BUILDING FOR A S SUSTAINABLE FUTURE

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20 YEARS OF QUIET, CONSISTENT SUCCESS





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Environmental, Social and Governance (ESG) at Carttera

Carttera has a culture that respects and is attentive to environmental, social and governance (ESG) considerations in everything we do.

We manage all of our business in an ethical and sustainable manner, including investment decision making, development and construction practices, asset management and engagement with stakeholders.

We are committed to providing a safe working environment where all employees can be heard and respected and can thrive both personally and professionally.

These corporate values contribute to our ability to deliver responsible investment opportunities for our investors that meet their own sustainability goals.





About Carttera

Carttera provides the very highest levels of integrity, discretion, service and performance to a select number of top-tier institutional investors. The fusion of professional and institutional standards with solid entrepreneurial real estate instincts are what stand behind our mission to effectively and successfully position our investors' capital. Carttera levers its strong financial position to originate, structure and execute on investments in an increasingly complex, challenging and institutionally capitalized industry.

Carttera has long term, collaborative relationships with tenants, owners and institutional investors, and has successfully developed multi-award-winning projects extending to over \$7.0+ billion in total value. A proven track record, quiet achievements and integrity bear the cornerstones of our corporate mandate. **\$7.0B** Total Developments

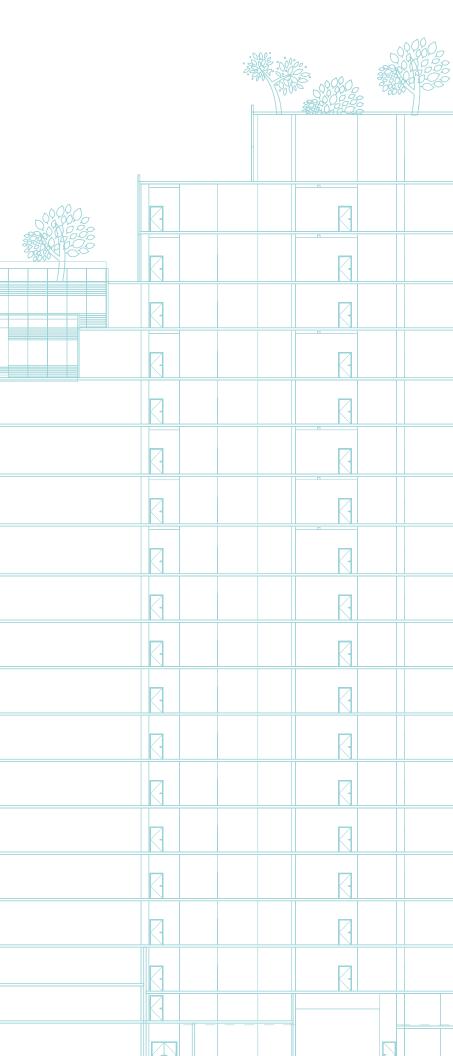


20+ Active Developments

6,600 Residential Suites

11+ M Square Feet Developed





Environment & Sustainability

Carttera takes a holistic view to achieving environmental sustainability in our developments. Each decision we make during every stage of our development process has a long-term impact. Our decisions affect not only our occupants' experience and the surrounding community, but also the overall value of our assets and their relationship to the local environment and overall environmental sustainability.

This is why environmental and sustainability considerations start when we make our initial investment decisions. All Fund investments are subject to a strict due diligence process that evaluates the risks and opportunities related to the environment and climate change with the assistance of best-in-class third party consultants.

Where necessary, we work with these consultants to formulate plans to remediate historic environmental concerns and to manage key sustainable features in ways that will increase the long-term value of the development such as wastewater, storm water, greenhouse gases, power, life cycle costs, etc. Adverse ESG factors may heighten the risk associated with an investment in terms of both cost and timeline; these are evaluated carefully during the due diligence process. Carttera will not proceed with an investment where these risks cannot be adequately mitigated and/or compensated.





