



EFSI 2 – Skills & Education Guarantee Pilot Concept

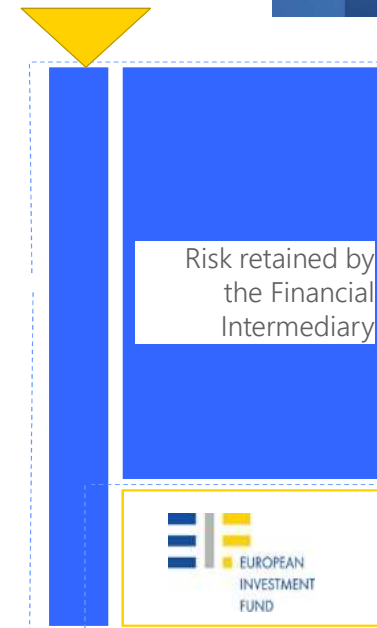


Product: Capped Direct Guarantee (= reimbursable debt funding)

Free of charge capped guarantee to be made available to Financial Intermediaries⁽¹⁾ for risk coverage on financing provided to **eligible individuals (Cat. A)** and **enterprises & organisations (incl. HEIs – Cat. B & C)** for the purpose of education and skills development.

Pilot instrument to prove and consolidate the value of financial instruments in Education & Skills in preparation for InvestEU/next Multiannual Financial Framework (MFF), Social Investment & Skills Window.

Guarantee Rate (GR)
on individual transaction basis
Category (A) up to 80%



Guarantee
Cap Rate
(GCR)
Up to 25%

Target populations under S&E pilot

Category A - individuals

- Students and Learners
- Student loans
 - Income-linked loans
 - Deferred payment



Category B - enterprises & organisations - Category C

- Enterprises investing in upskilling of their staff
- Up to EUR 2m
 - 2x planned cost



- Organisations supplying education, training, skills & related services
- Investment loans
 - Up to EUR 2m



⁽¹⁾ Education institutions (including inter alia universities or associations of universities) may also be eligible as Financial Intermediaries, particularly for deferred payment facilities to their students (Cat. A).

Info & Contact



https://www.eif.org/what_we_do/guarantees/skills-and-education-guarantee-pilot/index.htm



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