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

Version 1.0 – October 2025  
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# 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.

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# 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.