**💶 Annex E – Funding Scenarios**

Methodology: Comparative modelling of three funding structures — Equity, Blended, and Staged — each tested against Terra Vita’s 5‑year projections. All scenarios are pre‑launch estimates, not commitments.

Funding Scenarios Comparison

|  |  |  |  |
| --- | --- | --- | --- |
| Structure | Capital Structure | IRR (Base) | Payback |
| Equity Seed | €350k equity | ~22% | < 2 yrs |
| Blended | €200k equity + €150k soft loan | ~20% | ~2.2 yrs |
| Staged | €200k equity (Y1) + €150k expansion (Y2) | ~24% | ~1.8 yrs |

Key View: Terra Vita offers flexible structures with no hidden pivots. Each option balances investor appetite for risk, dilution, and return.

Investor Logic

Equity Seed: Straightforward, transparent, and attractive for early‑stage impact investors seeking simplicity.

Blended: Appeals to investors who prefer reduced dilution and are comfortable with a debt component.

Staged: Ideal for milestone‑driven investors who want to see proof of execution before committing full capital.

Visuals



