

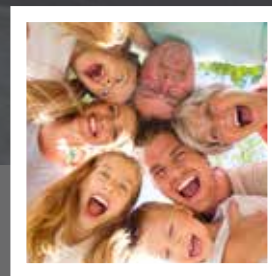
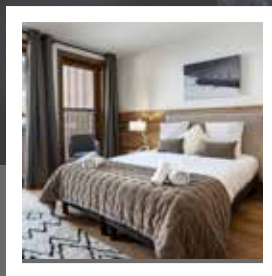


INSTITUTIONAL BOOKLET

#OUR IDENTITY #OUR PROFESSIONS #TERRÉSENS AND YOU #SPORT SPONSORSHIP



CONSTRUCT, SELL & MANAGE



www.terresens.com

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« COMPLEMENTARY PROFESSIONS TO ENSURE A PROFITABLE PROPERTY OWNERSHIP AND A SUSTAINABLE MANAGEMENT »

Since our foundation in 2008, we intervene at every step of the development of a residence with transverse services, from design to operation, including also the marketing, performed either globally or piece by piece.

We have used our knowledge of property management to create a “Copropriété Résidentielle de Toursime” (CRT) or French Joint Ownership Tourism Scheme. This innovative concept enables our owners to purchase a tax efficient second home near the sea or in the mountains with all the benefits of a dedicated concierge service.

We have three specialities, construction, sales and management. They give us a global vision of property management and enable us to take care of everything from the design of our residences and aparthotels to their day-to-day running.

Helping make the most out of the assets of our customers remains our major objective. Looking for the best locations, the optimal profitability, and seeking long term growth are essential criteria before purchasing a property. It is in this logic that we work and that we have developed our CRT concept that responds to a request from our customers; the desire to purchase a holiday residence, furnished with upscale services, with full management services and regular rental income.

We remain committed to bringing you the keys of an investment which makes sense.



GÉRAUD CORNILLON
Terrésens CEO



OUR IDENTITY



OUR KNOW-HOW



TERRÉSENS, AN INNOVATIVE AND DIFFERENT CONCEPT



YESTERDAY

Terrésens group was established in 2008 by Géraud Cornillon, its president. He has thus devised a unique positioning in the setup and engineering of serviced residences.

His primary objective was to open-up the managed real estate sector where there still remain conflicts of interest between promoters and estate managers. The conflicts have been and still are a damper on customer satisfaction where customer needs are numerous. Tourism residences by the sea and in the mountains need to be constantly renewed to attract and keep customers, especially in today's world with strong international competition. To understand the concept implemented by Terrésens, it is necessary to return to previous years and to the original operating procedure in managed property. Normally, the development of serviced residences begin with a study by a promoter who then sets up an estate development summary report. An estate manager is then elected to determine estimate rental rates necessary for the sale of the program. What usually occurs is that the rental rates expected are inconsistent with the economic reality of the site. Thus leading to a disproportionate valuation and unsustainable rental operation.

The promoter and the manager, in this configuration, have divergent interests: the promoter, with a short term vision, wishes to sell at the highest price and as fast as possible. On the other hand, the estate manager is focused on the long term rental viability of the development. In the past many estate managers have been compelled to lower rental rates, leading to less than expected profit when the property was purchased , which is a major disappointment for investors.

Terrésens reverses this process by understanding the needs of the estate manager. The group imagines and designs a project based on the rental reality of the site and then proposes the site, as a turnkey solution, to a promoter. Hence, Terrésens fully becomes an asset and estate manager through the financial association with well-known operators in the market:

- With over 28 years of experience in the tourism sector with MMV
- For students with FAC HABITAT, 25 years of existence,
- For seniors with LAVOREL GROUP / Founder of group LAVOREL MEDICAL,
- 20 years of existence.

Terrésens operates on behalf of the estate managers and real estate promoters, by replacing them all on the whole or part of the project. The key factor of success in this respect, is Terrésens's ability to operate transversively, managing the different aspects in a safe and balanced way.

THE MISSIONS OF TERRÉSENS: A TRANSVERSE INTERVENTION



NOW

Terrésens has chosen to run our promotional activities independently or within partnerships, based on our solid experience and mastery of the transversal information involved in these operations.

- **SETUP OF OPERATIONS :**
 - The feasibility (real estate and rental market studies and in order to provide the contributors with arguments as to why the project should be continued)
 - Legal, fiscal, administrative, technical and financial setup
 - Land prospection
- **REAL ESTATE PROMOTION :**
 - Creation of legal entities (SCCV)
 - Execution of real estate operations: promotion or co-promotion, from the application of a construction licence to the delivery of the project.
- **MARKETING OF THE OPERATION :**
 - Implementation of a full range of marketing tools to promote the projects commercially
 - Management of the marketing operations
 - Assistance of the investors in the operation
- **SUSTAINABLE MANAGEMENT OF THE OPERATION :**
 - Reception of the project for the account of the owners
 - Implementation of the management services
 - Estate management on the long term of the apartments/chalets/Villas

Subsidiarie for management operations of Terrésens:

TERRÉSENS
HÔTELS & RÉSIDENCES

TERRÉSENS PRESENT AT ALL STAGES



THE KEYS DATE

NUMBERS

2020

Opening of new Terresnes offices London, Lisbon, Luxembourg and Geneva

2019

Creation of our rental concept Daddy Pool

2018

Creation of Terrésens Financière and 606 subsidiaries

2017

Creation of Terrésens Portugal SA and launch of first project abroad

2016

Creation of the commercial brand of Terrésens Vacances: My Second Home (MSH) in charge of the management of the CRT

2015

Launch of the new concept of "Co-ownerships of Residences for Tourism (CRT)"

**2013
2015**

All the efforts and the work performed during previous years (2010-2013) were rewarded with 3 beneficiary accounting exercises and the development of numerous projects

2012

Creation of the SAS VITAÉ RESIDENCES: association with the group LAVOREL DEVELOPMENT for the management/operation of senior residences

2011

Creation of the SAS TERRE HABITAT: association with the group FAC-HABITAT for the management/operation of the student residence

2010

Creation of its subsidiary in charge of marketing: IMMOÉ which runs a well-known extranet which is recognized by the CGP (advisors...)

