Digital delivery of non-financial services
October 15th, 2021
Jules Blanc
WHO WE ARE
WHO WE ARE

Created in 1989, Adie is a regulated non-profit microfinance institution that firmly believes in a person’s right to initiate an economic activity.

KEY FIGURES (2020)
- 29 k clients financed
- 65 k active clients

OUR ORGANIZATION
- 170 branches in France (incl. oversea territories)
- 636 employees
- 1 100 volunteers

THE ENTREPRENEURS WE FINANCE
- 49% live below the poverty line
- 24% have no diploma
II. OUR DIGITAL SERVICES
OVERVIEW OF OUR SERVICES

Pre-financing
- Project preparation

Financing
- Content library
- Business planning
- Training
- Informative mailing

Post-financing
- Individual coaching
- Training
- Client area
- Informative mailing

Pre-financing: Project preparation

Financing:
- Content library
- Business planning
- Training
- Informative mailing

Post-financing:
- Individual coaching
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OVERVIEW OF OUR DIGITAL SERVICES

Pre-financing
Project preparation

- Content library
- Business planning
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- Informative mailing

Financing

- Individual coaching
- Training
- Client area
- Informative mailing

Post-financing
Business launch & growth

Not digitised
Partly digitised
Fully digitised
OVERVIEW OF OUR DIGITAL SERVICES

- Content library
- Business Plan builder
- Informative mailing
- Online training
- Customer area
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BUSINESS PLAN BUILDER

OUR ASPIRING ENTREPRENEUR

- Has a business idea but doesn’t know where to start
- Has a business idea but difficulties on a specific issue
- Has no particular business or financial training
- Wants to move at his own pace
BUSINESS PLAN BUILDER

Covers all the basics of business planning (finance, admin, legal, etc.)

Various types of content (quizzes, informative content, videos, etc.)

Usable on both mobile and desktop

Free, accessible to all & available 24/7
BUSINESS PLAN BUILDER

KEY BENEFITS

Helps aspiring entrepreneurs to mature their project at their own pace

Complements our on-site business planning module

Generates a lot of traffic (20k unique users in 2020)

MAIN CHALLENGES

Needs significant investment (content creation, IT development, user experience, communication)

Needs to be updated regularly to avoid obsolete content, to offer new features, etc.
OVERVIEW OF OUR DIGITAL SERVICES

Content library

Informative mailing

Online training

Customer area

Business Plan builder
CONTENT LIBRARY

Status

1. Project preparation
2. Business launching
3. In business

Topic

2. Finance, admin, commercial...

Economic sector

3. Services, transport, trade...
KEY BENEFITS

Generates a lot of traffic (15% of our traffic in 2020)

Image: positions the organization as a referent on these topics

MAIN CHALLENGES

Needs investment in SEO

Needs to be updated regularly to avoid obsolete content
OVERVIEW OF OUR DIGITAL SERVICES

- Business Plan builder
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WEBCONFERENCES & ONLINE TRAINING

2020

112 web conferences

Large variety of topics, targeting specific groups (e.g. youth) or statuses (from curious people to active entrepreneurs), etc.

In partnership with prescribers, experts, members of target populations...
WEBCONFERENCES & ONLINE TRAINING

KEY BENEFITS

- Generates a lot of traffic (17k participants in 2020)
- Image: positions the organization as a referent on these topics

MAIN CHALLENGES

- Generate new content and involve new partners
- Follow up on attendees (mailing, etc.) to generate new leads
III. LIMITS TO DIGITALISATION
OVERVIEW OF OUR DIGITAL SERVICES

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Not digitised
Partly digitised
Fully digitised
30% of our clients neither have a computer nor a smartphone never use the internet (or less than once a month)
Some territories / segments lack the equipment, internet speed or technical know-how to use digital services.

The drop-out rate is very high compared to classroom training and mentoring sessions.

Digital trainings hardly compete with the stimulation effect on trainees observed during on-site “classroom” trainings.

