



Peer to Peer Exchange Visit Report

Fejer Enterprise Agency (FEA) and Credinfo Ltd. to Microcredit Solidaire Suisse. May 2012

Background of the meeting and the visiting delegation:

In February 2012, the Swiss **Microcrédit Solidaire Suisse** (a member of EMN) contacted the **Fejér Enterprise Agency**, Hungary (FEA) with the scope of exchanging experiences on IT systems. After the notification of the EMN Secretariat about the peer-to-peer visit, the FEA arranged a visit for 11 May 2012.

Participants of the meeting:

- From FEA: Mr Tibor Szekfü, managing director
Mr Nandor Benczur, IT expert
- From Credinfo Ltd: Ms Agnes Fiedler, research manager
- From Microcrédit Solid. Suisse: Ms Andréa Lehmann, director
Mr Karim Krichane, IT specialist

Due to personal changes in the staff of FEA, Ms Eva Farago didn't participate at the meeting (her position was terminated from 1 May 2012). Other change in the visiting delegation is that 2 experts of Credinfo Ltd. participated at the meeting. Credinfo Ltd. was admitted to EMN after the arrangement of the peer-to-peer visit had begun so the experts from Credinfo joined delegation later. Their participation was necessary since Credinfo Ltd. is IT provider for FEA and the main goal of the meeting was sharing best practices in this field.

Lessons learnt during the visit:

The idea of the meeting was to see how the CREDINFO system could be combined with other existing IT systems to offer one best solution to all MFIs in Europe. During the meeting, the delegation of FEA showed how the CREDINFO could offer complex services for both MFIs and clients. It provides an internal back office system and an



advanced front end, which enables the submission and receipt of loan applications online, offers a loan assessment management procedure for the MFIs, analyzes the financial situation of enterprises, provides an opportunity for MFIs and enterprises to introduce themselves, and includes a business partner search and networking function.

Due to its flexibility, it may be adapted to all kinds of procedures. The Microcrédit Solidaire Suisse was interested in adapting new IT systems and they wanted to have an overview on the system used and developed in Hungary.

The visiting organisation's plans to adapt some key lessons to its own organisation:

The meeting provided an excellent opportunity for FEA to learn about the procedures and good practices connected with microfinance. The Microcrédit Solidaire Suisse showed the follow-up system they used for monitoring the clients. Since this function is currently under development in Credinfo, it proved to be very useful to learn how it was managed at the Microcrédit Solidaire Suisse.