WELL























SUSTAINABLE DEVELOPMENT **G**CALS

When considering its ESG strategy and goals, Carttera looked to the United Nations' 2030 Agenda for Sustainable Development. We are committed to positively contributing to the below Sustainable Development Goals, which are further highlighted within this report.

Develop green buildings that enhance occupant health, well-being and productivity.

GOOD HEALTH AND WELL-BEING 3



Develop green

Develop green buildings that stimulate

> innovation and are resilient to climate

> > change risks.

AFFORDABLE AND CLEAN ENERGY



13 CLIMATE ACTION

INDUSTRY, INNOVATION AND INFRASTRUCTURE



Create a safe and inclusive environment for all, in business and in communities.

SUSTAINABLE CITIES AND COMMUNITIES



Develop green buildings that are a key part of sustainable cities and communities.



Develop green buildings that produce fewer emissions and help combat climate change.



PROFILE Portland Commons:

A Healthy Building that Meets the Highest Environmental and Sustainability Standards

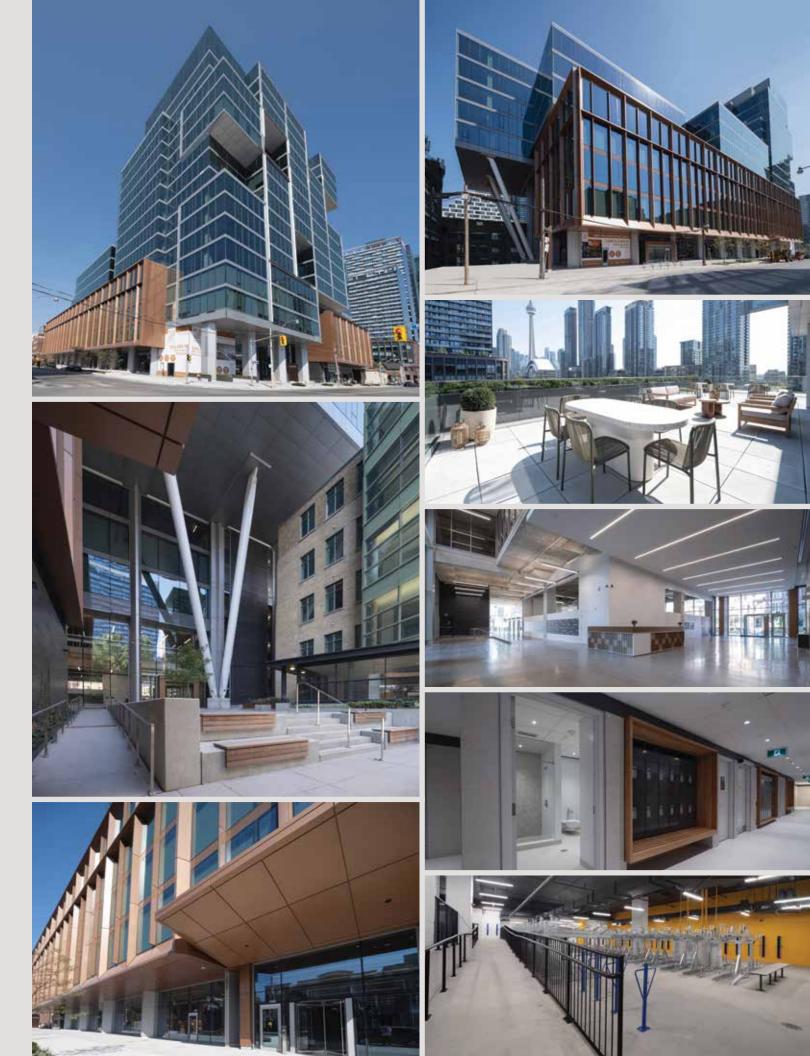
Portland Commons in Toronto, a 560,000 square foot office development, completed in early 2025, demonstrates Carttera's commitment to redefining the office building for a changed world. **Healthy, environmentally sustainable** and **amenity rich** office buildings are desired by companies to help **attract and retain top talent**. So we set out to develop one of the healthiest, most sustainable and amenity rich office buildings in Canada.