2009

Creation of the SAS MMV BY TERRÉSENS: association with the group MMV for the management and the operation of holiday residences

2008

Creation of the Group and development of the concept

55

Headquarter staff

22

sales representatives, spread across europe

B2B

200 partners (CGP, Bankers...) prescriber for Terrésens

54

Commercialised Real estate programs Since 2008

**87
000**

Square metres sold since 2008



36 000 contacts received since 2008

€

29 million turnover in 2019

152

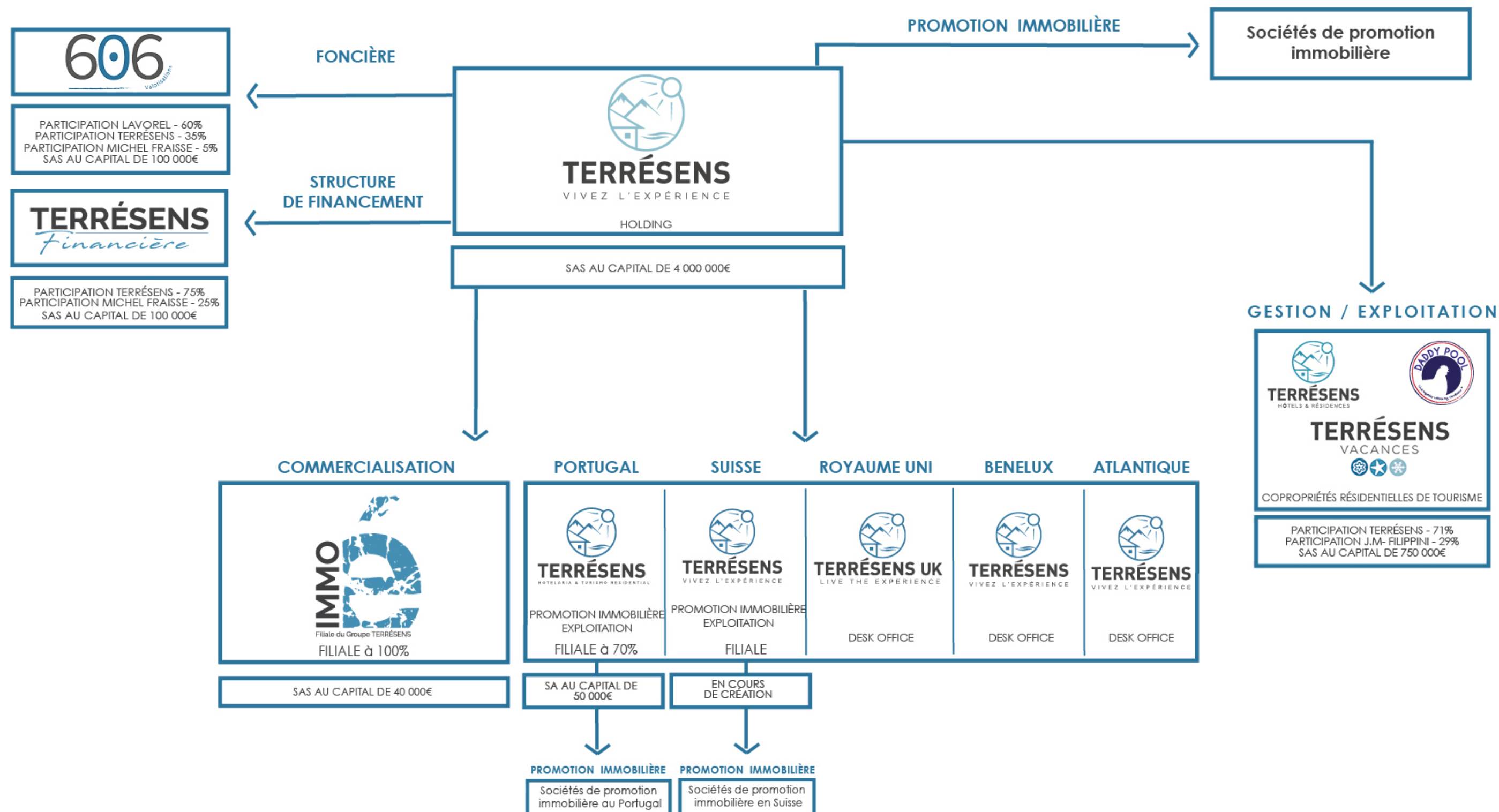
152 million of assets collected since 2008



1 200 000€ of annual budget in marketing/communication

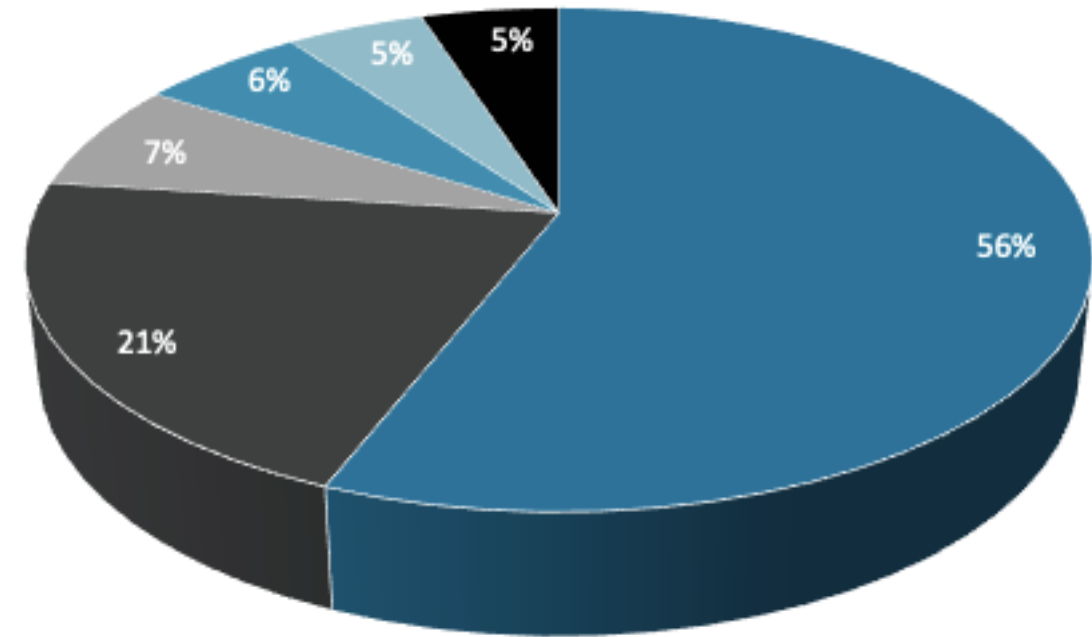








COMPANY ORGANISATION CHART



DISTRIBUTION OF THE SOCIAL CAPITAL
& OUR FINANCIAL PARTNERS

DISTRIBUTION OF THE SOCIAL
CAPITAL GROUP TERRÉSENS



- | | |
|--|--|
|  GC Conseils / Géraud Cornillon |  Optin / Paul-Henry Haulbert |
|  Lavorel Groupe |  MFI / Michel Fraisse |
|  Aponos / Eric Kleboth |  Team Invest / Thierry Morter |



LAVOREL GROUP

Lavorel Group, founder of Lavorel Médical, is a major player in the area of home-based medical assistance. With a staff of more than 750 in France, divided between 44 cities, the group is present on a national scale. It has a staff of 1 600 in Germany and more than 50 000 patients are taken care of everyday.

