

# GIOIA VILLAGE

## Executive Summary

A regenerative Italian village ecosystem combining longevity living, hospitality experiences, regenerative agriculture, and homestead ownership.

Frosinone, Lazio, Italy · GioiaWinvest OÜ (Estonia) · gioiawinvest.com

### KEY SNAPSHOT METRICS

<b>PLATFORM RAISE</b> <b>€5,000,000</b> Early entry tranche open · €100K = 1% LP equity	<b>TARGET IRR</b> <b>8 to 11%</b> Project SPVs · illustrative · 10-year hold	<b>TARGET MOIC</b> <b>1.7x to 2.0x</b> Base to upside · illustrative
<b>MINIMUM ENTRY</b> <b>€100,000</b> Minimum participation begins at €100,000 across platform and project-level structures.	<b>ENTERPRISE VALUE</b> <b>€30M to €35M</b> Year 10 · 7.5x to 9x normalized EBITDA	<b>TOTAL DEVELOPMENT</b> <b>€20,000,000</b> €15M equity phased · €5M senior debt Phase 5

### THE OPPORTUNITY

## A trillion-dollar market with no integrated destination.

The global wellness tourism market exceeds USD 1 trillion in 2025 and is growing 9 to 10 percent annually. Italy is the fastest-growing wellness market in Europe at a CAGR of approximately 12 percent, drawing more than 65 million international visitors each year. The primary demand sits in the 40 to 70 demographic, high-net-worth individuals seeking nature-based longevity experiences rather than clinical or resort products.

Three structural forces are converging at the same time. Wellness and longevity demand is rising as preventative health and slow living move into the mainstream. Affluent travellers are shifting from resort products to immersive, culturally rooted destinations. Demand for intentional, nature-integrated living with ownership pathways is growing structurally rather than cyclically.

No integrated destination combining wellness, longevity, hospitality, agriculture, and residential ownership currently exists in Central Italy. Gioia Village is the first of its kind.

### THE CONCEPT

## A living Luxury Zona Blu™ ecosystem.

Gioia is not a hotel and not a single asset. Five integrated components operate together inside one village. Each generates operating income, each compounds the value of the others, and each contributes to long-term asset appreciation.

<b>Casa di Gioia™</b>	Central hospitality hub. 14 premium units, including 2 penthouses, 4 apartments, and 8 rooms. Primary revenue activation for the ecosystem.
<b>Gioia Zona Blu™</b>	Longevity and wellness layer. Spa, diagnostics, biohacking, programs, and memberships. Drives guest value, retention, and premium positioning.
<b>Gioia Village™</b>	15 boutique casitas for retreat guests and short-term stays. The residential hospitality heart of the ecosystem.
<b>Gioia Homestead™</b>	Mortgage-free ownership pathway. 8-year structured financing, no bank involvement. Premium residential lots and custom eco-luxury homes for long-term residents.
<b>Gioia Terra™</b>	Regenerative agriculture. Vineyards, olive groves, botanical gardens. Farm-to-table gastronomy, certified organic production, agriturismo revenue.

## THE ASSET

### 44.4 hectares in Lazio. Acquired at €1,430,000.

The estate sits in Frosinone, Lazio, 90 minutes from Rome and Naples, 60 minutes from the Mediterranean coast, and 20 minutes from the Abruzzo, Lazio, and Molise National Park. The site covers 44.4 hectares, including active vineyards, olive groves, natural springs, and heritage village structures with multi-layer asset value.

Acquisition is secured at €1,430,000, below market value, with the compromesso signed. Agricultural operations are already active, producing approximately 4,000 litres of olive oil and 500 bottles of wine per year, with output scaling toward 7,000 litres and 5,000 bottles within two to three years. Casa di Gioia pre-development is initiated. The first casitas are identified for renovation. Fausto Cirelli, geometra and architect, leads permitting and execution locally.

## INVESTMENT STRUCTURE

### Three legal entities. Two parallel waterfalls.

Gioia is structured across three legal entities and two distinct return streams operating in parallel. GioiaWinvest OÜ in Estonia holds platform ownership, brand, IP, and ecosystem governance. GioiaWinvest SRL in Italy holds physical assets and executes development and operations. Casa di Gioia SRL operates hospitality. Operational risk sits separately from asset ownership, and platform ownership sits separately from project execution.

Investors participate at the platform level, at the project SPV level, through the Homestead financing model, or in some combination. Platform equity and project SPV equity are not comparable instruments. They have different structures, different return profiles, and different roles in the ecosystem.

#### ① Project SPV Waterfall · Asset-Level Returns

Each development project is structured as its own SPV. Three project SPVs are planned in Phase 1 and beyond: Casa di Gioia, Gioia Zona Blu, and Gioia Casitas. Limited Partners hold 60 percent of the equity per SPV. GioiaWinvest OÜ retains 40 percent of the equity per SPV. The distribution waterfall at the project level operates as follows.

First, all invested Limited Partner capital is returned in full.

Second, an 8 percent preferred return is paid to Limited Partners before any carry triggers.

Third, profits above the 8 percent hurdle are split 50/50 between Limited Partners and the platform.