Portland Commons incorporates innovative features into its mechanical system to provide the **highest quality air filtration system** available for office space. These features include **bipolar air ionization** and **MERV14 filtration**. The building includes features that promote **tenant health**, **safety**, **well-being and confidence** — private terraces, multiple entry points to interconnecting lobbies, touchless building access, operable windows and natural light filled stairwells. In addition, Portland Commons' **21,000 sq. ft. courtyard** connects the building and its occupants with the surrounding, fast-growing downtown urban community. These design elements far exceed the requirements outlined in green building standards, enabling Portland Commons to deliver a **sustainable work environment for tenants well into the future as well as sustainable returns for investors**.

Portland Commons is already gaining recognition for its sustainable accomplishments, and was awarded the 2023 Green Good Design Award, which acknowledges exceptional achievements in environmentally sustainable design and positive impacts on the global environment.

Additionally, Portland Commons is financed by a Green Loan from the National Bank of Canada and Otera Capital, further supporting its sustainability goals.

Portland Commons set a remarkable standard in Canada and globally as a sustainable, healthy workplace and is designed to achieve LEED Zero Carbon, LEED Platinum, WELL Building Gold and RHF Accessibility certifications. Additionally, it is already WiredScore Platinum, SmartScore Certified and uses Enwave's District Energy System, including its Deep Lake Water Cooling System, to provide sustainable heating and cooling.



Measurement Recognition & Certification

Carttera's design process focuses on developing innovative and sustainable assets that maximize longterm value, manage risks and improve the local community. With the assistance of market leading external consultants, we determine how best to incorporate sustainable features and achieve Green Building Standards such as Zero Carbon, LEED and WELL¹ Certifications. Our developments commonly limit use of water, energy and waste, as well as reduce carbon emissions and provide best-in-class health and safety features (for example, indoor air quality). We validate our design decisions based on internationally recognized third-party standards. This provides a measurable metric to demonstrate the positive net impacts to the building, occupants, communities and investors.

All industrial, commercial and investment projects under development, together with all currently planned residential projects, are expected to achieve LEED certification.

[1] LEED (Leadership in Energy and Environmental Design) is a green building certification program used in Canada and worldwide, developed by the non-profit U.S. Green Building Council (USGBC). It includes a set of rating systems for the design, construction, operation, and maintenance of green buildings, homes, and neighborhoods, which aims to help building owners and operators be environmentally responsible and use resources efficiently.

The WELL Building Standard[®] is a performance-based system for measuring, certifying, and monitoring features of the built environment that impact human health and wellbeing, through air, water, nourishment, light, fitness, comfort, and mind. WELL is managed and administered by the International WELL Building Institute (IWBI), a public benefit corporation whose mission is to improve human health and wellbeing through the built environment.







Avonhead Industrial Campus 587 Avonhead Road, Mississauga, ON



Portland Commons, Toronto, ON

Carttera is committed to future-proofing our developments by integrating sustainable practices, innovative technologies, and resilient design strategies. We continuously evaluate options and make forwardthinking decisions to ensure our developments not only meet today's environmental, social, and governance (ESG) standards but also anticipate the needs of tomorrow.

For Carttera's 65 King East and Portland Commons office developments, in addition to sustainable features recognized by LEED and WELL, smart building technologies are being integrated to enhance the user experience, drive building performance and future-proof these assets. WiredScore and SmartScore, both global digital connectivity certification systems, assist in measuring and benchmarking these features.

Examples of the technologies being deployed include building automation and intelligence platforms that collect data, allowing for management and monitoring of energy consumption, optimization of systems to reduce carbon emissions and acceleration of maintenance response to prolong equipment life. By prioritizing occupant health and well being and integrating innovation to identify efficiencies and mitigate risks, we enhance the asset's value for tenants, the community and investors.