FAMILY
OFFICE

FAMILY OFFICE

Family Office is a group of people who have the same personal journey. The fFamily Office representatives all have a strong wealth and have now become the investors. It is not the banks or the financial institutions which help with the establishment of the projects but individuals.



THE SUBSIDIARIES



The concept of Co-ownerships of Residences for Tourism (CRT) is aimed at homeowners seeking to build a second home matching their need, without the hassle of the management of a normal leisure residence, while enjoying certain tax advantages and rental income. (see p 37).

Established in 2015 by the Terrésens group, «TERRÉSENS- HÔTELS & RÉSIDENCES» is available to manage all the Co-ownerships of Residences for Tourism (CRT).

(«TERRÉSENS- HÔTELS & RÉSIDENCES» is the commercial name of Terrésens Vacances, subsidiary of the Terrésens Group).

The following CRTs are managed by MSH:

MANAGER / OPERATOR OF OUTSTANDING REAL ESTATE

«TERRÉSENS- HÔTELS & RÉSIDENCES» manages outstanding properties on behalf of their owners. Its teams ensure the proper operation and occupation rate of residences, including maintenance, technical follow-up of apartments and shared areas.

COMFORTABLE AND HIGH QUALITY REAL ESTATE

«TERRÉSENS- HÔTELS & RÉSIDENCES» selects top destinations with a strategic location for the tenants (at the heart of the resort, ski-in ski-out lodgings, property with a sea view ...). The properties offered (apartments, chalets, villas ...) are spacious and cosy. The decoration is authentic and homelike. The property is fully equipped and furnished, with a WIFI access and parking spaces. Linen is included for every rental.

A DEDICATED CONCIERGE SERVICE AVAILABLE IN THE RESIDENCES FOR THE OWNERS

To facilitate the stay of the owners, a concierge service is offered with à la carte (on-demand) services. The concierges on site will meet the requests of the owners before and during their stay.

The website of My Second Home : www.terresens-msh.com



« PROPERTY RENTAL OF EXCEPTION BY THE SEA, IN THE MOUNTAIN »



RESIDENCE OF LESS THAN 15 LOTS
with reception and concierge services



RESIDENCE OF LESS THAN 30 LOTS
with reception, concierge services, wellness area with privatization, beauty care, sauna, hammam



RESIDENCE FROM 30 TO 60 LOTS
with reception, concierge services, outdoor and indoor pool, wellness area, beauty care, sauna, hammam, play-room / children's area





TERRÉSENS PORTUGAL



Terrésens Portugal is a portuguese subsidiary of the Terrésens group created in 2017. It is 70% owned by the Group. This subsidiary invests in the development of tourism projects located in Portugal. She is in charge of the promotion, construction and management of residences.

The first program was launched in commercialisation in Comporta in july 2017, the second project in Alvor in july 2018. Other projects are already under study.

DADDY POOL



A new concept of Terresens group, Daddy Pool operates small hotels or hotel residences in resorts located on premium emplacements : close to the ski lifts, at the foot of the ski slopes, center-station ... Daddy Pool welcomes you in a friendly and family atmosphere, adapting to a large clientele.

A new generation of hotel thought for a new generation of customers : this is the concept of Daddy Pool !

« Daddy Pool : A new generation of hotel thought for a new generation of customers! »



OUR TEAM

«Complementary trades in construction, management and marketing»



CONSTRUCT

Legal Department
Legal director
Legal officer assistant

Development service
Support operations
Real Estate Developer
Development Assistant

Real estate promotion service
Project Manager
Real Estate Assistant (Alternate)
Development Officer
DPLG architect

Decoration & furniture service
Furniture purchasing Manager
Interior decorator



SELL

Commercial service
Sales Manager
Consultants Terrésens
Network of partners France & International

Back office service
Sales administration and after sales

Sales follow-up service
West Coast Manager (France)
Programs Manager



MANAGE

Sales Department Commercial
Director commercial
Attachée
Sales and partnerships

Operations Department Head of Operations
Operations Manager
Owner Master Concierge



SUPPORT FUNCTIONS

Direction
CEO
General and Financial Director

Communication department
Marketing & Communication
Manager
Communication Officer
Designer
Freelance

HR department
HR officer

Accounting department
Financial and administrative manager
Accounting assistants



OUR OFFICES

« Complementary construction trades,
management and marketing »



THEIR OBJECTIVES:

- To be as close as possible to our customers,
- Control the distribution of our products,
- To position oneself as a local actor,
- Differentiate through knowledge of programmes, mountains and management solutions
- Develop our real estate development activity (Portugal and Swiss Alps in particular), on certain desks.



