

EMN Peer-to-Peer

Visiting Organisation	Hosting Organisation
Date of the event: November 14, 2024	
Name: Qredits	Name: Microstart
Country: The Netherlands	Country: Belgium
Names and emails of people involved: <ol style="list-style-type: none"> 1. Rik Boersma, r.boersma@qredits.nl 2. Kyra Moleman, k.moleman@qredits.nl 	Names and emails of people involved: <ol style="list-style-type: none"> 1. Olivia van den Bogaert, olivia.vandenbogaert@microstart.be 2. Martijn Crabbé, martijn.crabbe@microstart.be
Objectives of your visit: The purpose of the visit was to inspire our trainees and show them the different roles of microfinance institutions, the impact they have on society, and the specific role they play. This reflects the importance and the niche they fill compared to banks. A great example of this is microStart.	

Background of the meeting and the visiting delegation: (consider why you wanted to talk to the hosts and highlights/things that called your attention – 1-2 paragraphs)

Qredits started this year with the recruitment of trainees to engage young talent early on and introduce them to the role of microfinance institutions in our financial system.

A part of the traineeship is to get acquainted with other organizations in order to better understand the impact microfinance institutions have on society and to gain insight into the DNA of why these organizations are important in Europe.

Therefore, the Qredits delegation consisted of trainee Kyra Moleman and her manager Rik Boersma. Kyra's role was as described above, while Rik's presence was to assess whether this could add value to other trainee programs at Qredits in the future. From microStart, the partnership managers were present to welcome us. Additionally, there were guests such as a client who shared her entrepreneurial story and a client advisor who explained how they work at microStart.

Lessons learnt during the visit:

- microStart has a very different target group of clients compared to Qredits, even though both provide loans to small entrepreneurs.
- We have learned to simplify stories and more actively share the entrepreneur's story with the outside world.
- We have learned that we are already doing many things well, but we would like to take some of the DNA of the smaller organization that microStart is and bring it to Qredits.

Please rate the following statements by circling the appropriate number:

1= No, not at all	2= Not really	3= Neutral	4= Yes, somewhat	5= Yes, absolutely
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•Did the event match your needs?

1 2 3 4 **5**

Additional comments:

•Did you feel supported by EMN in facilitating the event?

1 2 3 4 **5**

Additional comments:

• Did you gain relevant knowledge and information?

1 2 3 4 **5**

Additional comments:

• Will you apply the information from this event in your work?

1 2 3 4 **5**

Additional comments:

Which topics interest you the most for future events?

On which topics could you host a visiting MFI?

BDS, training programs, credit scoring, Salesforce platform