

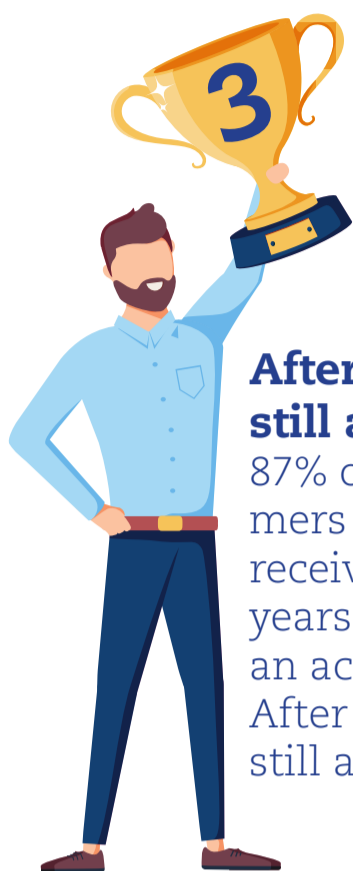
Social Performance factsheet

IMPACT OF AND ON OUR ENTREPRENEURS



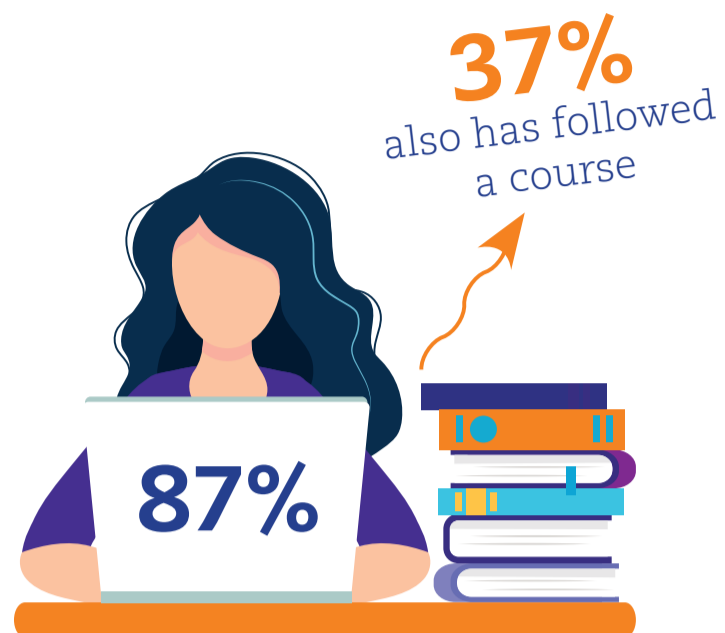
Job creation

30,000 jobs were created through and by Qredits customers up until 2020.



After 3 years still active

87% of our customers in 2019 that received a loan 3 years ago still have an active business. After 5 years 81% is still active.



Educational enrichment

87% of our customers indicate that their entrepreneurial skills have improved.

PORTFOLIO INSIGHTS



starters could not have begun without Qredits.

Starters

52% of our loans were disbursed to starting entrepreneurs.

25 years and younger

9.4% of our customers in 2019 were younger than 25.



Women

32% of our loans were disbursed to female entrepreneurs.

50 years and older

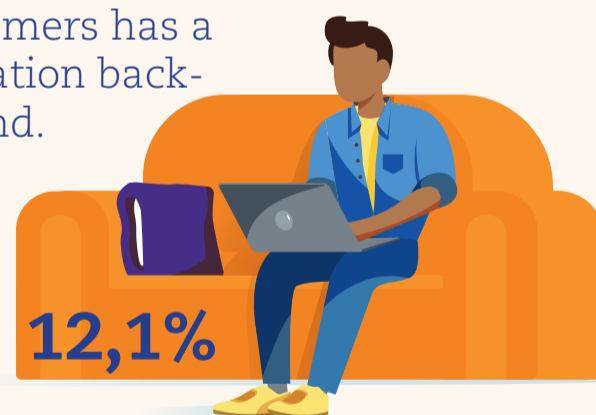
19% of our customers is 50 years or older.

No more unemployment benefits

16% of our loans were issued to people on unemployment benefits.

Migrants

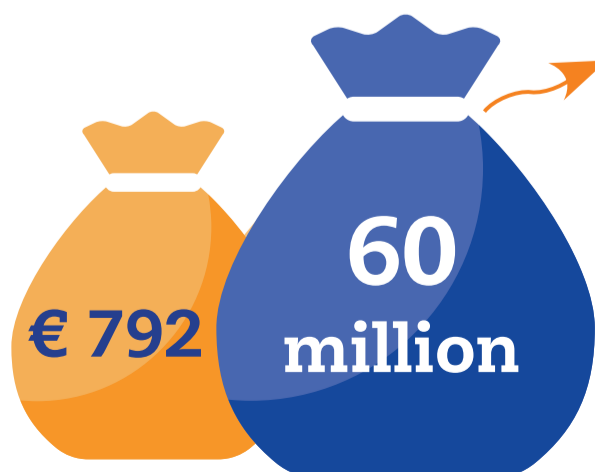
12.1% of our loan customers has a migration background.



FINANCIAL IMPACT

€ 1,000 in credit

yields € 792 in social benefits.

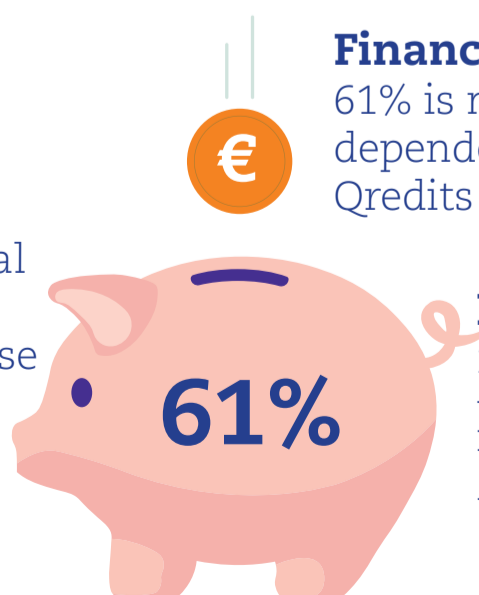


Government savings of almost 60 million

because entrepreneurs were able to get off social welfare by requesting a Qredits loan. And because they hired employees previously on welfare.

Financially independent

61% is no longer financially dependent thanks to the Qredits loan.



Below poverty level

278 customers below poverty level were able to transition to income from their own company.