Qredits

"With TimeXtender, departments them–selves get to work with the data"

Since 2009, Qredits have been helping entrepreneurs who cannot go to a bank by providing (micro-) credit, training and coaching. In the past, the Business Intelligence department has had its hands full making changes to reports. Their quest to find a more efficient way to manage data led them to E-mergo, who helped them implement TimeXtender. "It saves time. And what's more, colleagues within the organisation are now increasingly creating dashboards with relevant data for themselves."

Qredits was set up as a non-profit foundation to help entrepreneurs who fall through the cracks and so can't look to a bank for financing. Qredits initially provided microcredit up to €35,000, but today entrepreneurs can borrow up to €250,000. "We also offer flexible loans, where the client can make deposits and withdrawals as they see fit," explains Louis Derks, BI specialist at Qredits. "In addition, we provide tools, such as (an?) e-learning on how to write a business plan. And we help entrepreneurs through coaching programmes provided by a total of 700 voluntary coaches, often current or former entrepreneurs who

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Qredits

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enjoy helping starters."

Reams of text
Louis has been at Qredits since 2011. "In the early days, you needed to make lots of adjustments in the data warehouse, often requiring external help, for example if you wanted to add an extra field to a report. It meant plunging deep into the technology and logic, and modifying SQL codes, which involved vast amounts of text and took up loads of time. So we were looking for a more efficient way to manage data

and decided on TimeXtender just over a year ago."

It was at this time that BI specialist, Gerwin Zielhuis, joined the Qredits BI team. "Most of Qredits' data is about applications we've received and the credit we provide. But we also want to do more with client data, data from the training courses we provide and, in the future, from social media. E-mergo has helped us optimize our data warehouse, giving us more options."

Training and building
"So the Qredits request was twofold," says Erik van Mastrigt, E-mergo consultant. "They wanted it to be easier to make changes in the data warehouse, but also wanted to gain better insight into their data. We began with a number of intensive sessions. And I helped Louis and Gerwin get started by providing training on the software and building the data warehouse."

The next step was to unlock various data sources, such as the Micronet and Salesforce they had developed themselves, and transfer that data from the old data vault to TimeXtender. "In TimeXtender, you can combine different sources and use a visualisation tool to make them visible. Qredits uses Tableau to do this. So, for example, they can now easily see what the status of a particular credit was a year ago," explains Erik. "In the future, data from sales and social media, such as Google and Facebook, can easily be added, as TimeXtender lets you do this."

In the right place
Since receiving the E-mergo training, Louis and Gerwin have for a large part expanded the data warehouse themselves. "It was the first time for us, too," admits Gerwin. "We started with the loan data, our largest data source, with some 200 variables. A lot of the logic in our old system was fine, but it was nice that we could more or less do it over again, along with Erik. It means everything is in the right place now. We're in control of all layers ourselves. About 80 percent of the data is now in TimeXtender."

"One of the reasons for considering an alternative data warehouse is the search for simplicity," explains Louis. "Previously, we only built calculations in our reporting tool, because the data warehouse was so complicated. But really it shouldn't be done there because then you have to make continuously be making adjustments. But if you build calculations a level before that, you can reuse them. We periodically make a snapshot of the loan data. That's one of our key steering tools,

so it's important the underlying logic is the same everywhere and always. There are no more flaws in the basis anymore, so we no longer need to spend time figuring them out."

Screen sharing

For Erik, this was his first consultancy assignment where corona measures meant everything had to take place entirely digitally. "But despite this, the collaboration went extremely smoothly and we were able to do our work by sharing a screen. Now we put aside two hours every month to go through all their questions, but otherwise they do everything themselves. It has also become more transparent how data moves from A to B. And work progresses faster when someone else can take it over."

Data-driven work

For Louis and Gerwin, creating reports and doing maintenance are now far simpler. But the benefits don't end there. The impact of TimeXtender can be felt throughout the entire Qredits organisation. "Users are now more likely to receive reports in their mail," explains Louis. "We've also noticed that they're working with data themselves more. For example, in the past we often got questions about the number of loans in a certain sector. But now colleagues from the Risk Management or Marketing departments will retrieve a set of data from TimeXtender themselves and turn it into a dashboard."

"They do this in a personal space," adds Gerwin, "so that the dashboards remain clear for everyone. It means that as an organisation we're gradually moving towards data-driven working." For management, too, it's a huge improvement, as the data (reporting) is now presented in a much more consistent way.

Over the next year, Louis and Gerwin aim to work towards predicting data. "For example, creating predictive models and identifying risks within portfolios," explains Louis. "At which point, we'll really be moving in the direction of data science. And we can do all these things with TimeXtender." TimeXtender."

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About E-mergo

The name E-mergo is derived from the Latin proverb 'Luctor et emergo' (I struggle and emerge). In Zeeland this signifies winning the battle against water. Obviously, we do not battle water, but we do make sure that companies keep their heads above water in the growing stream of data. Working from the motto 'Manage your data, innovate your business' we help you to get the most out of your data.

We do this using software from Qlik, Microsoft, Mendix and TimeXtender, for which we provide software, training, consultancy and support. Together we will help your company to create new business models and to reduce costs.

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