

Global Career Mobility Fintech Platform

We are building the fintech infrastructure to secure the future and ensure economic prosperity for 100 million people by the end of this decade.

Half of the global workforce will require reskilling or upskilling by 2025, according to the World Economic Forum, creating a \$1.4 trillion opportunity.

- + White collar skills & vocational training
- + Blue collar skills & vocational training
- + Corporate Reskilling & Upskilling
- + Upskilling
- Reskilling



There are three large blockers to deliver global reskilling. When people are left out, everyone loses.

Access to opportunity is limited, especially for those who can least afford to be left out. The labour market needs people with cutting-edge skills, and people need cutting-edge skills to succeed in the labour market.

1. Funding

Financial friction to cover cost of reskilling & upskilling

Inability to pay. Desire not to get into debt

"I can't afford this"

"I am afraid of taking on debt"

2. Matching

Inefficiencies of matching talent with opportunity

Companies struggle to hire the talent they need

"We can't find talent with the right skills"

3. Career choice

Availability of job market data & career prospects

People struggle to know what companies need and what are suitable career paths for them

"What course should I take?"

"Will I get a job in this sector?"

StudentFinance enables a frictionless access to economic opportunity through our Global Career Mobility Fintech Platform.

Our playbook is to start as an agnostic infrastructure partner for education providers with a plan to launch a job placement marketplace.

1. Funding

BNPL for global reskilling & upskilling, through a modular, API-enabled infrastructure

Users defer payment until getting a job, earning above a threshold.
Payments are a % of their income

2. Matching

Marketplace infrastructure for employers & education providers

Job placements & course discovery ecosystem platform

3. Career choice

Open Data API to enable individual/personalized career path projections unlocking growth

Leveraging large scale proprietary data

Changing 100 million lives, one at a time.



