launch

Annex E – Funding Scenarios (p. Page 24)
Keywords: Equity Seed, Blended Funding, Staged Funding, IRR, ROI, Terra Vita, Pre-Launch

Annex F – Dashboard (p. Page 28)
Keywords: KPI Snapshot, IRR Progression, Jobs Growth, Land Expansion, Carbon Credits, Terra Vita, Pre-Launch

Annex G – ESG At-One-Glance (p. Page 32)
Keywords: Impact Ratios, Jobs, CO2 Offset, Community Workshops, Terra Vita, Pre-Launch

Annex H – Version Journey Timeline (p. Page 36)
Keywords: Milestones, Roadmap, Scaling, Governance, Terra Vita, Pre-Launch

**Acknowledgements**

Terra Vita acknowledges the guidance of its advisors, the support of its community, and the contributions of early collaborators who helped shape this pre-launch vision.