

## FINANCING POSSIBILITIES

**MR. OLIVER VIEIRA**  
QREDITS



KAMER VAN KOOPHANDEL  
EN NIJVERHEID ARUBA



## 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 94.000,-

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: 10+ coaches.





# Qredits Aruba

## Microcredit Aruba characteristics:

- Term: 1 – 10 years
- Maximum loan amount: Afl 94.000,-
- 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](http://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

# Required Documents

- Business Plan
- Financial Plan (Incl. Investment Budget & Quotations)
- Private Budget (Personal Income(s) and Debt(s))
- Handtekeningkaart
- KVK Registration
- Draft Contract (New Location)
- Applicable Permits
- Copy Passport/ID and CV of owner(s)
- Aandeelhoudersregister/Statuten (only for VBA/N.V.)
- Verklaring van fiscaal gedrag (SIAD)
- Salary slips (3x months) (If job is maintained)





# 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



