



Microfinanciering Aruba



Qredits Mission Statement

Provide financing and mentoring for starting/ existing entrepreneurs that have a viable business plan yet are unable to obtain financing through regular channels in order for them to obtain economic, financial and social independence.

In this way Qredits wants to stimulate entrepreneurship.

Mentoring before start-up



Credit (Financing)

Business loan up to Afl 100.000,-

Mentoring after start-up



Qredits Organization

as of January 1, 2018

80 employees assigned to:

Back-Office (Almelo)	(50)
Front-Office	(21)
Caribbean	(9)

Qredits-coach:

Volunteer organization with 600 coaches.
Qredits Aruba: 15+ coaches.





Qredits Aruba

Microcredit Aruba characteristics:

- Term: 1 – 10 years
- Maximum loan amount: Afl 100.000,-
- Interest rate: 9.75% during entire loan term
- Closing costs: Afl 500,- – Afl 1.350,-
- Collateral: Business Assets & Personal Guarantee



Microcredit Aruba process:

- Apply online at www.qredits.com
- Intake interview/process by Loan Officers
- Screenings process by Loan Officers
- Final approval of loan by Qredits Risk Manager (NL)
- Entrepreneur opens a bank account at a local bank
- Estimated time frame: 5 weeks

Coaching

Qredits offers coaching for:

- Entrepreneurs that have obtained a loan

Qredits offers coaching for questions such as:

- How should I do my accounting?
- How do I attract (more) customers?
- How can I promote better online?
- How do I organize my activities?

We offer coaching in the following specializations:

- Finance and Administration
- Sales and Marketing
- Business Plan Writing
- Human Resources
- Personal Effectiveness





Microfinanciering Nederland

Type un of mas palabra pa busca

BUSCA

Email nos
aruba@qredits.nl

Yama nos
+297 582 2250

Home

Servicionan

Noticia

Tocante Qredits

Contacto

Qredits ta yuda
empresarionan cu fianza, guia
y recurso

Aplica pa fianza



Credito

Un bon idea merece un bon
financiamiento. Bo por acudi cerca
nos pa un fianza comercial te cu
Afl. 100.000

Ami kier un fianza



Coachnan

Tin ora como empresario bo
mester di un hende pa guia bo. Un
coach di Qredits por yuda bo cu
esaki!

Wak e posibilidadnan



Medionan

Si bo kier cuminsa cu un negoshi,
ta bon pa traha un plan di negoshi
prome. Cu placer nos ta yuda bo!

Wak e recursonan



Qredits den 1 minut

Aplica pa credito
Con un aplicacion di Microfianza ta
bay?
Pa ken Qredits ta?

Aplica pa fianza

Kredietinformatie


Ha ondernemer, laten we beginnen met je kredietaanvraag. Mocht je tussentijds vragen hebben dan kan je met ons chatten, bellen of even mailen. Veel succes!


Geslacht ☐ Man ☐ Vrouw

Voornaam

Tussenvoegsel
(optioneel)

Achternaam

E-mail 

Wat is het hoofddoel van je aanvraag? 

