

Quotanda: end-to-end education financing operations

Lino Pujol (Co-founder)

- ✓ Servicer for foundations and education providers
- ✓ We manage Deferred Tuition (0% payment plans) and Income Share Agreements (ISAs)
- ✓ Active in Europe and Latin America
- ✓ 40M+ originated in student financial support



Bootcamps: from “junior web dev” to specialized skills and real employability



- ✓ The post-COVID boom slowed: over-hiring followed by a market correction
- ✓ With AI, many companies prefer optimizing before hiring more
- ✓ It's not that “developers aren't needed”: demand is shifting to people who use **AI** to improve processes
- ✓ Generic “junior web dev” bootcamps are no longer enough: employers want specific advanced skills
- ✓ The key: programs with clear outcomes and strong **Employer partnerships**

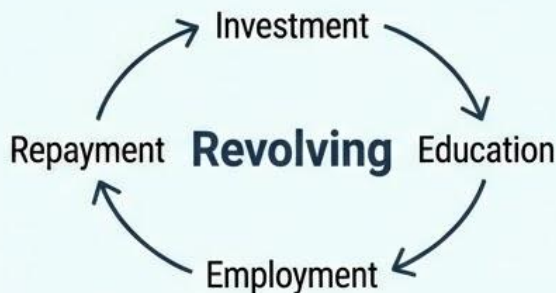
Financing models that scale impact

Products

- ✓ Deferred Tuition: 0% payment plans (simple, widely understood)
- ✓ ISAs: strong student protections, but can be harder to collect in some cases

Why ISAs can scale impact (when designed well)

- ✓ Revolving model: repayments from past cohorts finance future cohorts
- ✓ Moves from “scholarship” to a self-replenishing fund (capital circularity)
- ✓ Each €/ \$ invested can recycle multiple times into new opportunities



What's new: EIF (European Investment Fund) guarantee

- ✓ Covers 80% of each default, up to 20% of the portfolio (typical structure)
- ✓ Multiplier effect: e.g., \$1M max loss → enables ~\$5M in contracts (x5)

EIF Guarantee



Multiplier effect: x5 capacity



Q&A / Discussion