The platform also earns a 1.5 percent annual management fee per SPV.

**Target IRR** at the project level is 8 to 11 percent.

**Target MOIC** is 1.7x to 2.0x over a 10-year hold.

**Targeted project-level distributions** from Year 3. subject to operational performance and reserve policy.

**Minimum entry** is €100,000.

The subscription structure is finalized with legal counsel prior to close.

#### ② Platform Waterfall · Ecosystem Equity

The platform raise sits in parallel. GioiaWinvest OÜ is structured as a 100-share platform, with up to 35 percent of equity available to external Limited Partners. The platform raise totals €5,000,000, of which the early entry tranche of €1,000,000 is now open. **Early entry is €100,000 for 1 percent of the platform, limited to the first 10 investors.** Standard entry post-activation is €100,000 for 0.5 percent.

Platform Limited Partners hold indirect exposure across every current and future project SPV through the platform's retained 40 percent equity per project. The platform receives three cash flow streams that distribute through to platform LPs in proportion to ownership: the 1.5 percent annual management fee from each SPV, the 40 percent pro rata share of project profits, and 50 percent of the carry above each project's 8 percent hurdle. Platform LPs hold no fixed IRR target. They hold ecosystem exposure, replication-pipeline upside, and non-financial benefits including residential priority, retreat credits, founder pricing, and advisory input.

#### ③ Gioia Homestead™ · Asset-Backed Parallel Financing

Gioia Homestead runs alongside the €20M core development and is not included in the core project valuation. The example is based on a €150,000 standard casita. Property value varies per unit. The resident contributes €30,000 at entry. The investor finances €120,000. Repayment is fixed at €21,000 per year for 8 years, totalling €168,000 repaid and €48,000 of investor profit per unit. The structure delivers an IRR of approximately 8 to 10 percent and is asset-backed throughout. GioiaWinvest SRL holds title to the property during the repayment period. Title transfers fully to the resident on completion of the final installment.

**€30M to €35M enterprise value at Year 10 stabilization.**

METRIC	VALUE	DETAIL
Year 3 Revenue	€3,900,000	First operational year
Year 5 Revenue	€7,500,000	Stabilisation milestone
Year 10 Revenue	€14,255,750	Full maturity
EBITDA Year 5	€2,000,000	Conservative, after 14% corporate layer
EBITDA Year 10	€3,818,185	Normalized, approximately 27% margin
Enterprise Value	€30M to €35M	Base to upside · 7.5x to 9x normalized EBITDA
Equity Value	€25M to €30M	After €5M senior debt
DSCR Year 6 / Year 10	~4.2x / ~7.3x	€5M · approx 6% · approx 20yr · approx €520K annual service

All projections illustrative. Returns are not guaranteed. Subject to execution, market conditions, and finalization of legal structure.

## THE TEAM

**Vision. Finance. Strategy.****Gwen Geerinck · Founder · Vision and Operational Leadership**

Creator of the Gioia ecosystem. More than 20 years in transformational leadership retreats, intentional living, and wellness programs across Europe. The originating vision and operating presence behind Gioia Village.

**Cat Lambertini · Co-Founder · Financial Architecture and Governance**

CRPS®, C(k)P®, CPFA®. Independent broker and senior wealth advisor at Proxy Financial, Los Angeles. Serves high-net-worth individuals and family enterprises. Oversees financial model integrity and investor governance for GioiaWinvest.

**Cecilia Shepherd · Co-Founder · Investor Relations and Strategic Partnerships**

International development and investment structuring. Leads global investor outreach, partnership structuring, and capital introduction for GioiaWinvest across European and global markets.

**Operational partners and advisors include**

Fausto Cirelli, geometra and architect, leading land, architecture, and permits.

C.J. Davidson, Proxy Financial and Black Book Agency, capital markets advisory.

Bart Leynen, PR Italy and digital marketing.

Venue Retreat, European hospitality distribution and early booking pipeline.

## WHO WE ARE LOOKING FOR

Gioia is structured for long-term investors who recognize that capital, place, and purpose can grow in the same direction. Aligned partners, not transactional capital. Investors who value disciplined execution alongside regenerative vision, and who understand that platform equity and project SPV equity each play a different role inside the same ecosystem.

## NEXT STEPS

- 01 Thirty-minute introductory call with Gwen, Cat, or Cecilia. No commitment required.
- 02 NDA execution and investor qualification. Full data room access.
- 03 Subscription via the GioiaWinvest OÜ platform or a project SPV.
- 04 Capital transfer, onboarding, and quarterly reporting.
- 05 Site visit to the Frosinone estate for committed investors.

## CONTACT

Gwen Geerinck · mail@gioiawinvest.com · +32 490 403 298

Cat Lambertini · Cat@gioiawinvest.com · +1 (310) 729-9925

Cecilia Shepherd · Cecilia@gioiawinvest.com · +1 (970) 396-7208

All figures illustrative. Returns not guaranteed. Subject to legal, tax, and investor due diligence. This document does not constitute a public offering or financial advice. GioiaWinvest OÜ. Confidential.