



Supporting agriculture through national schemes

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Supporting agriculture through national schemes Agenda



- 1 Structure of the financial instrument
- 2 Cooperation between EIF, EIB, Irish Government, and SBCI
- 3 Supporting farmers and green investments





Structure of the financial instrument

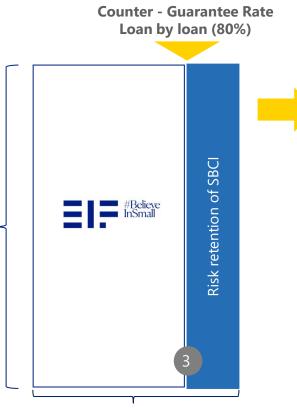
Growth and Sustainability Loan Scheme



Risk-Taking/Resources covering Guarantee Senior



Resources for **EUR 320m** to cover 64% of the loans to FRs



Portfolio of New Guarantees by SBCI to selected Banks for **EUR 400m**, covered by the EIF (counter) Guarantee



Guarantee Rate



Final Recipients

Risk Cover Agreement (EIF; EIB)

3 Operational Agreement (EIF; NPI)

Portfolio of New Loans by selected Financial Intermediaries for **EUR 500m**, covered by the SBCI Guarantee





Cooperation between EIF, EIB, Irish Government, and SBCI



Combining different sources of funding in efficient ways

Growth and Sustainability Residential Retrofit **Future Growth** Top up Loan Scheme Loan Scheme Loan Scheme 2020 2022 2023 2018 EUR 500m to support EUR 300m scheme to contrast effects of EUR 500m scheme to support individuals to fund Brexit on SMEs and agricultural Irish SMEs' long-term retrofitting of their businesses. investment needs. properties for energy Quick absorption. Top-up and size was 30% Green Loans. efficiency. increased to EUR 800m. +EUR 500m +EUR 500m +EUR 500m **EUR 300m**

Complexity and policy focus increasing over time

















Supporting farmers and green investments

From generalist to targeted measures



Agriculture Sector

Under the Future Growth Loan Scheme, 22% of the loans disbursed amounts supported the agriculture, forestry, and fishing industries.

Green Investments

With the **Growth & Sustainability Loan Scheme**, at least **30%** of the portfolio of new loans will have to support **green investments, green SMEs and farmers** (i.e. Green eco-label/organic farms).

EIB Advisory Support

Under the Growth &
Sustainability Loan Scheme, EIB
Advisory was key in defining the
eligibility criteria that will be
implemented thanks to the
Green checker developed by
EIB Advisory for SBCI.













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