3

OFFICES IN FRANCE

LYON : Terrésens headquarters in France
PARIS
LA MOTTE SERVOLEX

4

OFFICES IN EUROPE

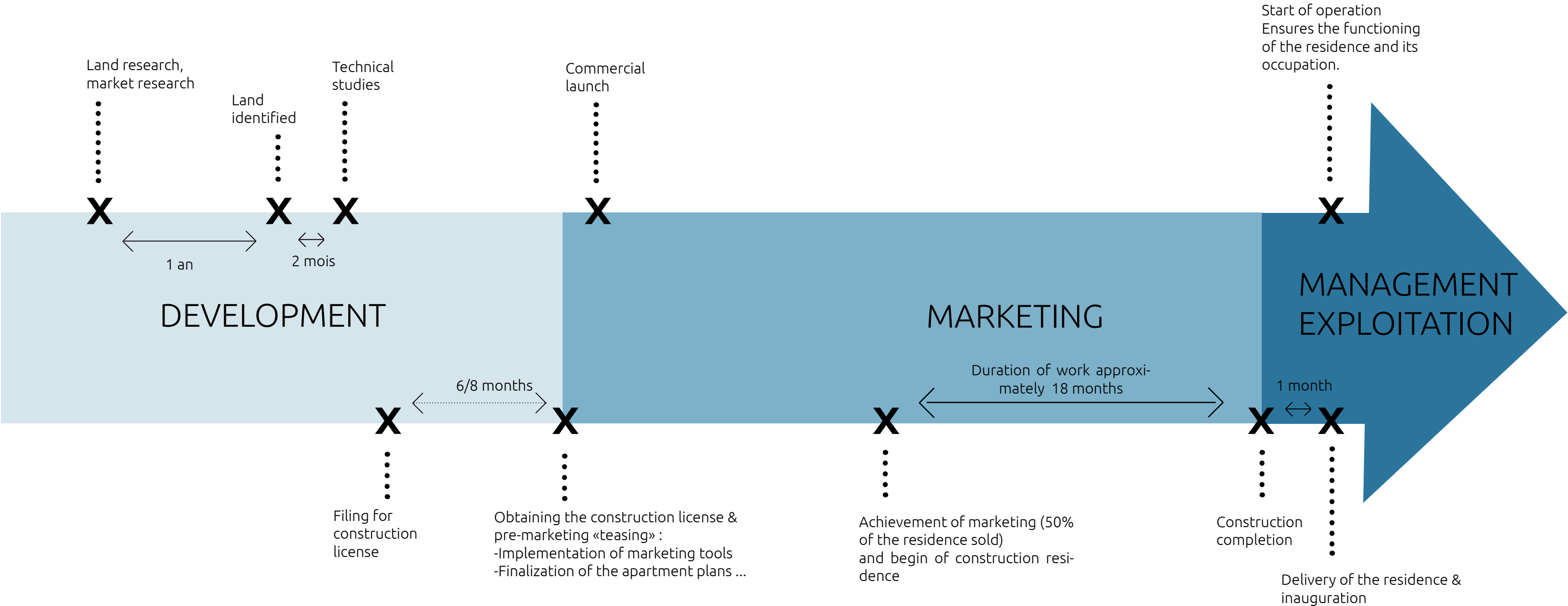
PORTUGAL : Lisbon
ENGLAND : London
LUXEMBOURG
SWITZERLAND : Geneva

Our Professions



THE GENESIS OF A RESIDENCE

From land research to rental operation (through the construction), the implementation of a new residence can last between 3 and 4 years. Its development is not a long and quiet process and it can sometimes be called into question by numerous technical, economic and regulatory factors.





The Terrésens Group has an in-house service dedicated to the development, the setup of operations and the real estate development of new programs.

1/ THE DEVELOPMENT AND THE SETUP OF OPERATIONS OF NEW PROGRAMS

The first mission is to determine the resorts where we want to set up the next residences and then carry out studies for each of them (market research, customers, potential ...).
The second mission of the Terrésens group is the prospection and search for land in the resorts concerned.

The land must respect the following conditions:



In the mountains: bare or already developed land, at the heart of the resort or ski-in and ski-out.



By the sea: bare or already developed land, city centre, seaside or direct access to the beach.

The third mission of the Group is to analyse the current regulations related to urban planning. After identifying a piece of land, it is necessary to look for the applicable urban planning regulations, in particular by studying the local Urbanism Plan or the National Urban Planning Regulation, which will allow to know the type of construction possible and in particular under which architectural conditions.

Next comes the execution of a set of technical and commercial studies: capacity, feasibility, land survey and pricing in order to ensure rental rates are determined. The project approach is global. It covers both the marketing of the residence as well as a broader vision which takes into account the long term sustainability of the operation and management of the residence.

That is why many operations seize to continue due to one or many results of the above mentioned studies.

On the other hand, if the study is positive, technical and financial investigations will add to it, involving a greater number of protagonists in the operation :

Design offices



Land surveyors



Architects



Decorators



This is the setup of the operation. The project is then fine-tuned, technical drawings are made (ground layouts, level layouts, apartments and the shared parts layout...) with the objective of filing for the construction license. Once this license is applied for and then obtained, it is possible to launch the marketing of the operation.
All of this work can last for several years; the best sites are indeed increasingly difficult to find, and many regulations which were put in place by the State or by local authorities (the French Mountain Law, the French Littoral Law) are evolving, sometimes limiting the development of new real estate operations.

This is an essential step for Terrésens, which determines the commercial success of the residence, and guarantees quality locations and sustainable touristic management.

2/ THE REAL ESTATE PROMOTION

Before launching the promotion of a residence, each project must be thought of as a unique operation, putting it in its context, its environment, and seeking the best guidance. The real estate promotion department follows each step of the construction of a new real estate program, from the design of the drawings to the delivery of each apartment.

The Terrésens group respects the RT 2012 standard for its residences, which legally imposes the energy performance level defined by the LEB standard (Low-Energy consumption Building), and required by the LEB-Energy label.

SPECIAL ATTENTION IS PAID TO THE INTERIOR DESIGN OF THE APARTMENTS AND SHARED SPACES

Terrésens team of interior designers focus on creating spaces that reflect our company values and idenity.

Particular care is taking when decorating the common areas and the designer furniture and woven fabrics greatly enhance the shared spaces.

We continue to source moutain furniture that our clients are fond of, but we also add a fresh modern touch. Natural materials, such a stone, wood and slate give the space a homely atmosphere. We carefully select timeless materials, which are also of very high quality, like the tiles that are imported from Italy. Our teams carefully blend tones and materials (wood/stone) to make sure that every detail in our residences and aparthotels is unique.



The apartments within the aparthotels or residences are perfectly equipped to meet all of our guests’ needs. White goods are under guarantee and there is an instant repair service should any problems arise.

What makes Terrésens different from other property developers? When Terrésens delivers a property, we carry out an internal audit ahead of time. Our team actually tests and checks every single apartment. This enables us to pre-empt as many client reservations as possible before the formal handover, which means we make as few modifications as possible once the aparthotel or residence has been delivered.

The Group has set the following objectives: to achieve complete client satisfaction in all aspects of the property delivery, and to provide well-functioning apartments, chalets or villas with high quality materials.

From the choice of site to decorating the interior, everything is designed to maximise client satisfaction and well-being.

When constructing residences, Terrésens takes care to respect the following aspects :

1) BIOCLIMATIC ARCHITECTURE

Terrésens bases all mountain constructions on the local environment: the lay of the land, the slope, the exposure, soil type and so on. All this information is directly linked to the energy efficiency of the building. Terrésens’s architectural approach takes all these factors into account.



2) EMBODIED ENERGY

A building’s energy consumption includes the entire lifecycle of any materials used. That is why Terrésens chooses to use wood and stone. The group implements our sustainable development approach when selecting products for decorating the apartments: water-based acrylic paints, materials that do not contain any volatile organic compounds, European furniture that respects environmental standards and so on.



