



employment support for small businesses.



We're here to help.

Are you a small or medium sized business looking for a loan? Do you employ young people, or provide them with training? Or perhaps you're considering working with young people?

The Youth Employment Guarantee Facility is here to give you better access to finance, at better terms, in recognition of the support you are giving to young people in the Western Balkans.

access to finance

How it works

In order to be eligible for a loan, micro, small or medium sized enterprises need to fulfil ONE of the three criteria below.

- If you are a micro or small enterprise
- If you are a medium enterprise

Criteria A

You have committed to employ

- 1 young person* for a minimum of 2 years
- 2 young people for a minimum of 2 years

or Criteria B

You have committed (within the last 12 months) to providing **vocational** training or an internship

- 1 young person for a duration of at least three months
- 2 young people for a duration of at least three months

or Criteria C

You are officially recognized as a participant in a national youth employment programme



Additional terms and conditions apply, you can find all the necessary information here

*A young person is defined as a person who is aged between 15 and 30 at the time when the loan is given to the small or medium sized business

Tips for preparing for a bank visit

Preparation

Prepare yourself and gather all the necessary documents in advance



Business plan

Have a business plan in place and prove to lenders that you understand your industry and that you have what it takes to be successful



Loan payback plan

Do your research, know your market and have a loan payback plan in place Giving young people access to appealing job opportunities is crucial to their future prospects as well as the economic empowerment of the region.

We want to drive this effort, by leveraging off of the most powerful source of job creation on the economy: small businesses.

The Youth Employment Guarantee Facility is an EU-funded initiative, which works with local banks to provide advantageous loan conditions to small businesses who employ or train young people.

The EU for Youth Employment and Entrepreneurship in the Western Balkans facility is funded by the European Union under the Western Balkans Enterprise Development and Innovation Facility.



How can I apply?

The EU supported loans are only available through a network of selected financial intermediaries.

Scan the QR code to access our list of partner financial intermediaries & their contact details.

