

Peer to Peer & Exchange Visit Report

Hefboom visited Qredits on July 17th 2014

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

Hefboom, i.c, Impulskrediet is started on 1 January 2012. Impulskrediet operates in the Flemish part of Belgium and Brussels. Impulskrediet offers microcredit up to €20.000 for start-ups or existing businesses.

Three persons visited Qredits in the Netherlands: two credit consultants and the Head of Office of the credit department.

Impulskrediet wants to improve the current credit process with the aim of:

- Saving time and therefore create the possibility to invest in other necessary support (guidance of credit applicants, training, ...);
- Deliver better services;
- Process and ICT are linked in to a holistic whole;

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

The visit to Qredits was very useful for Impulskrediet. Qredits has a complete and end-to-end approach to provide loans, coaching and e-learning.

*** E-learning and platform:**

They developed e-learning tools that are accessible to everyone, not only borrowers. The tools are available at a very low cost.

Recently they have also launched an ICT platform for their coaches. Through this platform, the coaches are in contact with each other and with customers which the guide.

*** Coaching:**

Qredits works with a large group coaches. For this, they work together with a number of large companies. Therefore they can provide coaches with great professionalism. Impulskrediet also offers coaching, but only to borrowers. Qredits offers this guidance also to credit applicants. Therefore they have to pay, but given the profile of the coaches this is certainly justified.

* Credit process:

Qredits have a CRM system in which the customer is central throughout the whole process. Every employee of Qredits can check the communication and documents of a client throughout the whole process. The process is as far as possible standardized.

Because through e-learning and coaching much support is possible, the first intake is very efficient. This frees up time to visit the potential borrowers on the spot. These visits offer a lot of useful information.

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

- * Impulskrediet will monitor its process in order to be more efficient;
- * Impulskrediet will invest in better and more professional coaching;
- * Impulskrediet will develop some tools to assist potential borrowers and others in the preparation of the necessary plans.