Remote coaching hardly competes with face-to-face coaching regarding trust-building on sensitive topics between mentor and mentee.

VARIOUS LIMITS TO THE DIGITALISATION OF TRAINING & COACHING SERVICES
Qredits Apps
Credit – Coaching - Training
Qredits – who are we?

Fintech with personal approach – founded 2009

- Non-profit organization (120 employees)
  - Microcredit & SME loans & lease
  - Mentoring (700 volunteers)

- Qredits Academy: training courses & BYOB

- Broad funding base: € 310,000,000 by EIB, Government, Banks

![Map of Qredits locations]

- EIF guarantees: EaSI & COSME

![Funding options]

- Microcredit loan max € 50,000
- SME-Loan € 50,000 to € 250,000
- Flexible Credit facility max € 25,000
Qredits Academy

Templates
Business plan / Financial plan free to download

E-learning
How to write a business plan

Coaching/mentoring (3 - 6 mo)

Training School programs
Small Business Academy
BeYourOwnBoss
Microkrediet Curacao
94355.11
Verstrekt op 06-07-2020

NAf 38.083,78
NAf 42.000,00

Online inloopspreukuur om je ervaringen te delen

We delgenlijke zoveel coaches en coachees spreken, ken putten uit genoeg mooie verhalen. Maar deelt ook graag grappige anekdotes, interessante weetjes of schiet de problematiek van meer stralende gevallen. Elke per twee weken klimmen onze regio-coordinatoren in de pijn om dit met jullie te delen. Vandaag is de be aan Marije, regio-coordinator in de regio Noord-West.

1. Kick-off

The LetUsOwnBoss educational program has been specially developed for entrepreneurial students and is easy to integrate into lessons. Successful education means preparing for a good future! A future in which entrepreneurship and entrepreneurial behavior are becoming more and more important… so follow the five steps and get your certificate!
Qredits App – credit products

LOAN OVERVIEW

- Loan balance
- Outstanding
- In arrears

- Review / make payments
- Download payment schedule
- Request other non-Fin products
- Or apply for another loan
Qredits App – coaching

Dashboard

CONTACT

CURRENT & CONCLUDED

MESSAGES

COACHES

COACHING TRACKS

Vragen

Zijn er meer toekomstige subsidies te verwachten door #covid19

Hoe zorg ik er voor dat klanten mij meer willen betalen?

Laat ik de eerste vraag stellen. Hebben jullie met specifieke Corona...

Berichten

Search coaches

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Regio-coördinator

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igeertman@qredits.nl

Stuur bericht

Maud Schenk / Algemene Coaching
Zijn er meer toekomstige subsidies te verwachten door #covid19

31 mei 2021 om 13:23

33 22 2

Aart Brinkerhoff
Anwser

Coach sinds: 2019
Traject: 3
Afgelopen: 4

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod bibendum laoreet. Praesent gravida cursus at metus lacus.
Qredits app – Youth entrepreneurship training BYOB

BeYourOwnBoss

- Introduction entrepreneurship
- Blended Learning
  - Resource Book
  - E-Learning
  - App
- Output
  - Entrepreneur Portfolio
  - Business Model Canvas
Qredits App – BeYourOwnBoss

- Student environment
- Teacher Manual / environment
Qredits Apps – BeYourOwnBoss

- Sample cases
- Business Model Canvas
- Workbook
- Entrepreneur Portfolio
BYOB – demo – valid for 2 weeks

- Make a demo account at: https://beyourownboss.flowsparks.com/event/BEYOUROWNBOSS

- Download BeYourOwnBoss app from Appstore

- Log in to the BYOB App

- Look around in Student Environment e-learning incl. workbook/portfolio

- Look around in Teacher Manual (see student progress)
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GROUP REFLECTION

1- What are the strengths, areas of improvement of each solution?

2- What is the potential application / adaptation to your target population and home context, of each solution?