These technologies help advance and measure environmental and sustainability goals and are recognized by GRESB (Global Real Estate Sustainability Benchmark) as Green Building Certifications. We have achieved and are pursuing connectivity certifications, including:

• WiredScore Platinum: achieved for 65 King East

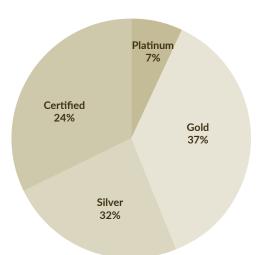
WELL

GOLD 2020

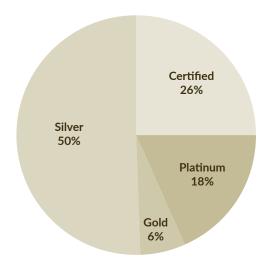
• WiredScore Platinum & SmartScore Silver: achieved for **Portland Commons**

We engage in energy conservation measures to support the global transition to green technology and meet our tenants' and building occupants' demand for positive and healthy choices. Our projects often exceed the standards set by LEED and WELL for EV charging stations, car share spaces and bicycle facilities.

CERTIFICATION ACHIEVED: COMPLETED **PROJECTS**



CERTIFICATION TARGETED: IN PROGRESS & FUTURE PROJECTS





PROFILE 240 Markland Drive:

Retrofitting for a cleaner future

240 Markland Drive is a 113-unit residential apartment building with an additional 234 residential units under development. The property is located in Markland Wood, a quiet, residential neighbourhood located in Etobicoke, bounded by Etobicoke Creek to the west, Elmcrest Creek to the east and next to the Markland Wood Golf Club.

240 Markland Drive (Existing)

The existing 10-storey apartment building was built in 1965. All systems, materials and suites were antiquated and in serious need of repair. Carttera acquired this building in mid-2020 and substantially completed the updates below by Summer 2022.

- Achieved Zero Carbon Building Performance Certification in 2023 & 2024.
- A Geothermal system was installed to deliver heating and cooling to suites and common areas.
- **Energy Star fridges** added in units as well as Energy Star washers and dryers in the laundry room. •
- New high efficiency lighting fixtures such as LED installed in common areas with motion sensors where suitable.
- **Roof replaced and upgraded with 4**" of insulation, improving performance from effective R-8 to R-20.
- Single pane windows replaced with **new double pane windows with low-e coating** on surface 2, improving performance from USI 4.3 to USI 2.27, SHGC reduced from 0.67 to 0.40.
- 3" of Exterior Insulation and Finishing Systems (EIFS) added to the existing facade, improving envelope performance from effective R-6.4 to R-12.8.
- The **new windows and cladding** substantially improve the envelope infiltration and energy loss from leaks and drafts.



- Electric baseboards replaced with Water Source Heat Pumps (WSHPs) powered by an on-site geothermal source.
- Low flow fixtures installed as units turnover.

4365 Bloor Street West, The Markwood - New Purpose-Built Rental

- Targeting Zero Carbon Building Performance Certification.
- ٠ A geothermal system will deliver heating and cooling to suites and common areas.
- recovery and 70% latent recovery efficiencies will be added.
- •
- 100% of parking stalls.

New geothermal Makeup Plural Air Units as well as an Energy Recovery Ventilator (ERV) with 74% sensible

A custom designed green roof system will be installed with integrated solar panels at the upper roof level.