3) OPTIMAL WATER MANAGEMENT

Integrated and sustainable water management systems have to be adopted in the mountains. As a developer with expertise in all aspects of construction at altitude, Terrésens takes care to optimise water management. The sanitary fittings and water-saving electrical appliances are an integral part of our sustainable, water-saving approach to construction.



4) RECOVERING WATER

The heating and hot water needed for the sanitary facilities and well-being spaces, swimming pools, spas and saunas, in our aparthotels and residences use a significant amount of energy. Terrésens, therefore, chooses to heat water using wood and natural gas boilers. In today’s world, our dual the role of developer and manager encourages us to select environmentally friendly and efficient systems.



5) RE-INVENTING THE NOTION OF AFTER-SKI

Our aparthotels and residences create a family atmosphere and reinvent the notion of après-ski. with an innovative range of services, including children playrooms, concierge services and social events focused on local specialities. New consumer habits are increasingly focused on nature and well-being, so our guests no longer just want to “go skiing”: they are looking for a mountain experience.



TO NOTE

The development, the setup of operations and the real estate promotion are decisive stages that determine the success of the real estate program.

It is important to emphasize, in particular for our core business, namely real estate for leisure in the mountains and by the sea, that developing a new project takes time, even years (almost 3 years), between land research until delivery of the residence. You have to find the right location, validate many studies or obtain a construction license. Finally, in the mountains, you must know that the work lasts longer because you have to adapt to the extreme weather conditions and respect the opening dates of the resort (work is prohibited during the winter season).





IMMOÉ, SUBSIDIARY OF OF TERRÉSENS GROUP IN CHARGE OF MARKETING

Immoé, is a subsidiary of Terrésens that markets estate properties : apartments, chalets, villas. We operate in France and abroad, with our own real estate consultants and our network of partners (banking networks and large independent wealth management advisors).
In order to better manage the marketing & sales of our residences, Immoé is also in charge of:

- of marketing,
- of sales,
- of a part of the back office.

A DEPARTMENT DEDICATED TO MARKETING / COMMUNICATION

Marketing/Communication department produces content (advertising, blog, social networking, press relations, white papers...) and creates marketing tools (presentation brochure of programs, services, furniture, etc.) which will support the promotion of new residences. These various actions are carried out nationally and internationally. The service is in charge of the animation of the website Terrésens allowing users to find the information that they are looking for easily.



CONSULTANTS CLOSE TO YOU

Immoé-Terrésens has a sales force available everywhere in France. It is composed of a network of consultants specialising in real estate services. The Group has chosen to set up this network in order to limit go-betweens and to meet the needs of proximity and reactivity desired by purchasers.

The sale of residences also involves local actions with the setting up of sales offices in the cities concerned with the construction of new residences.

BACK OFFICE DEPARTMENT RESPONDS TO THE NEEDS OF OUR CUSTOMERS



For the acquisition to take place in the best possible conditions for the investor, our back office department ensures that reservations are functioning properly by establishing the link between the Terrésens consultant and the purchasers' requests concerning technical elements, reservation documents and the update of the available stock. These missions are carried out by the program managers before any reservation by the customers.



Once the property has been booked, our «file tracking» service makes the connection among the various parties involved (buyer, advisor, developer, notary, bank, manager ...) until delivery of the residence, including the signature of the notarial deed.



THE MANAGEMENT AND OPERATIONS OF RESIDENCES

Our management department is in charge of the operation Co-ownerships of Residences for Tourism (CRT) on behalf of the owners. It participates to the success of the rental investment by performing its best to satisfy our owners and our customers on holiday.

The missions of our management department are essential to the serenity of the owners:

STEP 1: BEFORE THE LEASING

- Before any project, the operations department assists the development department in the studies of refurbishment of existing residences or in the studies for new construction projects of the Group. It examines the need, the rental rates and the occupation rate of the competition.
- For each construction project, the operating department participates in purchasing and choosing the layout and furniture of the apartments sold as well as the furniture required in the shared areas, basing itself on a precise specification.
- Each new owner is accompanied on the legal, administrative and logistical aspects on receipt of his property if he wishes so., The team of Terrésens Vacances is indeed responsible for setting up any subscriptions and contracts relating to the everyday operation of the property (water, electricity, internet ...).
- The operating department designs and develops the rental marketing of the residence and its offer (products and services) on national and international commercial networks, such as central purchasing companies, tour operators, tourist offices, tourist salons or any other trendy information and communication network...

Indeed, these marketing and sales strategies are put in place with care, before the delivery of the residence in order to ensure good tourist management and profitability of each residence and / or each managed property.

STEP 2: DURING THE LEASING PERIOD

Thanks to our concierge service, every request such as ski equipment rental, airport / resort transfers, ski or swimming lessons, a cook, baby-sitting ... is offered upon request so that each owner can spend a dream vacation.

Services available to the owner

Management of the reservations of the owners:

This service provides support in the management of your reservations (planning, para hotel services, reception, linen, household cleaning).

Tourist management:

Setup of an annual rental estimate (personalised according to the rental scheme decided by the owner), rental marketing, reception of customers in the high season with inventory (entry and exit)

Administrative and Rental management:

This service ensures on each due date the calculation and the payment of rent.

The periodic statement and the follow-up of the expenses is regularly updated, it can be downloaded on the internet from your concierge space.

Concierge service

Thanks to its concierge service, every service such as ski equipment rental, airport / resort transfers, ski lessons, swimming lessons, a cook, babysitting ... is offered on demand so that every owner is spending a dream vacation.

FIND YOUR CONCIERGE AREA ON THE WEBSITE WWW.TERRESENS-MSH.COM

- A calendar with the periods of occupation of your property
- The possibility of reserving your weeks of occupation
- Consult the statement / expense tracking
- Prepare your stay by indicating your requests and wishes to your concierge.



TERRÉSENS, A LYON-BASED GROUP, IS REVOLUTIONISING THE MARKET



MEETING DEMAND

For several years, we can see the trend of renting a second homes on an occasional or seasonal basis has been growing in France. The rise of operators such as Airbnb and Abritel HomeAway has changed owner habits. A study carried out by Harris Interactive in 2016, found that a third of second homeowners are turning to seasonal letting.

In general, second homeowners decide to let their properties from time to time simply to pay for annual upkeep and energy charges. However, some second homeowners do begin to let their properties in the hope of maximising their rental income.

