

An aerial photograph of a rural landscape. A winding road curves through the upper right portion of the image. The terrain is a mix of dense green forests, open green fields, and a small settlement with several buildings and a greenhouse. The bottom of the image features a white, wavy graphic element.

# Terranu

Regenerating Soil & Soul

## Community Investment Circle

Join a community of impact investors supporting Terranu.

Read more in this information brochure.



**Terranu:** 12 Hectares of Regenerative Agroforestry and a Learning Space for Humans in Connection with Nature in Lismore, Ireland

We began this journey in 2022 and warmly invite you to support us as a friend and member of our **Community Investment Circle**.



## Financing challenge of Terranu

Money can be a powerful driver for creation, change, and transformation. We experienced this firsthand when we had to finance the purchase of Terranu with a series of short-term bridging loans. This was done in anticipation of securing a standard mortgage with an Irish bank.

During this process, however, we encountered an unexpected challenge: agricultural land in Ireland is classified as commercial property. At Terranu, our vision is to develop a small regenerative farm, dedicating a significant portion of the land to reforestation and biodiversity restoration. Our focus isn't on maximizing economic output but on restoring ecological functions that will provide clean air, water, and fertile soil for future generations.

Unfortunately, this vision does not align with the traditional banking model, which applies an interest rate of approximately 9% and requires profit-driven business plans.

This led us to a critical question: how can we finance Terranu without compromising our ideals? We sought advice and were directed toward an alternative path: peer-to-peer lending. This approach allows us to bypass the banks entirely and design a community-driven mortgage specifically tailored to Terranu.

In the next section, we're excited to share more about this innovative solution!

## Community Investment Circle

To create more space for impact, we are looking for a community of investors. A “community mortgage” allows us to bypass the high commercial interest rates (agricultural loans in Ireland are currently around 9%). The savings generated by this approach will be directly reinvested into nature restoration and the development of our regenerative business ventures.

We want to collaborate with people who look beyond financial returns—those who value impacts such as increasing biodiversity, making organic food accessible, fostering eco-tourism, strengthening connections with nature, and building resilient communities. There’s something powerful and meaningful about knowing where money comes from and who benefits from the interest we pay. Our goal is to build relationships with investors who are not only financially engaged but also feel a sense of connection, inspiration, and the value of long-term impact. Think of ecological resilience, land restoration, and supporting work inspired by future-focused thinking.

This innovative approach excites and inspires us. We see it not only as a way to finance Terranu but also as an example of “community-driven impact financing.” In developing this strategy, we sought advice from a financial expert with over 20 years of experience in financing organic farms, an Irish notary, and a regenerative farm in Spain that successfully established a similar community mortgage.



## Now, the Numbers and Legalities:

We invite you to invest in Terranu. These investments take the form of private loans with a term of 10 to 20 years and an interest rate of 3%. This rate is 25% below the current market average of 4%, but we are open to customisation. The term, interest rate, or even the payment of interest in kind—such as overnight stays at Terranu—can be tailored to suit your preferences.

Our goal is to raise €230,000, of which €105,000 has already been pledged. These commitments range from €5,000 to €25,000 with a term of 10 years at 3%. We are seeking additional investments to cover the remaining €125,000 needed to achieve our goal.

The loans are formalised under Irish law, with contracts verified by a lawyer. Both owners of Terranu sign these agreements. A sample contract is available upon request.

With your investment, you're not just supporting Terranu financially—you're contributing to a future rich in biodiversity, regenerative agriculture, and community building. Will you join us?



## Why Invest in Terranu?

Your loan gives us the freedom to optimize our resources for land restoration, sustainable food production, and nature conservation. You can follow exactly how your money is being used and stay involved in the impact we're creating together. You're always welcome at Terranu to see firsthand what your support has made possible. We have a comfortable cabin ready to make your visit unforgettable. Your investment is more than financial support—it's a direct contribution to a regenerative future.

### Financial Security

Our loan agreement does not offer land or property as collateral. To build trust in our ability to repay the loan, we are committed to transparency by sharing details about our financial "household" and the plans for generating income through our business ventures.

On the following pages, we outline these plans in detail, including how they will contribute financially. Additionally, Pieter Ploeg's work with the Commonland Foundation (32 hours per week) provides a stable base income. Through this combination of transparency, diversification, and security, we are building a solid and regenerative future together.



## What are our Plans?

Below, you can see how the land is being shaped, from the top (house and entrance) to the bottom (river). We'd love to take you on a tour of the land someday!