Victoria Barbero Precedo

1 review ES



Invited

Dec 13, 2021

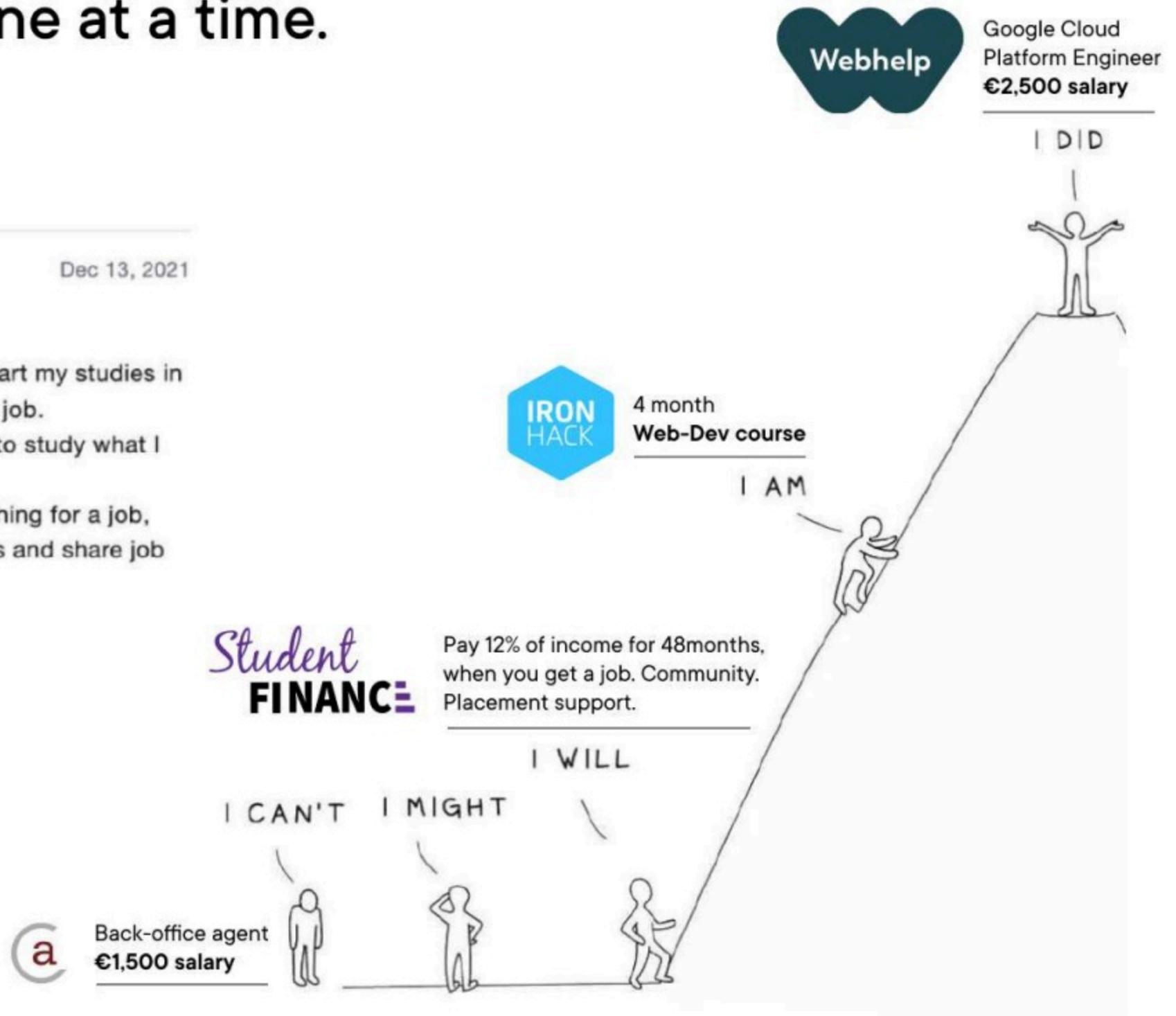
Changing lives

Thanks to Student Finance I was able to change my career and start my studies in Tech, with the tranquility that I would begin paying once I found a job.

They really gave me the opportunity to change my life being able to study what I wanted the most.

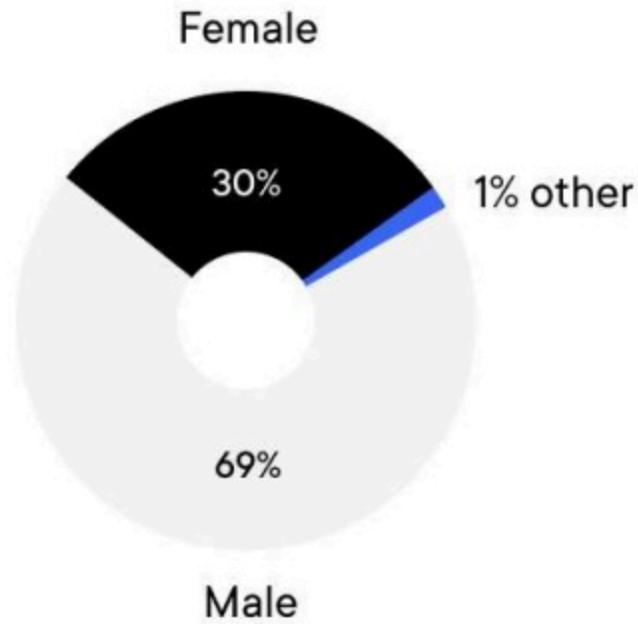
I am really happy with their attention and help while I was researching for a job, they went with me all the way until I found the job, encouraging us and share job offers.

I really recommend it to anyone.