Because of the distances involved, to save time, to simplify contact and for safety reasons, homeowners are increasingly turning to a single operator, capable of providing a turnkey management service for their second home (renting out the property, managing the reservation schedule, handling arrival and departure inventories, management, cleaning, linen, and, for some properties, providing a dedicated concierge service).

Based on this observation, Terrésens group developed a new generation of second homes with two objectives: to retain all the pleasure and freedom of a second home, while simultaneously increasing its value by occasionally renting it out.



AT THE FOREFRONT OF OUR SECTOR

The Terrésens group was founded in 2008 by an entrepreneur constantly on the look-out for opportunities to innovate in the high-end leisure property market. As a developer, promotor, marketer and manager, the group was perfectly placed to develop a new generation of second homes that would give their owners real freedom.

The freedom to occupy their homes at their own convenience and the freedom to get optimise their value by renting them out as desired.

The Terrésens group manages property rental and concierge services entirely in accordance with the owners' wishes, enabling owners to fully enjoy their second homes while also benefiting from a rental income that covers any financial costs and charges linked to upkeep, energy consumption and so on.

HIGH-END PROPERTY:

Our 360-degree expertise in the second home sector, enables us to offer our clients a high-end turnkey service, designed for those seeking a prestige residence on a high-quality site in France or in Portugal. (Ski-in/ski-out, on the coast, on a golf course etc.)

Some developments include a well-being space (with swimming pool, spa, sauna etc.) and a concierge service.

There are several purchasing and usage packages available:
(Choice open to purchasers and subject to local regulations)

- Second home (or main)
- Second home with seasonal rental
 - Terrésens French CRT (Copropriété Résidentielle de Toursime or Tourism Joint Ownership Tourism Scheme) + recovery of VAT *(only in France)*
 - Estate agent or directly with owner
- Terrésens Buy-to-Let investment: contractual engagement for rent net of rental charges + recovery of VAT *(only for France)*

REMINDER: FISCAL ADVANTAGE

Within the framework of the French Copropriété Résidentielle de Toursime (CRT) or French Joint Ownership Tourism Scheme (second home with seasonal rental handled by Terrésens), owners can occupy their property as desired for up to 6 months a year, and may recover 20% VAT on the cost of the property and furnishings.

WHAT IS YOUR PURCHASE PROFIL ?

Everything is offered ...
nothing is imposed!

Simplify the rental process: a single, **easy-to-reach contact**.

Make a sound investment: **high quality services, premium locations, energy efficient**.



INVESTOR SOLUTION

You have the soul of an **investor** and want to capitalise on a high quality property performance in a premium location for your retirement.

OPT FOR THE DADDY POOL :

COMMERCIAL LEASE

- A contractual rental income commitment for 20 years.
- Returns of up to 4% annually before rental charges and net of tax.
- **Reclaim VAT (20%) on the purchase price*.**



DYNAMIC SOLUTION

You want the **freedom to choose when you stay** in your property, while also benefiting from **profitable seasonal rental**.

CHOOSE OUR TERRÉSENS VACANCES LEASE AGREEMENT :

COMMERCIAL LEASE

- Every year, you decide when you stay in the property for up to 6 months per year.
- Rent your property through the largest mountain tourism distribution networks.
- Rental income adjusted to suit how often you choose to occupy the property.
- **Reclaim VAT (20%) on the purchase price*.**
- Concierge service for owners.



CLASSIC SOLUTION

You would like to enjoy your property as a real **second home** and rent it out only **on a moderate basis**. (real estate agency model)

THE TERRÉSENS GESTION MANAGEMENT MANDATE IS FOR YOU

- Renewable each year to suit your wishes.
- Simply let us know at any time which weeks you would like to rent out your property.



BASIC SOLUTION

You would rather simply enjoy **hotel-style services** while **managing the property** rental yourself.

CHOOSE THE TERRÉSENS CONCIERGERIE SERVICED ACCOMMODATION CONTRACT

Covers the reception of tenants, check in, inventory on arrival and departure, cleaning, provision of linen, presentation of the wellness spaces...

(*) Reclaiming VAT: Article 261 D 4e / Article 271 I and Art 271 IV of the French tax code (CGI): recovery of VAT acquired by 20th when purchasing a furnished home offering hotel-style services.



OUR EXAMPLES OF ACHIEVEMENTS

RESIDENCE LES FERMES DU MONT-BLANC COMBLOUX (74)



« Upscale apartments with the views on the Mont Blanc. »

- Co-ownerships of Residences for Tourism (CRT)
- 64 lots from studio to chalet
- Delivered residence
- Shared areas: heated indoor pool, SPA (hammam, sauna, treatment rooms...), luggage room, ski locker...
- Developer : GENERIM
- Manager : My Second Home
- Intervention of Terrésens: APM (Assistant Project Manager), marketer and manager

RESIDENCE LE DIAMANT DES NEIGES LA PLAGNE 1800 (73)



« The residence Le Diamant des Neiges opens the gates of Ski paradise. »

- Co-ownerships of Residences for Tourism (CRT)
- 14 residences from 2 bedrooms to 5 bedrooms duplex
- Delivered residence
- Shared areas: reception, luggage room ...
- Developer: Themis Participations
- Manager: My Second Home
- Intervention of Terrésens: co-developer, marketer and manager

RESIDENCE LE HAMEAU DE BARTHÉLÉMY LA ROSIÈRE (73)



« In the heart of the San Bernardo domain linking France and Italy »

- Co-ownerships of Residences for Tourism (CRT)
- 23 lots ranging from 2 bedrooms to 4 bedrooms duplex
- Delivered residence
- Shared areas: reception, lounge, luggage room, treatment rooms, play room...
- Developer: SCCV Le Hameau de Barthelemy
- Manager: My Second Home
- Intervention of Terrésens: developer, marketer and manager.

RESIDENCE LE CHALET DU SOLEIL LES DEUX ALPES (38)



« Emplacement unique : au pied des pistes »

- Co-ownerships of Residences for Tourism (CRT)
- 44 lots from studio to 4 bedrooms
- Sales in progress
- Shared areas: ski lockers, concierge service ...
- Developer: Terrésens group
- Manager: My Second Home
- Intervention of Terrésens: developer, marketer and manager

"Interiors and exteriors photos intended to provide non-contractual illustration of the atmosphere. Please refer to the text description for details."



OUR EXAMPLES OF ACHIEVEMENTS

RESIDENCE L'ALTIMA MEGÈVE (74)



« An exceptional residence in Megève »

- Co-ownerships of Residences for Tourism (CRT)
- 150 lots from 1 bedroom + cabine to 5 bedrooms + chalets
- Sales in progress
- Heated outdoor pool, indoor pool, kids club, play room, outdoor playground, SPA, tapas bar, snow line, concierge service...
- Developer: Terrésens Group
- Estate manager: My Second Home
- Intervention of Terrésens: developer, marketer and manager.