Charging stations for electric vehicles will be installed in 20% of parking stalls, with capacity to expand to





Notable Achievements



Zero Carbon Certified LEED Gold Certified



Targeting LEED Platinum and LEED Zero Carbon Certification Green Loan Secured 2023 Green Good Design Award Portland Commons, Toronto 560,000 SF Office Development

Zero Carbon Building - Performance 2023 & 2024

Recent LEED Certifications



3100 Mainway, Burlington LEED Silver Certified



2425 & 2475 Meadowpine Blvd, Mississauga LEED Silver Certified



1330 Martin Grove Rd, Etobicoke LEED Silver Certified



65 King St East, Toronto LEED Gold Certified



3540 & 3560 Wyecroft Road, Oakville LEED Silver Certified



2510 & 2520 Royal Windsor Dr, Mississauga LEED Silver Certified



1900 & 1908 Ironoak Way, Oakville LEED Silver Certified

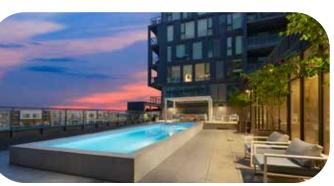
Achievements at Residential Projects

Carttera's residential projects incorporate leading-edge environmentally-conscious features. These include technologies such as a geothermal energy systems, trisorters for waste, irrigation systems to recycle rainwater, green roof systems, LED lighting, special window lamination to protect migrating birds, solar energy, low-flow water systems and optimizing the building envelope and energy performance benchmarks.

Our residential parking garages are designed with electric vehicle (EV) charging stations and rough-in provisions to allow for additional future EV chargers to be accommodated in up to 100 percent of parking stalls.

Our residential properties are always selected with access to public transportation in mind. We encourage building residents to use public transit. We promote car-share spaces as a feature in our residential parking facilities, particularly in downtown locations where parking is at a premium. Bicycle storage is a priority at all residential properties; we look to make sure that cyclists can access and use storage space easily.







Valera



















We design indoor and outdoor amenity spaces to enhance residents' experience, not as frills but as features residents expect. These include:

| | Event rooms a |
|---------|------------------|
| | Informal reside |
| | Business loung |
| <u></u> | Indoor/outdoo |
| łHł | Fitness rooms |
| र् | Theatres (indo |
| | Games rooms |
| 3 | Outdoor circui |
| | Stroller storage |
| | Indoor and out |
| | Outdoor BBQ a |
| P | Dog wash & do |
| oio | Bike wash & re |
| | EV Bike Option |
| | |

and gathering spaces

ent lounges (indoor and outdoor)

ge/work-from-home spaces

or pools

and yoga studios

oor and outdoor)

it training facilities

je

Itdoor play areas for children

area

og park

epair room

ns



Meeting the Climate Challenge

At Carttera we recognize that climate change and its challenges are a moving target. Science continues to add more knowledge, global conditions keep changing and the world is beginning to respond to the climate emergency in meaningful, measurable ways. To help meet this challenge, we continue to educate ourselves, expanding our own knowledge and resources to identify and mitigate both current and emerging climate-related risks and to develop resilient assets over the long-term.

This has led us to incorporate the elements and features into recent building designs to reduce greenhouse gas emissions.

Industrial

Over 1.6 million SF slated to be Zero Carbon Ready or Zero Carbon Certified

Avonhead Industrial Campus's 587 Avonhead Road is Certified Zero Carbon Building - Performance, while 1900 Boundary Road, Wyecroft Park and 3100 Mainway are or will be built to Zero Carbon Ready standards. This involves increasing the power supply to support future electrical heating, increasing the insulation in the building envelope and ensuring sufficient support in the roof structure for the possible future integration of solar power. These steps improve the energy efficiency and future-proof the building.

Residential

Zero Carbon Building - Performance Certified & Geothermal Heating and Cooling at 240 Markland Drive

Undergoing significant capital improvements prior to 2022 resulted in 240 Markland Drive attaining Zero Carbon Building - Performance Certification in 2023 and 2024. Key upgrades comprised roof replacement, upgraded double-pane windows and cladding, and replacement of electric baseboard heaters with ground source water heat pump enabling a sustainable reduction in energy.

240 Markland Drive's Geothermal Heating & Cooling is a renewable energy source that significantly reduces greenhouse gas emissions, improves the building's energy efficiency and reduces future capital costs.