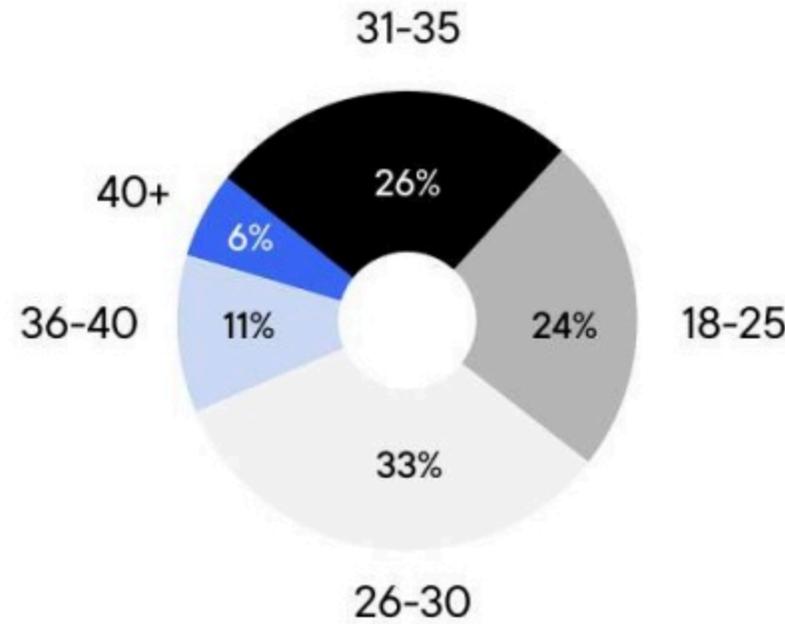


Our inclusive platform supports life-long learning while driving strong economic mobility, generating on average 50% salary increase.

