



EUROPEAN COMMISSION
DG Employment, Social Affairs and Inclusion

Skills
Job Creation

Brussels,
EMPL E1

Kreditna unija NOA
Mr Trpimir Novaković
Županijska 19,
31000 Osijek
Croatia

Dear Mr Novaković,

I am delighted to inform you that on 13 December 2018 the Steering Group of the European Code of Good Conduct for microcredit provision formally recognised that NOA Croatia complies with the Code. I attach the certificate of compliance. The certificate is valid until 12 December 2021, at which point NOA Croatia will have to undergo a new evaluation of compliance.

NOA Croatia's application was first examined at a Code Steering Group meeting in July 2018. Based on operational and financial information presented to the Code Steering Group at that time, the Steering Group was not in a position to award your institution. However, since then, additional information and clarifications had been brought to the Code Steering Group's attention, allowing for a closer examination which led to a positive decision. On behalf of the Code Steering Group, I would like to applaud your efforts in meeting 88% of the applicable Code clauses, surpassing the global marking requirement of 80%.

Finally, I would like to thank NOA Croatia for its commitment to complying with the European Code of Good Conduct for Microcredit provision and upholding high ethical lending standards within the European microfinance sector.

Yours sincerely,

Ann Branch
Head of Unit



Europska
komisija

CERTIFIKAT ZA

usklađenost s Europskim kodeksom o dobrom ponašanju pri dodjeli mikrokredita

Ovim se potvrđuje da je organizacija

Kreditna unija NOA

ostvarila ukupni rezultat potreban* za usklađenost s Europskim kodeksom o dobrom ponašanju pri dodjeli mikrokredita (Kodeks) u okviru svojega poslovnog mikrokreditnog portfelja. Odluku je donio Upravljački odbor Kodeksa na temelju preporuke neovisnog ocjenjivača u skladu s Kodeksom, Microfinanza Rating.

Valjanost ovog certifikata je tri (3) godine, osim ako ga Upravljački odbor Kodeksa ne opozove prije isteka tog roka.

Ann Branch

Predsjedateljica Upravnog odbora Kodeksa

*Za usklađenost s Kodeksom, pružatelji usluga moraju se pridržavati svih prioritarnih odredbi i 80 % odredbi koje se primjenjuju na davatelja usluga.



Europski kodeks o dobrom ponašanju pri dodjeli mikrokredita financira Europska unija u okviru Programa za zapošljavanje i socijalnu inovaciju (EaSI).

Mjesto i datum izdavanja: Brussels, 13 December 2018

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