



Qredits Entrepreneurial Training Programme for Migrants



Country

The Netherlands



Total budget

EUR 651 000



Implementation timeline

April 2023 - February 2025



Lead implementing partner

Qredits Microfinancing



Other implementing partners

Kamer van Koophandel (The Netherlands Chamber of Commerce, KV), VluchtelingenWerk Nederland (Dutch Council for Refugees)

In the Netherlands, many migrants have flexible employment contracts, and work in vulnerable sectors that are sensitive to economic fluctuations. Limited support is available for migrant entrepreneurs, and existing support is not always sufficiently tailored to their needs.

The **Qredits' Entrepreneurial Training Programme for Migrants** aimed to promote the financial inclusion of migrants in the Netherlands by providing entrepreneurship training targeted at migrants with a business idea or with an entrepreneurial background from their country of origin. The project was managed by Qredits, a microfinance institution in the Netherlands, and was part of the EU-funded **Partnerships and Financing for Migrant Inclusion (PAFMI)** initiative.

Qredits' partners worked closely with municipalities across the country in the outreach to and selection of participants. The project provided tailor-made training to potential entrepreneurs, drawing on previous experiences of the partners working on migrant entrepreneurship. Completing a training programme helped participants to improve their business skills, expand their network and improve opportunities to secure business funding and be successfully self-employed. Qredits provided the funding for the purpose of starting a business through a CEB-InvestEU backed loan.





Results

- **244 participants** enrolled in 18 schools, of which 81.5% completed the training programme preparing them for entrepreneurship.
- The project operated in **15 municipalities**, with 10 of these choosing to repeat it in the future.
- **55 participants** registered a business.
- **19 graduates** applied for a loan.
- **4 loans** have already been disbursed for microentrepreneurs – for a taxi company, a hair salon, a doughnut bakery and a company vehicle for the carpentry business.
- **174 coaches**, 44 female, and 130 male, were trained and actively involved in the project.



Best practices and lessons learnt

- **Partnering with migrant organisations can facilitate the recruitment of participants.** The Dutch Council for Refugees supported Qredits in the recruitment of participants for the training programmes.
- **Providing courses in a simplified level of the language of the host country helps migrants** to improve their language skills and knowledge of technical terms.
- **Organising training for coaches** (as provided by the Dutch Council for Refugees) **that covers cultural sensitivity and focuses on advising rather than steering** is important for migrants.



Evelyne Oprel
International Relations Manager, Qredits



With the PAFMI subsidy, we were able to organise 18 entrepreneurial training schools in the Netherlands for migrants new to the country. It's a unique project."

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