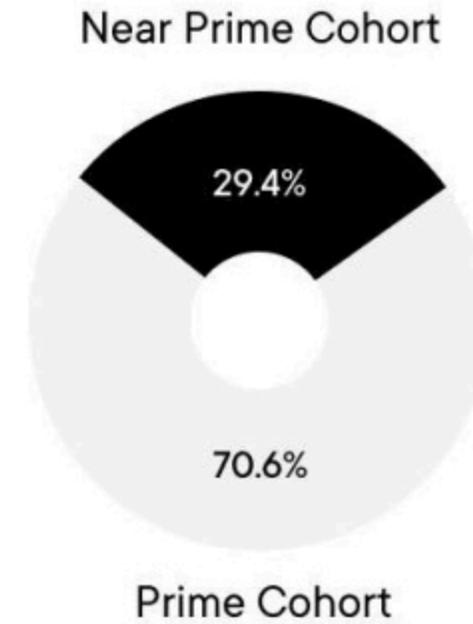
Current StudentFinance portfolio data



Gender distribution



Age distribution



Credit profile

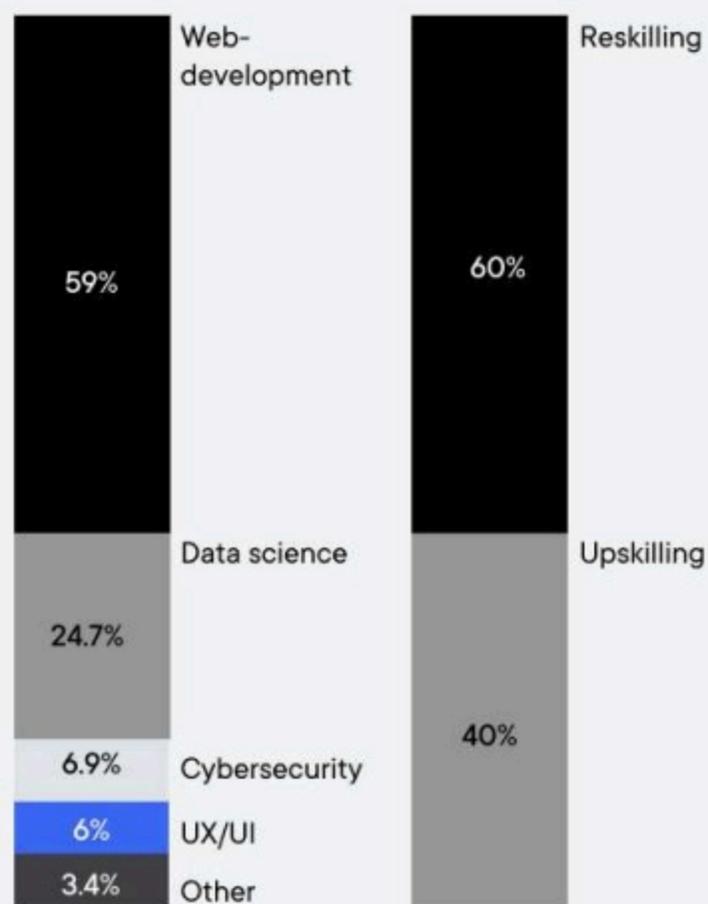


Economic impact

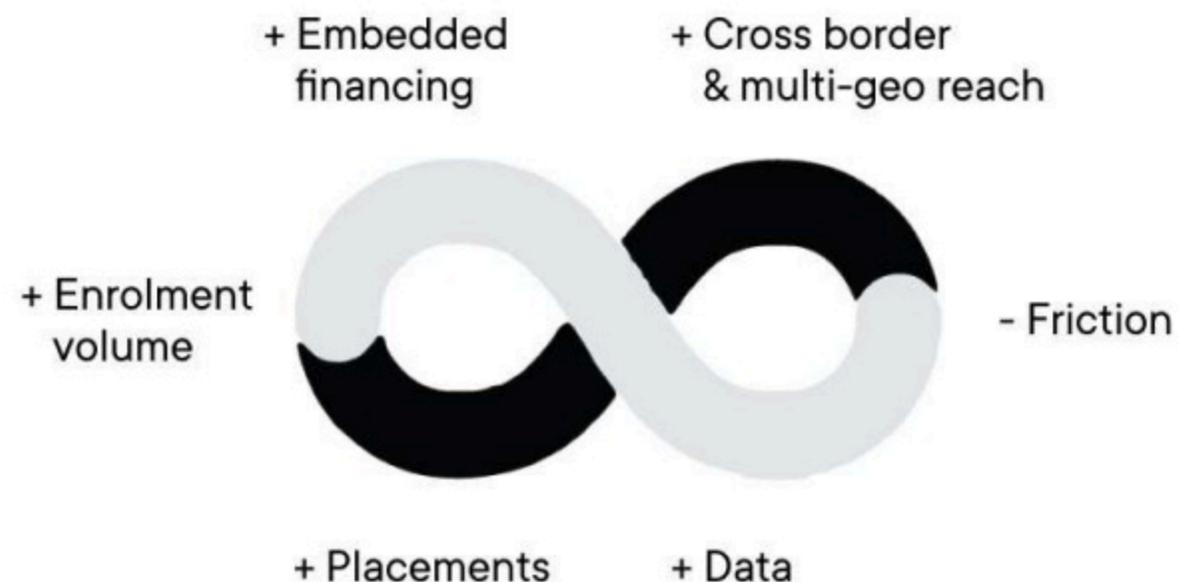
Embedded plug-and-play platform driving education providers continuous enrolment loop.

Education provider profile

- Tech & Digital
- 3-9 month programme duration
- €7k average tuition fee
- Average 9 cohorts per annum
- 70%+ 9 month placement rates
- 40+ partnerships in place in Reskilling and Upskilling



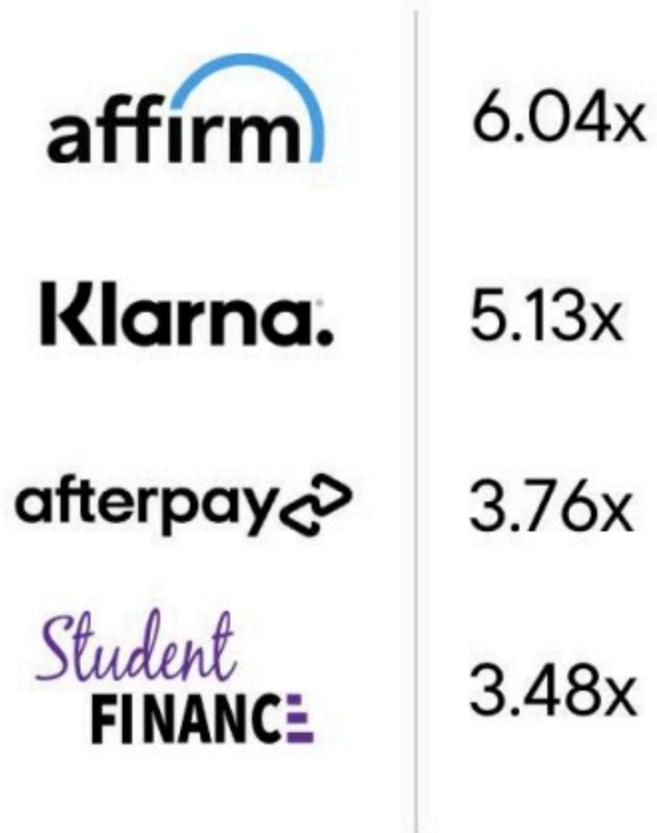
Embedded platform in education provider's enrolment loop



Solid financing economics compared with leading industry players with potential to be best in class through cost of funding efficiency.