Office

Enwave Deep Lake Cooling and District Heating at Portland Commons

Enwave's Deep Lake Water Cooling system harnesses the renewable cold temperature at the bottom of Lake Ontario to cool Portland Commons. This innovative technology displaces a significant energy load from the grid, reducing the building's greenhouse gas emissions, improving its efficiency, and reducing future capital costs by removing traditional cooling towers and equipment. District Heating allows the building to plug into a system of scale which can commercially integrate low carbon solutions.

PROFILE

Avonhead Industrial Campus:

Carttera's Avonhead Zero Carbon Industrial Campus's 587 Avonhead Road is one of the first certified speculative multi-tenant zero carbon industrial buildings in Ontario. Avonhead Industrial Campus comprises two speculative industrial buildings totalling over 740,000 SF, and will showcase zero carbon industrial buildings that pioneer a new era of energy efficiency and environmental responsibility.

Features:

- Equipped with 90 percent efficient Energy Recovery Ventilators (ERV).
- Cold climate Variable Refrigerant Flow (VRF) air source heat pumps. These systems dramatically curtail energy consumption, ensuring the campus operates at peak efficiency while meeting the occupants' thermal comfort needs.
- Upgrades to the buildings' envelopes to an impressive **R-29**, enhancing insulation and minimizing thermal leakage, translating to interior environments that significantly reduce heating and cooling loads.
- Solar Ready R-40 roof structures, allowing for installation of solar arrays that can meet the tenant's annual energy consumption.
- Integrated Building-integrated photovoltaics (BIPV) showcase a synergy between design and energy efficiency. This forward-thinking approach harnesses the power of renewable energy sources, further diminishing the buildings' carbon footprint and energy expenditures.
- 587 Avonhead Road is LEED Gold Certified. 557 Avonhead Road is targeting LEED Gold Certification.
- 587 Avonhead Road is Zero Carbon Building Design Certified. 557 Avonhead Road is Targeting Zero Carbon Certification.

The Avonhead Zero Carbon Industrial Campus will embody the future of sustainable industrial development and has resulted in a significantly lower carbon footprint when compared to typical all-precast warehouses in Ontario. With its innovative technologies, upgraded infrastructure, and commitment to reducing carbon emissions, it stands as a shining example of what can be achieved when sustainability and innovation go hand in hand. This campus is not just a milestone; it's a vision of a cleaner, greener, and more sustainable future for all.





Fostering Team Integration & Collaboration

In addition to developing sustainable assets, Carttera encourages tenants to consider their own environmental impact. Our standard lease includes green clauses and environmental management guidelines to implement sustainable practices in their operations and office build-outs, thereby enhancing overall asset performance and tenant well-being.

Carttera is a member of the Green Building Council and our partners sit on the REALPAC ESG Committee, including an accredited LEED professional.

Our ESG strategy continues to evolve as we learn from each development and understand what is important to end users, our investors and the market. We engage regularly with industry experts to understand the latest technologies, the construction materials that assist in developing sustainable assets and which sustainable building features are valuable. We analyze the benefits and risks of implementing these elements and evaluate the impact on construction costs, long term maintenance and occupant experience. This ensures that our designs will continue to deliver sustainable risk-weighted returns.











At Carttera, each committee is overseen by a dedicated partner who collaborates closely with team members. Their role as committee leader is to offer strategic direction, communications and reporting both within and beyond the workplace.



ESG

Human Resources

16 | Carttera ESG Report 2024



Carttera Committees



Diversity, Equity & Inclusion



Technology & Systems



Social, Culture, Charity, **Professional** Development









Social and Community

Carttera is proud of its culture of treating people with respect, fairness and dignity, and its open communication at all levels in the organization. We accept responsibility for maintaining and enhancing this positive working environment and being personally accountable for our own actions and communications. All employees abide by a Code of Conduct that promotes the social values of inclusion, respect, and integrity. We believe in strength from diversity and an environment that allows people to achieve their potential. Thus, we support the principles of Equal Opportunity and Pay Equity and will not discriminate based on race, creed, colour, national origin, political or religious affiliation, sex, sexual orientation, age, marital status and all other grounds prohibited by local law.







