



Main Action and Specific Sectors

EURIZ Facility is designed to give Micro, Small and Medium Enterprises (MSMEs) easier access to financing from financial institutions, as well as to help financial institutions to partially cover their risk and thereby develop their loans for MSMEs.

- MSMEs
- Job creation and growth
- Health and Education
- Green projects
- Social business

EURIZ (2019-2024)

The programme is co-financed by the European Union ([EU](#)) and the Organization of African, Caribbean, and Pacific States ([OACPS](#)) and implemented by the Agence Française de Développement ([AFD](#)), [PROPARCO](#) and the Swedish International Development Agency ([SIDA](#)).

PROGRAMME CORE BUSINESSES: EURIZ is a guarantee facility to target the financially underserved MSMEs in the African, Caribbean and Pacific (ACP) countries. The Programme encourage financial institutions to improve access to credit for financially underserved MSMEs.

Objectives:

- High impact MSMEs in all ACP countries
- Cross sector MSMEs in fragile states
- MSMEs access to finance and job creation

Discover more about **EURIZ Facility**:

- OACPS Private Sector Development Platform, click [here](#)
- Programme Factsheet, click [here](#)
- PROPARCO webpage, click [here](#)
- EU External Investment webpage, click [here](#)

Watch the Programme presentation by clicking [here](#)

EURIZ consists of two parts:

- **Part I:** Targets all MSMEs in fragile states characterised by lack of financing for all sectors and no guarantees.
 - **Guarantees up to 50% of the underlying loan**
- **Part II:** Covers non-fragile countries, focusing on the financially underserved MSMEs (green, agricultural, women-owned, youth).
 - **Guarantees up to 50% of the underlying loan**

- **Guarantees** to cover loans issued by partner financial institutions to MSMEs
- **Counter-guarantees** to the local guarantee funds which cover loans issued by the financial institutions to the MSMEs

- **Technical Assistance** to reinforce the capabilities of financial institutions, guarantee funds and MSMEs

Examples of Activities Developed by EURIZ

EURIZ Projects - Private sector loan portfolio guarantees in 2020-2021

Caribbean region

Dominican Republic

First portfolio guarantee signed in 2020. Attention raised to renew the operation in 2021 with BANFONDESA.

- Read more [here](#)

African Fragile States

Guinea

€3M portfolio guarantee signed and granted to Société Générale Guinée for a multisector portfolio guarantee. Two individual guarantees granted and one signed (2021).

Mali

€762K portfolio guarantee signed to Banque Atlantique Mali to provide a 50% cover to MSMEs run by women.

- Read more [here](#)



Africa

Mozambique

€3M portfolio guarantee signed to Société Générale Mozambique to provide a 70% coverage to loans to MSMEs run by women and MSMEs operating in the agriculture sector.

- Read more [here](#)

Senegal

€1.5M portfolio guarantee signed to Société Générale Senegal to provide a 70% coverage to loans extended to MSMEs meeting at least one of EURIZ eligibility criteria.

- Read more [here](#)

Namibia

€4M portfolio guarantee granted and signed targeting eligible EURIZ. Type of MSMEs and sectors with FNB Namibia.

- Read more [here](#)

Cameroun

€5M portfolio guarantee granted and signed to Société Générale Cameroun to provide a 70% coverage to loans extended to MSMEs meeting at least one of EURIZ eligibility criteria.

See all the EURIZ projects: [Map | Proparco - Groupe Agence Française de Développement](#)