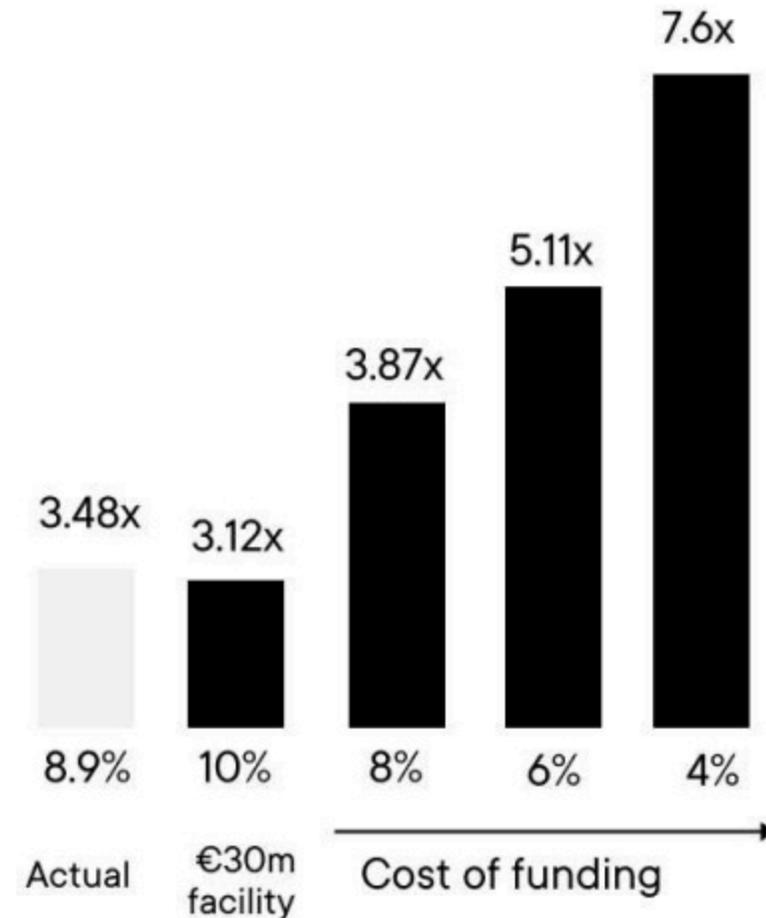
Interest margin benchmark*

(interest income / interest expense, expressed as a multiple)