Conduct Policy

DEI Policy

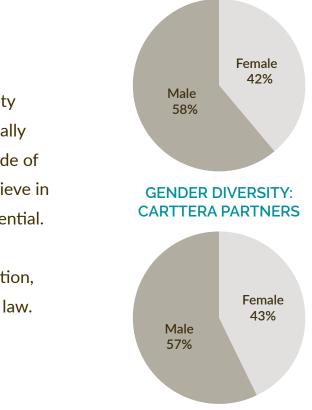
Workplace Violence & Harassment Policy

We believe in a collaborative and entrepreneurial work environment that fosters idea generation, promotes constant improvement of processes and allows everyone to achieve their potential.

Employment engagement is fostered by setting realistic goals for everyone while encouraging and supporting growth, providing the tools and resources necessary to reach those goals and giving open and honest feedback on results. We have created incentive programs such as partnerships and profit sharing to reward performance and align interests.

Carttera promotes learning by covering the cost of continuing education programs for all employees. We invite outside consultants to educate our team on advancements, opportunities and best practices related to development. Employees are encouraged to participate in industry and community associations, including NAIOP, REALPAC, Toronto CREW, CoreNet, ULI, CPA and CFA, where our team members can share ideas and best practices, expand their knowledge base and collaborate with industry colleagues and peers. Any associated fees are covered by Carttera.

GENDER DIVERSITY: OVERALL COMPANY





Investor Engagement

Being a good business partner in addition to a good employer is fundamental to our corporate values and our success. We recognize the importance of building long-term relationships based on integrity and transparency. By working collaboratively with all investors, we align with their needs, allowing us to achieve mutually beneficial results that deliver the best possible returns.

Community Engagement

During the development site plan approval process, Carttera works with local municipalities, community associations and business improvement associations (BIAs) as well as with surrounding neighbours to consider sustainability initiatives and long-term growth plans. The shared goal is to create resilient communities. This cooperation and collaboration extends to project design, where neighbourhood liveability and aesthetics are considered.

Contractor Engagement

Carttera's culture of respect and open communication extends to our contractors, architects, consultants and property managers. We expect everyone who works with us to conduct their business in a responsible manner, respecting employees rights; discrimination or harassment are not tolerated. We ensure that mechanisms are in place for workers to raise concerns safely and confidentially.

For the construction of each development, we run a fair and competitive bid process to procure the contractor. In addition to receiving the best pricing, it also allows us to ensure that the contractors have the appropriate insurance, health and safety procedures and WSIB.

Carttera respects the rights of employees to be represented by trade unions. No policy or directive exists to preclude or discourage unionized labour on construction sites.

Tenant Engagement

Carttera actively manages its buildings by communicating regularly with tenants to monitor their satisfaction with the services provided and the overall performance of the building. We use this feedback to improve our processes and our approach to asset management.

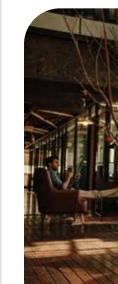
Health and safety is of the utmost importance for our tenants, building employees and visitors. Comprehensive security, life safety and emergency response plans are created in conjunction with tenants to ensure that their concerns and needs continue to be addressed.





















Governance

Conducting business ethically and responsibly is fundamental to Carttera's culture. This commitment to sound corporate governance and business practices extends to Carttera's ownership, development and management of assets, as well as its relationships and partnerships with stakeholders.

The principles and practices guiding our governance strategy are formed by CFA Institute standards and codes of conduct, our commitment to ESG best practices and our contractual obligations with investors, employees, and other stakeholders. We resource all these initiatives internally via senior management, with direct oversight and leadership by Carttera's Managing Partners Jim Tadeson and Dean Cutting.

