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Investor Partnership Proposal

Luxury villa development in Crete

Private project-by-project investment opportunities without equity dilution in the parent company

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September 2026

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A simple proposition

Build premium villas, sell completed homes, distribute project **profit transparently.**

Zion Home develops villas as **measurable, asset-backed projects** — each investor can be linked to one identified villa or to a defined portfolio.

- Investor economics are **agreed** before funds are transferred.
- Capital is **ring-fenced** to the agreed project scope.
- Returns follow a **clear waterfall:** sale proceeds, capital return, then profit split.

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Core structure: project participation, not company ownership

The investor finances a defined project and does not become a shareholder of Zion Home.

Investor Allocation

Capital is allocated to an identified villa or defined development package.

Project Accountability

Separate project budgeting, reporting and transparent use-of-funds logic.

Zion Home Control

The parent company retains brand, execution, sales and future project control.

NO DILUTION

NO PERMANENT PARTNER TIE

CLEAR EXIT AT SALE

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Package A – Single Villa Construction Investment

Best for a first pilot investor: land and permits are ready, investor capital finances construction only.

€200k–€300k	100%	25%	75%
Investor commitment per identified villa	Capital returned first from sale proceeds	Recommended investor share of Net Profit	Zion Home share after capital return

Land & permits › **Construction** INVESTOR-FUNDED STAGE › Marketing › Sale

Use case: first cooperation / single-villa pilot

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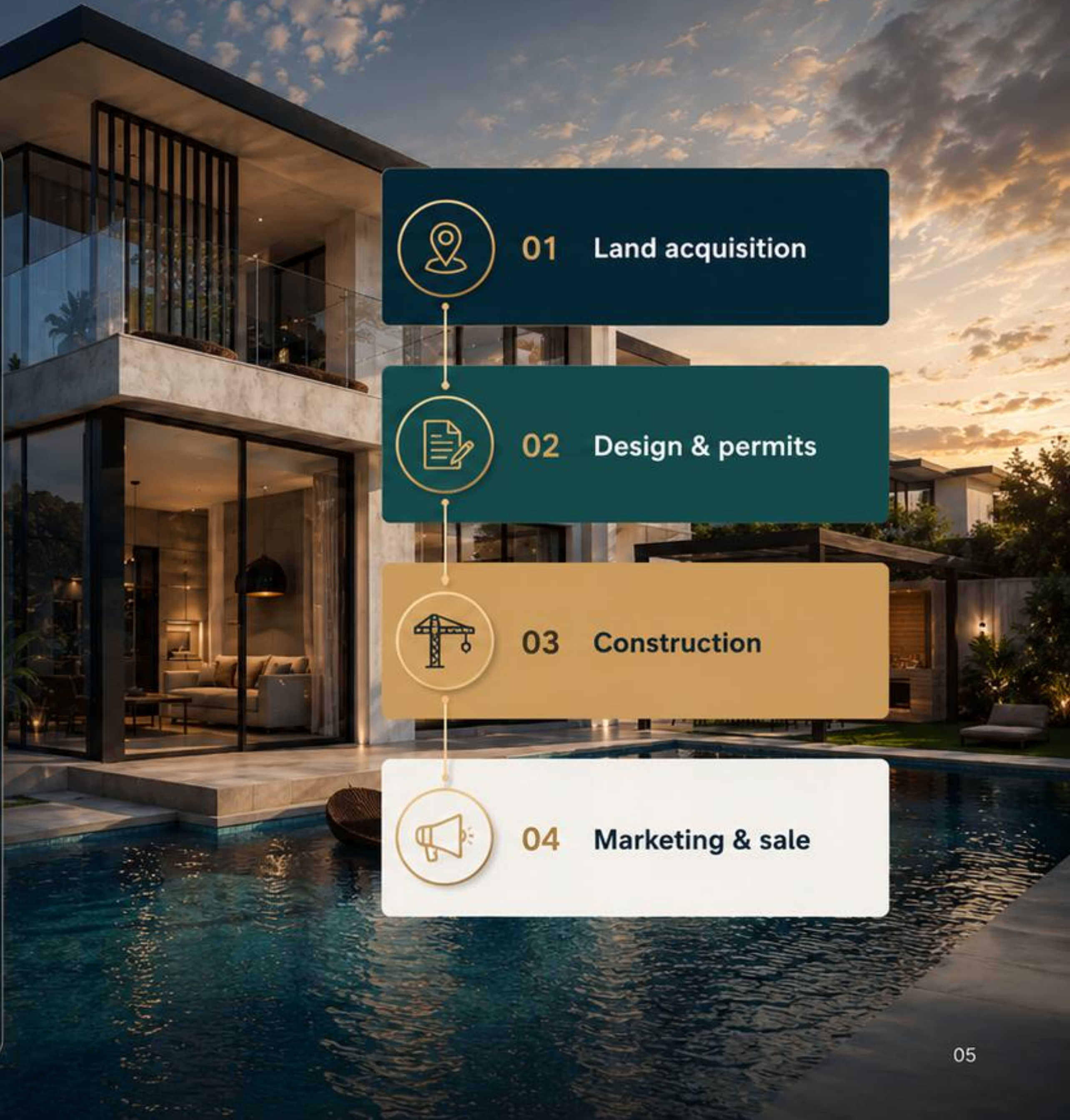
Package B —
Early Stage Villa Partner

Investor enters from the first stage: land acquisition, planning, documentation and construction.