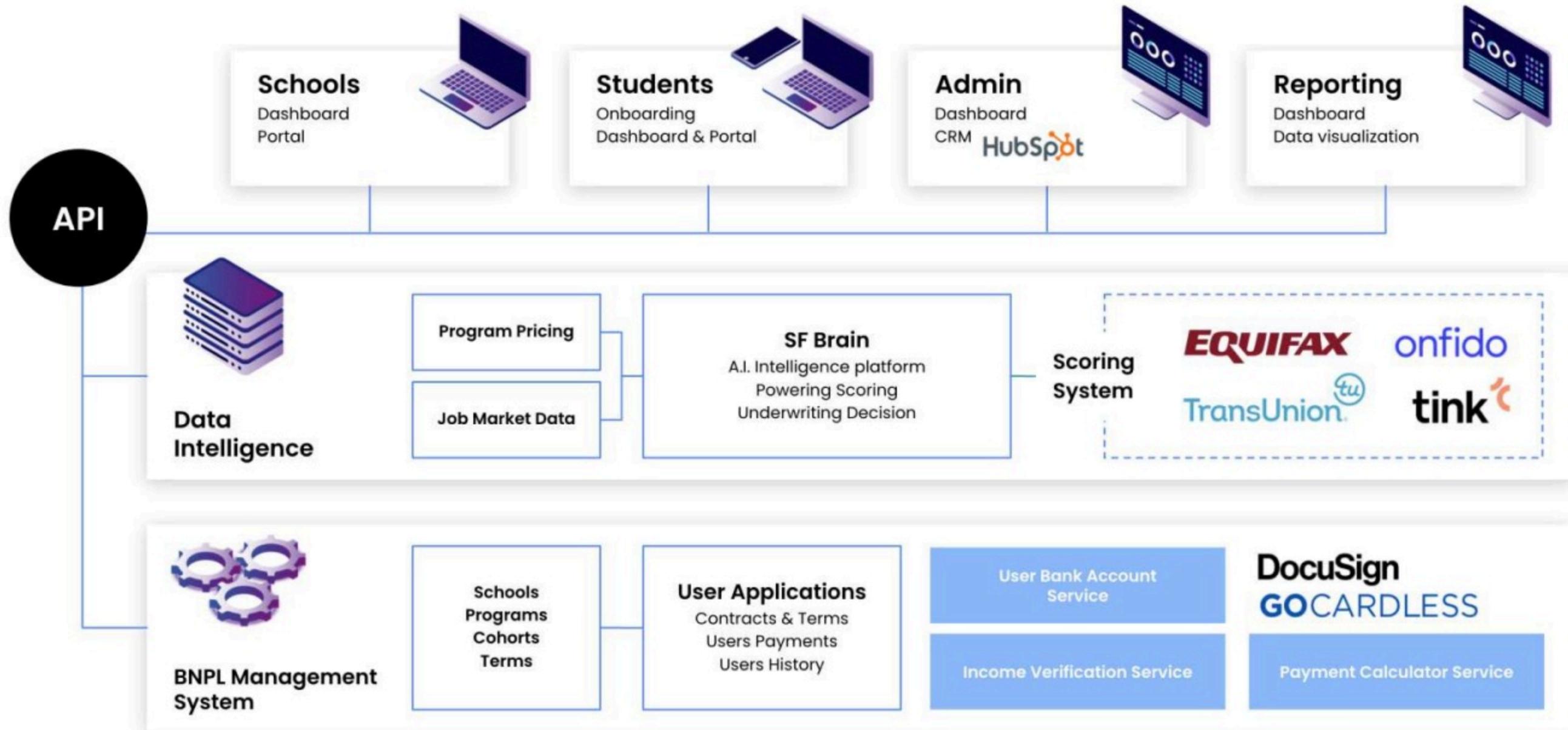


*Data from public company financial statements

StudentFinance interest margin sensitivity to cost of funding



Modular and scalable technology infrastructure, powering a data-driven underwriting and risk decisioning.



We are a company designed and accountable to generate strong impact metrics, aligned with UN sustainable development goals.

Impact metrics achieved to date



1386

Users reskilled

€12m

Tuition fee value in ISAs



571

Jobs created

€5.5m

Cumulative incremental
income generated for users



47%

Users unemployed at application

49%

Of users unemployed at application
already secured employment

Just secured €30m in funding, and first platform to obtain FCA authorization and backing from the European Union (through the EIF).

1



Secured a guarantee from the European Investment Fund

2020/2021 - Spain

2022 - Pan-european extension

Country	Intermediary	Signature Date	Start of Availability	Cap amount EURm	MPV EURm	Final Recipient Categories
Spain	Nuevo MicroBank S.A.U.	18/12/2020	17/03/2021	8.32	65	A, C
Romania	BT Microfinantare IFN SA	11/12/2020	15/01/2021	1.85	15.4	B, C
Portugal	Fundação José Ferreira Neves	18/02/2021	15/09/2020	1.00	5	A
Portugal	Caixa Geral de Depósitos	09/04/2021	09/04/2021	3.00	25	B, C
Romania	BCR Social Finance IFN SA	15/04/2021	01/07/2021	2.34	15.3	A, B, C
Belgium	EIT Digital Education Foundation	23/04/2021	01/07/2021	0.50	2.5	A
Romania	Banca Transilvania	17/05/2021	17/05/2021	4.56	51.8	A, B, C
Romania	FINS	18/05/2021	18/05/2021	1.10	5.5	A
Bulgaria	Telerik Academy	20/05/2021	01/06/2021	0.51	2.6	A
Spain	StudentFinance	25/05/2021	25/05/2021	0.80	4	A
ES, NL, BE	Santander Consumer Finance	04/06/2021	04/06/2021	12.50	62.5	A
Germany	Brain Capital	30/06/2021	30/06/2021	3.60	18	A
Germany	Deutsche Bildung	08/07/2021	08/07/2021	0.80	4	A

EFSI Skills & education Guarantee Pilot

13 agreements signed in 7 participating countries

2

Just secured €30m in forward flow facility, with capacity to 10x deployment and growth and accelerate European rollout

