

RURAL WOMEN'S NETWORK LOAN PROGRAM

1. General provisions

The Rural Women's Network Loan Program (hereafter the program) helps women living in rural areas and small towns to start as independent entrepreneurs or to further develop their own companies, using cooperation, training, and loans as resources.

Women who wish to participate in the program form groups of 3-7, and each woman fills out a form for joining the network, which is submitted along with the application for joining the program to the organization coordinating the program.

The organization coordinating the program will make a decision within two weeks based on which the program will:

- assign a process manager to the group for two years, who has received training related to network loans and is familiar with enterprise;
- inform the representative of the group of the decision and the time and place for the first information day will be agreed upon.

The program is implemented for an indeterminate period.

2. Organization

The program will be implemented by the non-profit organization MTÜ Kodukant Võrumaa. The day-to-day activities of the program will be directed by the program coordinator.

The small loan groups operating under MTÜ Kodukant Võrumaa will be joined with the program, as of the day that the program is implemented. One-time training money will be allocated to the operating groups joining the program, which the group members can use for training.

The organization will enter into an agreement for the financing of the program with the coordinating organization.

The organization will choose the groups and assign the process managers.

The organization will sign written agreement with the groups and the process managers and will organize training and consultations for the process managers.

3. Objectives and work methods of the Rural Women's Network Loan Program

The objective of the Rural Women's Network Loan Program is to offer women, who live in rural areas and wish to start dealing with enterprise or to develop their businesses, loans with flexible collateral requirements and low interest rates through cooperation.

The work method is group work, which includes training, the support of group members, the guidance of a process manager for the first two years of the group's operation, and loans for the implementation and development of its entrepreneurial activities.

The program encourages and supports women in starting and developing their enterprise-related activities as follows:

- Organizing groups, connecting groups members through cooperation and support of one another;
- Executing appraisals for the group and supporting the process managers;
- Through training, helping group members to become entrepreneurs and to further develop their own companies;
- Helping group members to plan and develop their businesses, and test their plans;
- Providing the group members with opportunities to obtain loans for starting up or developing their businesses;
- Helping the group to find experts for different stages of development.

4. Group activities

4.1. Membership of the group and forming the group

Women who wish to participate in the program form groups of 3-7, and each woman fills out a form for joining the network, which is submitted along with the application for joining the program to the organization coordinating the program. The group members must be ready to support each other.

The program does not set any limits on the field of activity of the group members. However, it is recommended that the group members operate in similar fields of enterprise and in one areas (located close by).

A process manager will be assigned to each group from outside the group. His/her responsibility will be to participate in the group's meetings and training, and make the group work together and support each other. He/she will help the group members find the necessary experts and naturally will support them based on his/her experience, advising the group members on starting up and developing their businesses.

The Rural Women's Network Loan Program and principles of the Grameen Bank principles will be thoroughly introduced to the group members. The participants in the program must accept these principles and conditions. The group members must be ready to support one another.

4.2. Group activities

During the first year of operation, the group will meet at least once a month, and thereafter, as needed. At the group meetings, enterprise will be studied, entrepreneurial ideas developed and the success and problems of the group members discussed. Each group members will in turn serve as the group leader and secretary.

Minutes will be taken of the group meetings.

The agenda of the meetings must include the following topics:

- the situation and success of each group member;
- business ideas and plans;
- joint training;
- use of financial resources;

- matters related to loans, the paying out, and repayment of loans. During the first year of operation, this must be discussed at least one every month;
- departure of group members and finding new ones.

After joining the program, each group will work out the cooperation terms, whereby the organization of the group's activities and use of finances will be agreed. The cooperation terms must comply with the Rural Women's Network Loan Program.

It is the group's responsibility to organize meetings in the best possible manner.

The group itself will decide how to resolve any misunderstandings.

4.3. Rights and obligations of the group members

Group members will regularly attend meeting and training courses. The group members will support one another and solve problems together.

The group members will be loyal toward each other. The group will inform the organization coordinating the group's activities of problems that are related to the loans and their repayment.

The use of the money will be known within the group. Every group member has the right to see the bank statements. If so desired, the group leader will ask for them from the program coordinator.

Group members that receive loans will assess the execution of their plans and use of money during the month after making the last repayment.

Once a month, each group member will deposit the agreed upon savings deposit amount, which will be transferred to the group's bank account.

At the end of the year, each group member will complete an annual report for the agreed upon time and will submit it to the group leader (Annex 7).