RESIDENCE CRISTAL LODGE SERRE CHEVALIER (05)



« Apartments with decoration and luxury services »

- Co-ownerships of Residences for Tourism (CRT) + Hotel Residence
- 45 lots from 1 bedroom to 3 bedrooms duplex
- Sales in progress
- Indoor swimming pool, SPA, tapas bar, reception, ski lockers...
- Developer: Terrésens Group
- Manager: My Second Home
- Intervention of Terrésens: developer, marketer and manager.

RESIDENCE LES ROCHES BLANCHES COMBLOUX (74)



« The privilege of an exceptional location »

- Co-ownerships of Residences for Tourism (CRT)
- 116 lots from 1 bedroom + cabine to 4 bedrooms duplex
- Sales in progress
- Heated outdoor pool and indoor pool, play room, activity area, playground, coworking space, launderette, SPA, tapas bar, storerooms, ski lockers...
- Developer: Terrésens Group
- Estate manager: My Second Home
- Intervention of Terrésens: developer, marketer and manager.

PRIVATE DOMAIN LA RÉSERVE COMPORTA/CARVALHAL (PORTUGAL)




« High-end services, authentic and refined decoration »

- Co-ownerships of Residences for Tourism (CRT)
- 162 lots from 2 bedrooms to 5 bedrooms
- Sales in progress
- Shared areas: 400m² heated swimming pool, SPA, restaurant-bar, sports fields, kids club ...
- Developer : Terrésens Portugal
- Manager : My Second Home
- Intervention of Terrésens : developer, marketer and manager.

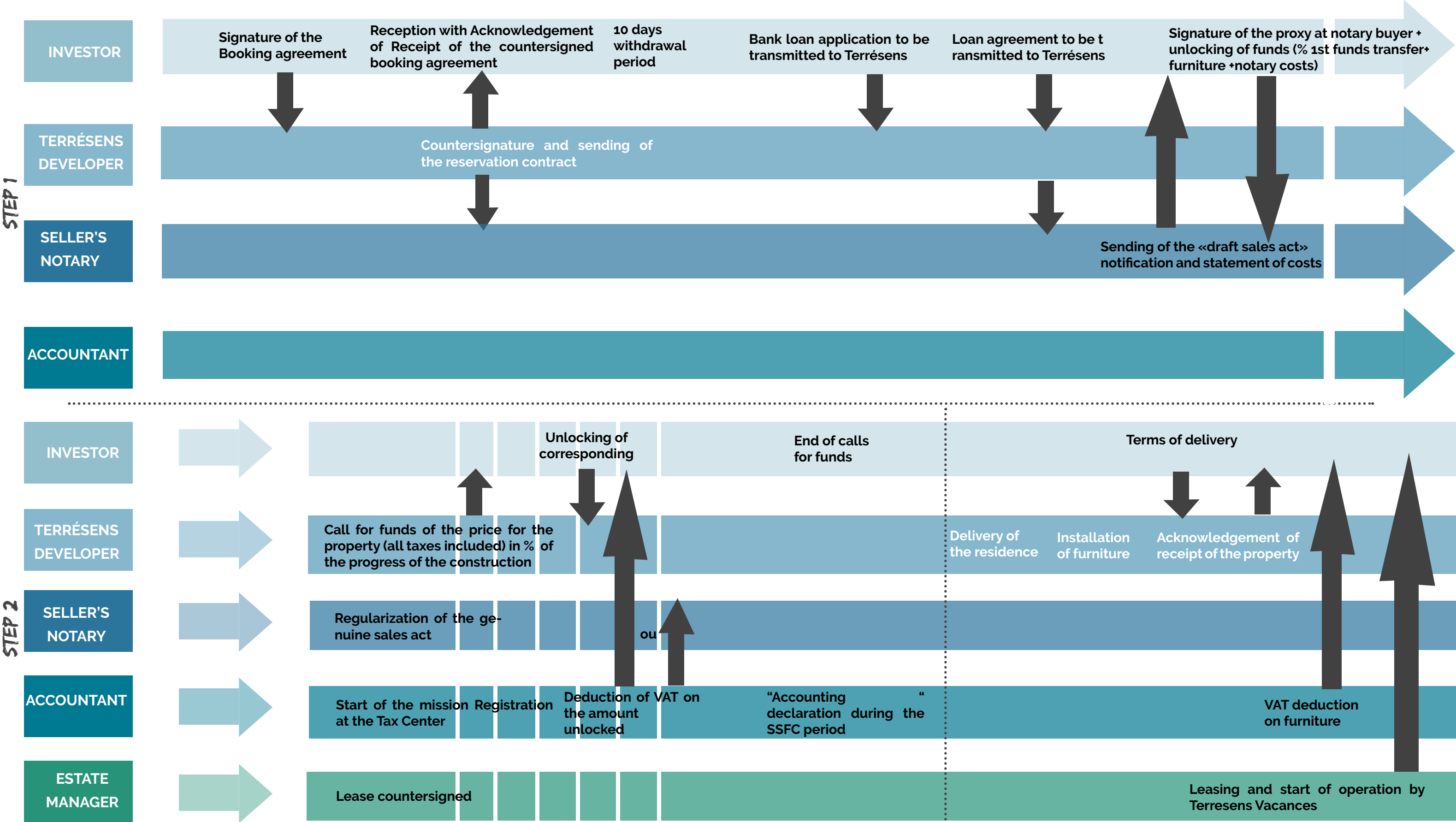
"Interiors and exteriors photos intended to provide non-contractual illustration of the atmosphere. Please refer to the text description for details."





ITERRÉSENS & YOU

The Terrésens Group is committed to accompanying you throughout your project, meeting your every expectation and guaranteeing you a service of high quality.



Everything is done to satisfy you!



I – GENERAL PRINCIPLES

The Terresens Group commits to carry out its business in strict compliance with the law and regulations and to honour the following general principles:

1

Non-discrimination: do not discriminate in any form whatsoever against the client; to study the files on purely objective and strictly professional criteria.

2

Confidence, moral integrity and professional conscience: accomplish its mission with the diligence, perseverance, prudence and competence that a client can expect. Faithfully carry out its mission while respecting the trust given in all moral integrity and in the exclusive interest of the client.

3

Professional discretion: respect its obligation of confidentiality and discretion vis-à-vis the client.