March 2022

Best funded ISA platform in Europe

3

Secured authorisation by the FCA and operating by the highest industry standards

April 2022

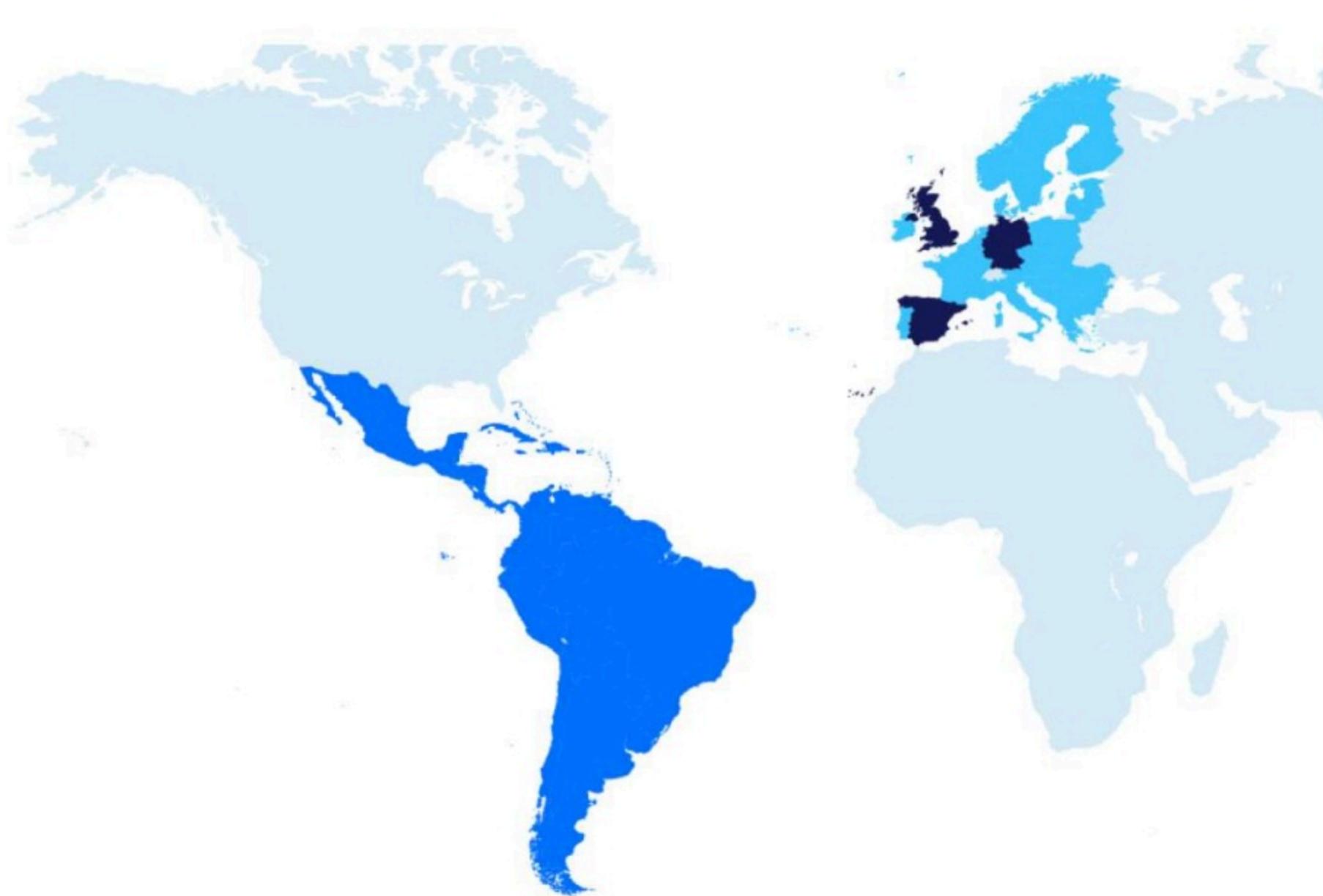
4

Secured regulatory compliance confirmation from the BAFIN (German Financial Regulator)

November 2022

Global vision driven by aggressive expansion roadmap and playbook

Creating a category winner, through a cross-border global infrastructure.