Jim Tadeson is a CFA charter holder and a member of the CFA Institute, and as such is bound by the CFA Institute's Code of Ethics and Standards of Business Practice. As the founder and senior investment officer of the firm, Jim is responsible for and ensures that Carttera conducts its business in compliance with the Code and Standards of the CFA Institute. Jim has also founded a publicly-traded REIT and recently acted as Lead Trustee, Audit Committee Chair, and ESG Committee Member for one of Canada's largest Industrial REITs. He is highly experienced with best corporate governance practices.

Governance Policies

Industry experts are consulted regularly to ensure that Carttera is implementing best practices and staying true to its commitment to provide a fair and respectful working environment. These experts review employment compensation and corporate protocols, procedures and guidelines. In addition, professional firms are engaged as required to provide insight and advice on corporate issues, tax, ESG, insurance, legal issues, risk management and other business matters. The fund financials are independently audited annually, and depending on an asset's life-cycle, third-party appraisals are procured.





Active Risk Management

Carttera recognizes that actively managing our investments is synonymous with delivering sustainable returns to investors and driving long-term asset value, and this includes proactively managing risk. All fund investments are subject to a strict due diligence process that includes a thorough review of all potential risks with the assistance of best-in-class third party consultants. Adverse ESG factors may heighten the risk associated with an investment in terms of both cost and timeline and these are carefully evaluated during the due diligence process. Carttera will not proceed with an investment where these risks cannot be mitigated and/or adequately compensated.

During the development cycle, potential risks are identified, and plans are implemented to mitigate and manage them over the life of the asset. This focus is carried through to asset management by ensuring the buildings are well-positioned to provide a safe and healthy environment for all occupants.

Where joint ventures are anticipated, Carttera will assess the governance structure, history, and reputation of all potential partners. Carttera prides itself on its integrity and will not partner with any entities where there are unresolvable concerns relating to their operating history, governance or reputation.





Reporting

Updates on fund performance, development progress and ESG-related matters are provided through detailed, transparent Quarterly Reports to investors within 45 days of quarter end. This is followed by a quarterly investor meeting approximately 14 days after the reports are delivered. Any significant updates are provided via email intra-quarter. Carttera seeks to maintain regular communication with investors to ensure that no surprises occur, and investors are welcome to make inquiries about the status of the fund investments at any time. All quarterly reports, investment memos, financial statements, valuations and other documents are available 24/7 via a secure login section on Carttera's website. This functionality provides a complete reference library and continuous updates to investors.

By measuring performance against our peers, we aim to demonstrate our commitment to achieving sustainable results. Once 65 King East and Portland Commons have been stabilized, we will participate in Deepki, a platform that helps landlords track performance and monitor ESG performance, while benchmarking against their peers. Our involvement helps standardize and validate our performance across all our real estate assets, providing benchmarks to improve business intelligence and decision making.



Data Confidentiality & Cybersecurity

As our dependence on technology grows and the collection, management and storage of data become more critical, as does the importance of protecting against security breaches. Our commitment to protecting data and managing cyber security involves cloud-based email, accounting systems and a highly secure off-site facility for our office file system, meaning there is no physical server equipment located within the office. Our files are backed up daily by our third-party IT service provider. In addition, this service provider checks our systems daily, distributing any required new software patches to users/services, and performs periodic penetration testing. Our anti-virus and malware software is reviewed and updated as needed annually.

All employee system passwords are updated every six weeks and subject to a two-step authentication program for both office and remote access.





20 YEARS OF QUIET, CONSISTENT SUCCESS

Carttera is committed to making decisions that promote equal opportunity, support sustainable development and improve our communities. By leveraging our experience and the knowledge of our trusted consultants, we will continue to educate ourselves to develop innovative and sustainable assets that are resilient to climate change risks and work to meet or exceed environmental, social and governance principles and standards.

Building for a sustainable future.



carttera.com

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