

Peer to Peer & Exchange Visit Report

PerMicro visited Qredits on 21 and 22 November 2013

Background of the meeting and the visiting delegation: (max. 1 page)

The main goal of PerMicro visit was to understand and analyse Qredits procedures and practises related to the following themes:

- IT platform;
- Volunteers organisation and management;
- General organisation and reporting processes.

Lessons learnt during the visit: (max. 1 page)

The most important lessons learnt are related to:

1. IT platform: Qredits IT platform is the integration of a credit management system (MicroNet), an accounting system (ACAF) and a CRM system (SalesForce). In particular, the new born CRM system is mainly used to develop e-learning and coaching activities. PerMicro believes that those web-based services are really useful and cost effective in order to train both microentrepreneurs and volunteers.
Moreover, as Qredits can easily pull out data from all the IT systems, credits and coaching reports can be easily produced and shared.
2. Coaching: Qredits manages coaching activities as a real business line. In fact, this kind of service is indifferently sold to Qredits and non-Qredits clients. Compared to PerMicro/PerMicroLab, volunteers have a high level status and are considered as professional coaches (this idea is also supported by the fact it is a not-for-free service) and not just as volunteers supporting loan officers in their normal “daily tasks” of business analysis and microenterprises monitoring (at PerMicro, in fact, the figures of the volunteer and the one of the loan officer cannot be considered as independent).



The visiting organisation's plans to adapt some key lessons to its own organisation: (max. 1 page)

PerMicro plans to build and customize a CRM system in order to better manage clients information and relationships.

Moreover, concerning volunteers management, it would be useful to transform and professionalise the role and the status of our volunteers and to start developing and implementing a real coaching service, in order to make volunteers and loan officers more independent.