



European  
Commission




# THE INVESTMENT PLAN FOR EUROPE

## QREDITS LOANS FOR SMES IN NETHERLANDS



### **Business loans worth in total EUR 200 million for start-ups and SMEs in the Netherlands.**

In 2008, the Dutch government joined with several banks and an NGO in 2008 to found non-profit organisation Qredits to lend to SMEs. The EIB loan facility backed by the EFSI will ensure that Qredits can continue its work over the next three years, and it complements Dutch public and private sector funding.

	Project promoter	Stg Qredits Microfinanciering Nederland
	Sector	SMEs
	Location	Across the Netherlands
	Product type	EIB loan
	EIB financing under EFSI	EUR 100 million
	Total project cost	EUR 200 million
	EFSI added value	The EFSI funding will improve SMEs' access to finance by allowing Qredits to lend more
	Expected job creation	High, as start-ups and smaller SMEs are strong job creators
	Economic and social impact	Since its creation in 2009, Qredits has helped over 7000 entrepreneurs with EUR 130 million. It is estimated that over 10.000 jobs were created through companies assisted by Qredits.
	Signed	January 2016