4.4. Group leader

Will provide instructions and support the activities of the entire group, as well as the development of the entrepreneurial ideas of single members, by preparing a plan with the group members and implementing it.

Will track that the group operates according to the terms of the network loan program.

Will prepare the group's annual report using the annual reports received from the group members and will submit it (Annex 8) to the process manager during the first two years of operation, and thereafter to the program coordinator.

4.5.1. Process manager

The process manager will be assigned to the group by the organization directing the program for two years after the approval of the application submitted by the group to join the program.

The process manager will start up the group's operation with an information day, where he/she:

- speaks about the principles of the Rural Women's Network Loan program and the Grameen Bank;
- together with the group members, determines the cooperation terms, which indicate how the groups organize its day-to-day activities, uses the loan resources, organizes the collection and use of savings deposits and participation in training;
- as the representative of the coordinating organization, signs the network loan agreement with the group;
- introduces the filling out of the program annexes and the terms for preparing and submitting annual reports;

The process manager helps to prepare the group's application to the program financier for receiving loan resources, support for the activities of the process manager, and training funds.

During the first year of operation, the process manager participates in every group meeting, where he/she helps:

- to get an overview of the group's use of finances;
- the group members to submit loan applications and to plan repayment of loans;
- to compile a six-month plan of action for the group and to track the meeting attendance of group members;
- etc.

The process manager must possess sufficient competence and information to:

- answer questions related to the network loan program;
- help the group find necessary experts;
- organize the attendance of group members in training or organize training for group members;
- to advise the group members in different situations, including problematic ones;
- prepare a six-month plan of action for the group.

The process manager will track that group complies with cooperation terms and the intra-group cooperation proceeds smoothly and that group members support one another in their activities.

4.6. Leaving the group

If a group member wishes to leave the group, then it is recommended that a new group member be found to replace her. The departing group member will get back the money that she has deposited into the group bank account (pre-payments and savings deposits) or what remains of it, and after repaying her loan, she is no longer responsible for guaranteeing the loans of others.

A new member is responsible for loan decisions that have been made after she joined the group and has participated in making.

4.7. Cooperation with other groups

Every year, at least one joint meeting with all the groups will be organized.

Additional meeting between the groups may take place at their initiative and at times convenient for them.

5. Finances

5.1. General provisions

The resources specified for the network loan program is intended only for realizing the activities of the groups participating in the program.

When a new group is started up, the organization coordinating the program will submit an invoice to the organization financing the program, based on which the specified financial resources will be transferred to the organization coordinating the program and separate accounting will be set up in the bookkeeping of the coordinating organization on the use of the group's financial resources.

The fund is divided into practical measures and the financing of loans.

Of the budget for the FEM project, the following is allocated for the program:

1. For new groups

5 x 45,000 EEK loan resource;

5 * 15,000 EEK training money, of which 4,000 is for the technical servicing of training, 8,000 for lecturers, and 3,000 for travel expenses;

5 * 2 years * 12,000 EEK, for the process manager's salary.

For operating groups

4* 10,000 EEK training money, of which 1,500 is for the technical servicing of training, 7,000 for lecturers, and 1,500 for travel expenses.

The organization coordinating the program will decide on the start up of a group's operation and will sign an agreement with the group for the use of financial resources.

The procedure for the use of the finances allocated to the group is decided by the cooperation terms agreed upon by the group members.

5.2. Financial management

MTÜ Kodukant Võrumaa is responsible for the financial management of the network loan program.

Activities are based on a plan and budget. The group has use of a definite amount that corresponds to the budget.

The program coordinator is responsible for organizing the group's bookkeeping.

5.2.1. Financial transactions

The organization takes care of financial transactions.

The group collects the savings deposits. The group members decide on the amount of the savings deposit.

The use of the savings deposit is unanimously decided at the group meetings. All the participants are responsible for the decisions they make together.

A separate bank account will be used for the program.

In the bookkeeping, separate accounting will be kept for the use of each group's loans, interest, savings deposits, and training funds.

The interest accrued in the bank account will be used for the network loan program.

5.3. Terminating the group's activities

If the group members no longer need loans and wish to terminate the activities of the group, then they will submit an application to the organization coordinating the program.

The group's activities will be terminated by the organization coordinating the program, if the group does not fulfill the conditions of the program or there are less than 3 members in the group.