— 2022 - Spain, UK



— 2023 - Europe



— 2024 - LATAM

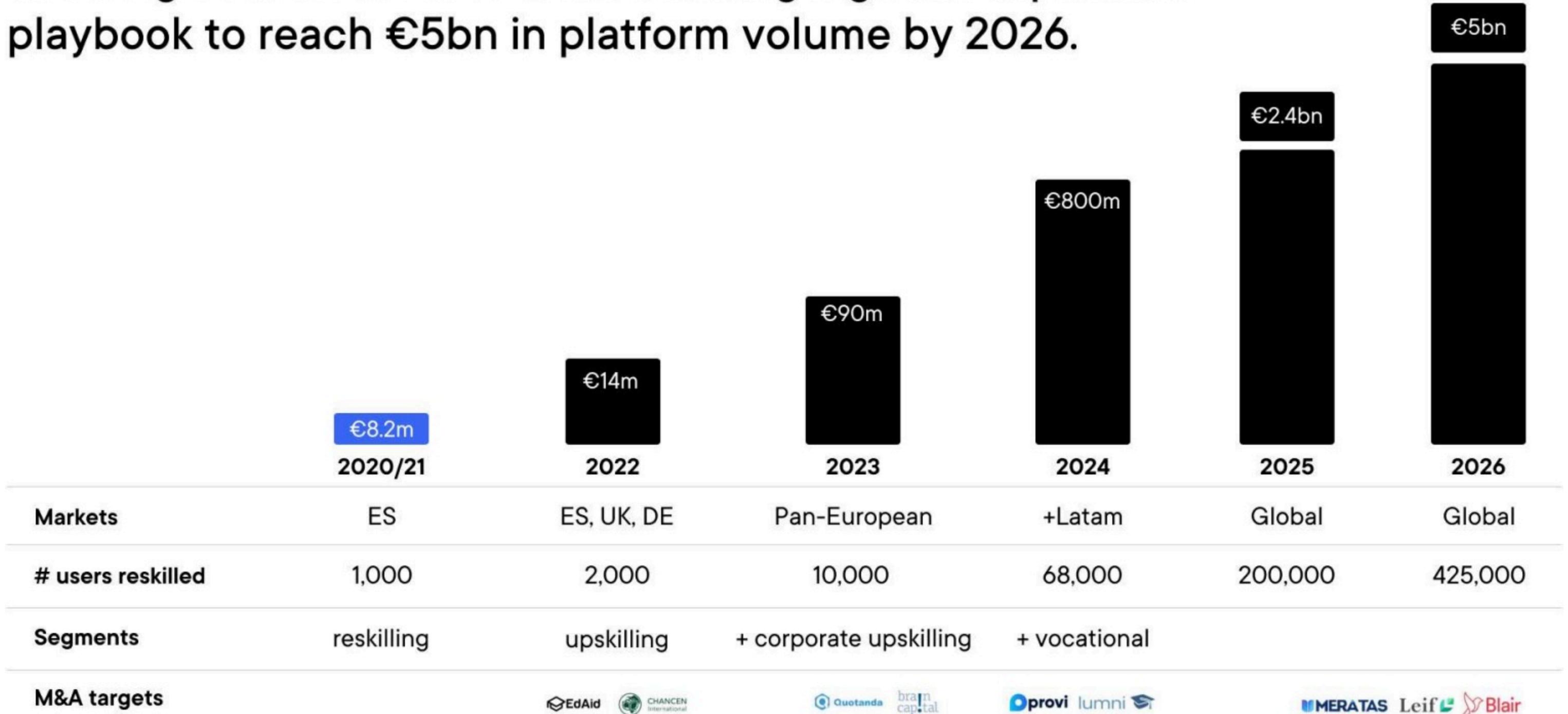


— 2025 - Global



*Local players in each market

Growing over 5x in 2023 while building a global expansion playbook to reach €5bn in platform volume by 2026.



Driven by an international, diverse and experienced team, blending entrepreneurship, tech, and finance expertise, and backed by world-class investors.



Mariano Kostelec

CEO



Marta Palmeiro

CFO & Risk



Amer Bhatti

Director of Compliance



Philip Wright

CTO



Alex Whiting

Head of Operations



Ossama Soliman

Advisor



Institutional investors

GIANT

MUSTARD:
SEED:MAZE



Seedcamp

Sabadell
Venture Capital

Shilling

Angel investors Founders of Unicorn Businesses

monzo

Lendable

Bolt

trivago

jobandtalent

feedzai