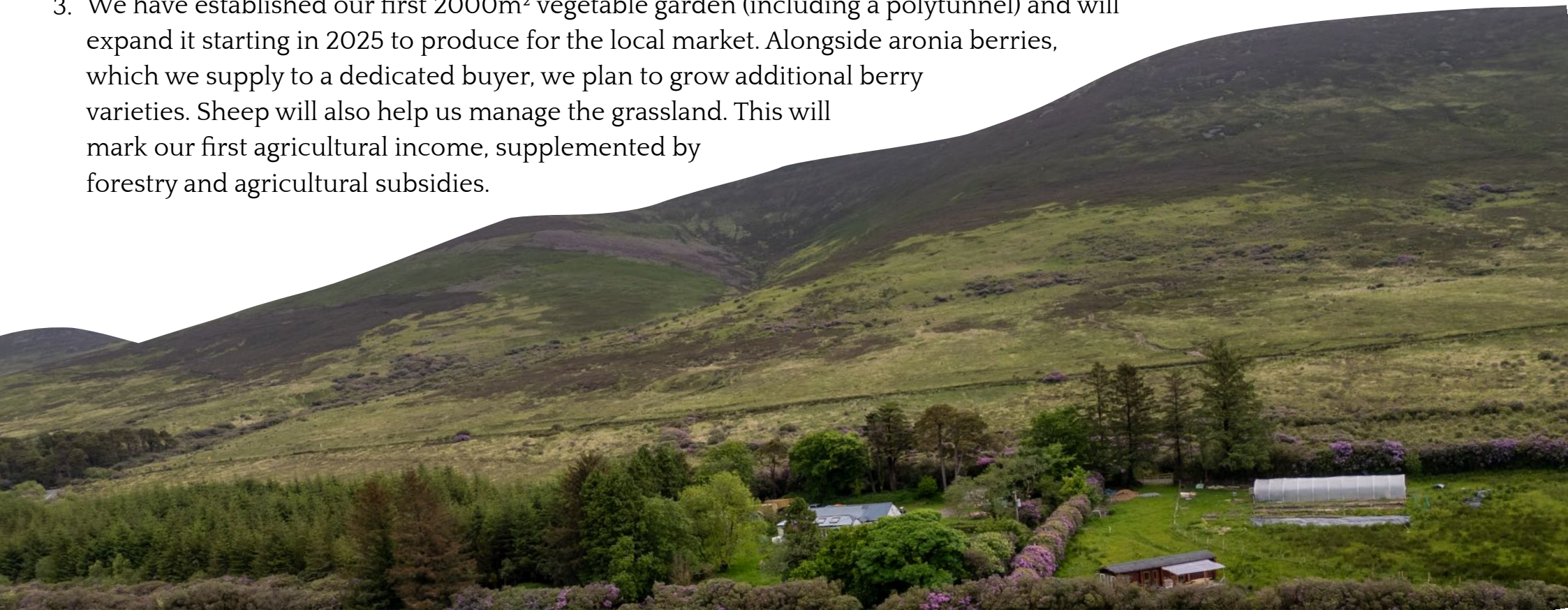
- house, workshop, restaurant, kitchen, events
- vegetables, cabin, berries, pond, native hedge
- berries, fruit, nuts, grazing, agroforestry (from 2025)
- spruce plantation (in transition to woodland from 2030)
- native woodland & wild nature



## Business Ventures

In the first five years, we are focusing on three key areas that will generate income:

1. We have already placed one wooden cabin and plan to add one or two more guest accommodations. This will allow us to welcome tourists to our land and provide lodging for events. This venture has already begun generating income (since autumn 2024), and we aim to expand it annually as a source of revenue.
2. We are renovating the cottage into a semi-professional kitchen and event space, which can be used for various purposes. In addition to hosting events, we envision creating a small café/restaurant to cater to the many cyclists and hikers exploring the nearby Knockmealdown Hills.
3. We have established our first 2000m<sup>2</sup> vegetable garden (including a polytunnel) and will expand it starting in 2025 to produce for the local market. Alongside aronia berries, which we supply to a dedicated buyer, we plan to grow additional berry varieties. Sheep will also help us manage the grassland. This will mark our first agricultural income, supplemented by forestry and agricultural subsidies.





## Our team



**Nakyta Grimm** is an advocate for regenerative culture, with experience as a chef at Fruittuin van West, a course designer at Summer of Soil, and a coordinator at YIP. She combines her passion for cooking, gardening, and community building to foster a deeper connection with the earth. As a gardener at Terranu, she focuses

on rare crops, perennials, and medicinal herbs, creating sustainable, biodiverse ecosystems. Her work is inspired by Navdanya's Organics A-Z course. Nakyta is a student of The Work That Reconnects and 8 Shields, supporting regenerative culture. Additionally, she designs and facilitates home education for our children, drawing inspiration from Wild Schooling, Charlotte Mason, and Waldorf Education.

**Pieter Ploeg** has been dedicated to fostering a regenerative society that keeps the planet resilient and livable for over 15 years. With a background in the Youth Initiative Program (YIP), a Master's in Strategic Leadership towards Sustainability (MSLS), and hands-on experience gained at

Ridgedale Permaculture and Fruittuin van West, he combines theoretical knowledge with practical skills in regenerative agriculture and systems approaches.

As a Landscape Developer at the Commonland Foundation, he contributes to large-scale ecosystem restoration projects, while as a board member of the Bioregional Weaving Alliance Ireland, he supports landscape-based collaboration in Southeast Ireland.





## Would you like to support us?

If you've become enthusiastic and curious, we would be happy to talk with you. We can send you a sample agreement and a sample calculation, and try to answer your questions.

For us, it's also exciting to finance Terranu in this way, as it's outside the conventional paths. At the same time, we feel strengthened by the trust in our values and principles, and the advice we have received. We would like to engage with you based on openness, honesty, and trust to make this Community Investment Circle possible.

Call us at +353(85)2125916 or email us at [pieter@terranu.ie](mailto:pieter@terranu.ie)

Note! You are investing outside supervision. No licensing requirement for this activity.