

GIOIA VILLAGE

Investment Snapshot

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

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

KEY METRICS

PLATFORM RAISE €5,000,000 €1M early entry now open	TARGET IRR 8 to 11% Project SPVs · not platform	TARGET MOIC 1.7x to 2.0x Base to upside · illustrative
MINIMUM ENTRY €100,000 Minimum participation begins at €100,000 across platform and project-level structures.	ENTERPRISE VALUE €30M to €35M Year 10 · 7.5x to 9x EBITDA	TOTAL DEVELOPMENT €20,000,000 €15M equity phased · €5M senior debt

CAPITAL STRUCTURE

LAYER	AMOUNT	STATUS	DETAIL
Platform · Early Entry	€1,000,000	NOW OPEN	€100K = 1% · max 10 investors
Platform · Standard	€4,000,000	Post activation	€100K = 0.5% · max 40 investors
Phase 2+ Project SPVs	€9,000,000	Post Phase 1	Progressively activated following operational milestones and platform expansion.
Senior Debt	€5,000,000	Phase 5	~6% · ~20yr · ~€520K annual service
Total Development	€20,000,000	Fully phased	Phase 1 independently structured

INVESTMENT STRUCTURE

Three legal entities. Two parallel waterfalls.

GioiaWinvest OÜ holds platform ownership. GioiaWinvest SRL holds physical assets. Casa di Gioia SRL operates hospitality. Investors participate at the platform level, at the project SPV level, or through Homestead financing. Platform equity and project SPV equity are not comparable instruments.

① Project SPV Waterfall

ASSET-LEVEL RETURNS · TARGET IRR 8 TO 11% · MOIC 1.7x TO 2.0x

60% Limited Partners / 40% GioiaWinvest OÜ per SPV.

Waterfall: return of LP capital, then 8% preferred return to LPs, then 50/50 carry split above the hurdle. The platform participates through management fees, retained project ownership, and carry participation above the preferred return hurdle.

Minimum entry €100,000. Targeted cash flow from Year 3. 10-year hold.

② Platform Waterfall

ECOSYSTEM EQUITY · NO FIXED IRR · LONG-TERM VALUE

GioiaWinvest OÜ structured as a 100-share platform, up to 35% to external LPs.

Early entry €100K = 1% (first 10 investors, €1M tranche). Standard entry €100K = 0.5%.

Platform LPs receive distributions from three streams: management fees, the platform's 40% pro rata share of every SPV, and 50% of carry above each project's 8% hurdle.

Indirect exposure to every current and future project. Replication-pipeline upside.

3 Gioia Homestead™

ASSET-BACKED PARALLEL FINANCING · APPROXIMATELY 8 TO 10% IRR

Example based on a €150K standard casita. Property value varies per unit.

Resident entry €30K. Investor finances €120K. Fixed repayment €21,000 per year for 8 years.

Total repaid €168,000. Investor profit €48,000 per unit.

GioiaWinvest SRL holds title during repayment. Ownership transfers fully to resident on completion. Parallel to the €20M development, not included in core valuation.

REVENUE ENGINE

STREAM	YEAR 3	YEAR 10
Accommodation (29 units)	€912,000	€4,620,000
Spa and Wellness	€657,000	€2,560,000
Restaurant and F&B	€2,190,000	€5,200,000
Retreats and Programs	€97,000	€1,750,000
Retail and Memberships	€37,000	€128,000
Homestead Financing	Early inflow	Long-term
Total Revenue	€3,900,000	€14,255,750

FINANCIAL RETURNS

METRIC	VALUE	DETAIL
EBITDA Year 5	€2,000,000	Conservative, after 14% corporate layer
EBITDA Year 10	€3,818,185	Normalized, approximately 27% margin
Enterprise Value Base	€30,000,000	7.5x normalized EBITDA
Enterprise Value Upside	€35,000,000	9x normalized EBITDA
Less Senior Debt	€5,000,000	Phase 5 only
Equity Value	€25M to €30M	Base to upside
Target MOIC	1.7x to 2.0x	Base to upside · illustrative
Target IRR	8 to 11%	10-year hold · project SPVs
DSCR Year 6 / Year 10	~4.2x / ~7.3x	€5M · approx 6% · approx 20yr

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