4

Respect of the Charter by its employees: guarantee compliance with this Charter by all of its employees.

II – THE COMMITMENTS OF THE TERRÉSENS GROUP :

- **Ensuring quality of service**

Each sale is the subject of a satisfaction survey. To achieve this, Terrésens demands an independent organization, «Opinion System», to collect opinions of purchasers.

- **Ensuring transparency of prices**

Each price indicated that it is not subject to any additional costs compared to the marketing price scale.

- **Ensuring the relevance of the real estate offer**

Since our Group has a 360 ° vision of managed real estate through its 3 main businesses (real estate development, marketing and rental management), we are committed to offering a real estate whose quality of location, quality of construction and potential in terms of rental opportunities are in perfect agreement with the selling price.

- **Ensuring proximity and commercial follow-up**

In order to respond as quickly and as precisely as possible to our customers, we have real estate consultants spread out over all the national territory and the neighbouring countries, who can meet each new potential customers (by appointment).

Terrésens is structured internally to accompany the customers throughout their purchase. A back office / file tracking service based at our headquarters in Lyon, with the consultant Terrésens, ensures the follow-up related to the purchasing procedures of the client (booking, interface with the developer, banks, notaries, accounting firms...)

Your opinion matters to us !

« We are committed to meeting your every expectation »

Opinion System is the n° 1 in customer reviews for service, housing, consulting and freelance professionals (Process of collection and control of the opinions certified ISO by Afnor Certification).



The purchase of a property is a very important step in life. Every customer must therefore obtain the best information before purchasing.

We opt transparency through an independent agency that collects certified opinions and impressions from clients who have completed a transaction with our Group. All Terrésens employees aim to address a personalised response to each request.

Whether you want to invest in a leisure residence or in real estate investment, our team will make every effort to offer you a property that makes sense with your project



YOU HAVE PURCHASED AN APARTMENT, A VILLA OR A CHALET WITH TERRÉSENS ?

Your relatives are also actively looking for investment opportunities in real estate?

BECOME OUR AMBASSADOR !

To reward your loyalty, if one of your relatives purchases a property with us, you will receive gift vouchers.



€ 500 OF GIFTS VOUCHERS

For a purchase between 100,000 € and 200,000 € before tax

€ 1000 OF GIFTS VOUCHERS

For all purchase higher than 200,000 € before tax

SPORT SPONSORSHIP



DÉFI TERRESENS

DÉFI 2014 : LES ARCS
DÉFI 2015 : VAL THORENS
DÉFI 2016 : AIX-LES-BAINS
DÉFI 2017 : AIX LES BAINS
DÉFI 2018 : COMBLOUX
DÉFI 2019 : COMBLOUX

TERRÉSENS, the commitment of a sponsor !



Since its establishment, the Terrésens Group wished to support high-level athletes. Géraud Cornillon, the president of group, wanted to be totally involved with young athletes. Since 2014, Terrésens is the official sponsor of the National Youth Program (NPC) of the French Ski Federation.

Throughout the year, the Terrésens Group provides human, technical and financial assistance to these young promising athletes and gives them the opportunity to perform their training courses in optimal conditions.

The best skiers under 16 are selected to integrate into this.

The program presents several objectives :

The NPC allows the best skiers aged from 12 to 15 years, noticed during the Gold Squirrel events, and the Golden Ben'J, to be gathered occasionally at the national level. Particular emphasis is given to speed training to compensate for the difficulty of the clubs in setting up sessions in these disciplines. These gatherings are based on the concept of training and confrontation at the national level which allows everyone to have benchmarks and level assessments.

Several training camps are organized each year by the French Ski Federation to prepare these young people for the competition.

A season that ends every year with a festive weekend in the presence of these promising young athletes and future Olympic champions: the Terrésens challenge.

Challenges which are an incentive to give over 100% of oneself as well as to show some generosity and determination.

Looking back over the last few years, the Terrésens challenges have so far allowed the NPC, and therefore the young athletes of the French Skiing Federation, to receive a total of € 20,393 in 2014, € 32,200 in 2015, € 39,500 in 2016, €41,000 in 2017, €51,000 in 2018 and €60 000 in 2019.

FLORENCE MASNADA :
Winner of the World Cup combined in 1991 and double Olympic medalist.

«The Terrésens team is doing a tremendous job and promoting a great spirit. This enables us to transmit what we have learnt, otherwise it would be lost or forgotten».



SÉBASTIEN AMIEZ :
Vice Olympic Slalom Champion 2002 -
SALT LAKE CITY OLYMPIC GAMES

«Taking part in the challenge is a priority to help our future champions. Skiing has been a passion and a profession for me. Quite naturally, I want to accompany them and share skiing moments with them. I want to show the young people that they can count on the elders to motivate and help them».



CANDICE GILG :
Championne du Monde ski acrobatique 1995 et 1997

« When Géraud told me about the Défi Terrésens, I thought it was great that we could help young people at a crucial age to get their foot up to the top. Beyond its fun side, the Défi Terrésens allows young hopefuls to interact with skiers at the top of their game. Their advice can help them overcome moments of doubt, get through difficult times, without ever giving up. »



ENAK GAVAGGIO :
Médaille de bronze Ski Cross Championnats du Monde 2007

«It is a challenge which, beyond the messages transmitted to young people by the elders, reveals the brotherhood that exists between them, this joyful atmosphere makes them want to project themselves into the future and ensure the succession. »



LOUISON ACCAMBRAY
(15 years old)

«Without you, all these courses would not be possible! Thank you Terrésens.»

LOUANE SELVA
(15 years old)

«Thank you Terrésens for your support which is necessary to us ! «

FLORENT GOUGOUX
(15 years old)

«I am very pleased to be part of these training camps for the National Young Terrésens Program. It brings me a lot.»

NILS VARCIN
(15 years old)

«Thank you Terrésens for these training camps. With Terrésens we move forward”





PHOTO REPORT



Sunshine and good mood



All the participants ready to take up the challenge



Motivated teams



Nice day of skiing



Dedication session for Alexis Pinturault



Sport and complicity



Former champions and young people



Sports events with guests



Support for young athletes



Precision and team spirit



Exchange between champions and young people



Competition and conviviality at the appointment



Sharing and exchanges





TERRÉSENS

LIVE THE EXPERIENCE



TERRÉSENS
PROMOTION



TERRÉSENS
PROPRIÉTÉS



TERRÉSENS
HÔTELS & RÉSIDENCES

DISCOVER TERRÉSENS IN VIDEOS



Our Group



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Parking Parc Opéra

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RCS Lyon 501 580 211

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