Krediet Afl. 50.000

Ben je ingeschreven bij de KvK? ☐ Ja ☐ Nee

☐ Ik wil een bestaand bedrijf overnemen

Je aanvraag

Krediet	Afl. 50.000,00
<hr/>	
Totaal	Afl. 50.000,00



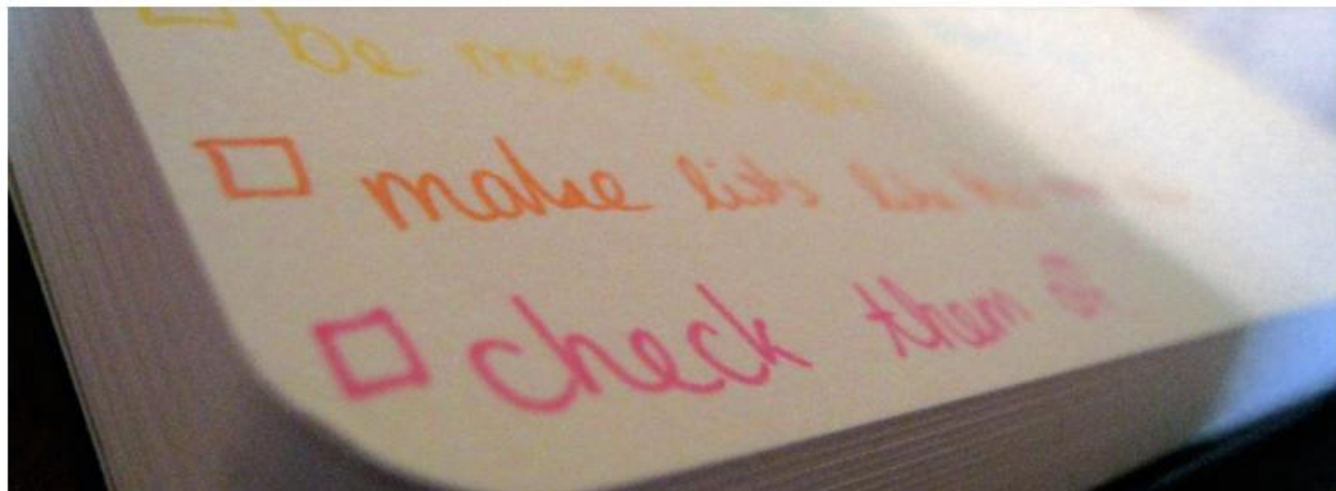
Kunnen wij je helpen?

[Mail](#) of bel [+297-582-2250](#)



Je gegevens worden versleuteld en veilig opgeslagen.

Volgende



Checklist pa empresarionan nobo

Prome bo yena e aplicacion, nos kier mostra bo cu bo tin mester di e siguiente datonan pa por completa e aplicacion:

- un plan di negoshi elabora y up-to-date;
- un plan financiero.

Bo no tin un plan financiero ainda?

E ora bo por haci uso di nos curso online [Skirbi un Plan di Negoshi](#) util. Aki bo ta haya tur sosten ora di skirbi bo plan financiero. Ademá nos ta ofrece tambe un [modelo gratis plan di negoshi](#).

Bo no tin un plan di negoshi ainda?

Download nos [Modelo pa plan di negoshi](#)

[Start awor pa aplica pa un fianza](#)



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What Is Your
Unique Selling
Point?

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Investment and Financing budget

Microfinanciering Nederland

Qredits

Frequently asked questions!?

Click here to return to the tab page Introduction

Fixed assets (excluding BBO)

	Owned	To be invested	Total
Renovation	Afl. -	Afl. -	Afl. -
Inventory and fixtures	Afl. -	Afl. -	Afl. -
Computer and software	Afl. -	Afl. -	Afl. -
Means of transportation	Afl. -	Afl. -	Afl. -
Goodwill / Franchise Fee / Rental Guarantee		Afl. -	Afl. -

Current assets (excluding BBO)

Start-up stock	Afl. -	Afl. -	Afl. -
Promotion and start-up costs		Afl. -	Afl. -
BBO on purchasing / costs		Afl. -	Afl. -
Cash (reserve)		Afl. -	Afl. -
Total investment amount	Afl. -	Afl. -	Afl. -

Loan Qredits

Afl. -

Own contribution

Assets held	Afl. -
Cash contribution (e.g. savings)	Afl. -
Subordinated loans (family / friends)	Afl. -
Total equity	Afl. -

Financing

Other funding	Afl. -
Financing by lender	Afl. -
Total loan capital	Afl. -
Total	Afl. -

Conditions (indication)

Interest rate ²	9.75%
Formalisation fee	Afl. -
Effective interest rate ²	0.00%
Monthly costs ³	
Redemption and interest amount per month	Afl. -

er the number of years in which you would like to repay the loan

Select: 5 jaren

ter how many months you would like to start paying off the loan

Select: 3 maanden

Intro

VRAGENLIJST

Investering & Financiering

Liquiditeit

Exploitatie

Qredits maandlast ...