Because the investor accepts earlier-stage risk, the upside share should be higher.

Recommended investor share:
30–35% **of Net Project Profit**
after return of invested capital and direct project costs.

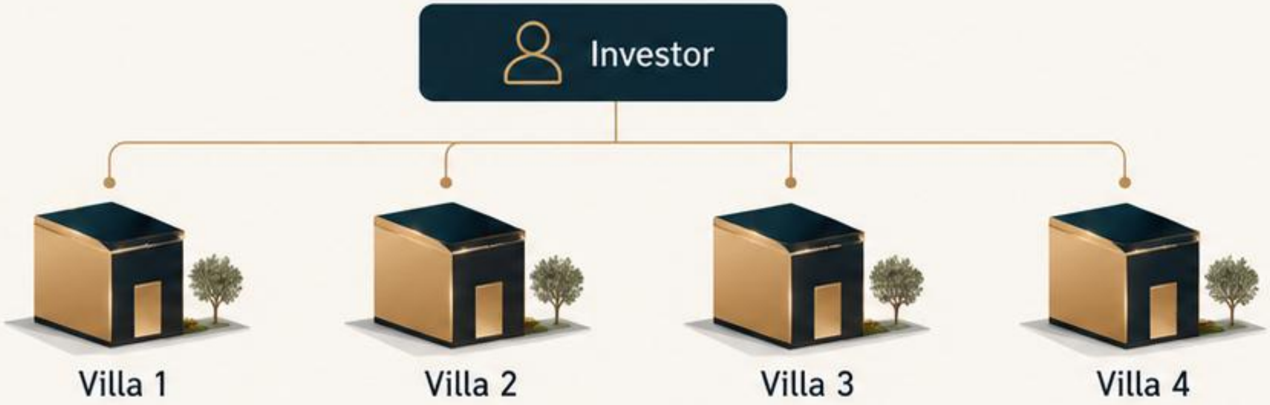
HIGHER UPSIDE



- **01** Land acquisition
- **02** Design & permits
- **03** Construction
- **04** Marketing & sale

Package C —
Portfolio Development Partner

One investor finances a pool of villas,
spreading timing and sales risk across the development.



- 3–4 villas within one development
- Capital allocated across the pooled budget
- Reduced single-villa timing risk

Recommended investor share:
20–25% of aggregate
Net Project Profit.

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Alternative structures for different investor profiles

Three additional tools to adapt the offer without giving away company equity.

Hybrid Return

8% p.a. + 10–15% profit bonus

Balanced structure that protects downside while preserving upside.

Fixed Return Loan

10–12% p.a., no profit share

Simple debt-style structure for conservative investors.

Project SPV

Separate project vehicle for €500k+ investors

Best for larger or repeat investors who want dedicated governance.

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Project waterfall:
how money moves after sale

The investor sees exactly how sale proceeds are distributed.

1. Villa sold →
2. Selling costs & taxes →
3. Investor capital returned 100% →
4. Zion direct project capital returned 100% →
5. Net profit split

Profit is calculated only after documented investor and Zion project capital have both been returned.

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Example economics — construction-stage pilot

Illustrative case only, not a guaranteed return.

€200,000

Investor capital allocated to one villa

€120,000

Net Profit after all capital returns

25%

Investor profit share

Investor receives

€200,000 + **€30,000** = **€230,000**

€30,000: 15% profit share

€230,000: Total returned to investor

15% gross return

Gross return shown for the project example; annualized yield depends on project duration.

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Investor confidence: transparency, reporting and next steps

01	Dedicated project budget	Every euro is allocated to a named villa or development line.
02	Monthly investor report	Transparent updates: funds used, milestones, photos and forecasts.
03	Documented direct costs	All costs are tracked, verified and documented.
04	Defined exit waterfall	Clear order of returns: capital first, then profit share.
05	Lawyer-reviewed private agreement	Investor rights, terms and protections are legally secured.

Next steps

01 **Select package and target villa**

02 **Agree term sheet and use-of-funds schedule**

03 **Sign legal documents**

04 **Launch project reporting and execution**

Recommended pilot offer: **Single Villa Construction Partnership** — €200k–€300k investment, 25% of Net Profit after capital return.

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Zion Home

Luxury villa development in Crete

Investor-focused development of modern premium villas in Crete. Zion Home combines contemporary architecture, innovative construction technology, energy efficiency, and strong investment potential.

- Premium villas in top Crete locations
- Modern LSTK construction technology
- Designed for resale growth and rental income

Contact & Sales

Website: zionhome.gr

Email: info@zionhome.gr

Sales / WhatsApp / Viber / Telegram: +30 694 019 11 09

Location: Crete, Greece

Private project-by-project opportunities • Legal and transaction assistance