6. **Future of the program**

The program is created for an indeterminate period, if one group no longer needs loans and terminates, then it is possible for a new group to apply for the loan resource. Thereby, the money will be used to finance new groups and subsequent measures.

If the program must terminate its activities, then the fund will be used to improve the entrepreneurial conditions of rural women according to a resolution passed at a meeting of the organization.

PRINCIPLES OF GUARANTEEING LOANS

1. **General provisions**

The network loan program is the basis for working out the cooperation terms and group financing.

The group members that agree to participate in the group's activities can make use of loans. Thereby, on the members of groups belonging to the network loan program can get loans.

The group account will be administered and loans paid out by MTÜ Kodukant Võrumaa.

In accordance with the group's cooperation terms, the group members participating in the program will make the decisions as to which group member

will get loans. The group will also decide on the size of the loan amount, the term of the loan and other conditions according to the terms of cooperation. One group member at a time may get a loan of up to 30,000 EEK. The program coordinator operating at the organization distributing loans will approve the conditions for the repayment of loans.

A group member does not have the right to get a new loan before the last loan, together with interest, has been repaid.

The group member who has received a loan is obligated to participate in group meetings and to provide information about the progress of her enterprise.

If the group member who has received a loan has difficulty with repayment, then the group must help to find a solution for the problem. If it is not possible to solve the problem, then the group will involve the process manager and program coordinator to find a solution. The group may grant a three-month grace period to a member that has run into repayment difficulties.

The group may demand the repayment of a loan, if

- the repayment is delayed for more than three months and a grace period has not been granted. The decision regarding the grace period must be forwarded in writing to the program coordinator;
- the corresponding court judgment is not necessary.

The program coordinator controls the loan application and loan schedule and paying out of the loan.

2. Special provisions

2.1. Provisions for the group to receive a loan

In order to receive a loan,

- a written loan applications must be made which is signed by name by all the group members;
- there must be sufficient money in the group's account.

2.2. Amount, forms, and collateral

- The loan amount for one person is up to 30,000 EEK;
- The minimum interest is the official Estonian Republic interest rate;
- The term of the loan is a maximum of three years;
- The repayment of the loan will take place according to a schedule. The loan will be repaid monthly, unless agreed otherwise in the terms of cooperation and the repayment of the loan will start no later than six months after the loan is received;
- The interest on the loan will be calculated on the remaining loan;
- The interest paid by the group members will be transferred to the loan resource account at the end of the year;
- The group members will be jointly responsible for the repayment of the loan. Such a notation must be included in the group's cooperation agreement.

- The process manager must explain to the terms of the agreement to the group before it is signed by the group members.

Program annexes

1. Form for joining the network loan group
2. Application
3. Agreement for the formation of the network loan group
4. Sample of cooperation terms for a network loan group
5. Loan application
6. Loan schedule
7. Form for a group member's annual report
8. Form for the group's annual report

Ankeet võrgustikulaenugrupiga liitumiseks

1. Grupi liikmeks taotleja andmed:

| | |
|-----------------------|--|
| Ees- ja perekonnanimi | |
| Isikukood | |
| Aadress | |
| Telefon | |

2. Tegevusala

Tegevuskava või äriplaani lühikirjeldus (maksimum 1/4 lk)

Toodete, teenuste loetelu:

Ettevõtlusvorm:

Isikueeldused (Millised teie tegevusalaga seotud koolitused või tegevused toetavad teie püüdlusi - nimetage vähemalt 3)

-
-
-

Majanduslikud eeldused (olemasolevad tehnilised vahendid, keskkond ja kogemused)

-
-
-

Vajadused (Mille tarvis oleks teil vaja laenu, kui palju ja kui kauaks?)

Millist täiendkoolitust peate vajalikuks?

_____ (kuupäev)

_____ (allkiri)

MTÜ Kodukant Võrumaa
 Jüri 12
 VÕRU 65605

AVALDUS

Maanaiste Võrgustikulaenuprogrammiga liitumiseks

Oleme tutvunud Maanaiste Võrgustikulaenuprogrammi tingimustega ja soovime liituda.

Grupp tegutseb
 (maakonna või valla nimi)

Grupiliikmete andmed:

- | | | | |
|----|----------------------|--------------------|-----------------------------------|
| 1. | <i>nimi</i> | isikukood | aadress, telefon, e-mail |
| 2. | <i>nimi</i> | isikukood | aadress, telefon, e-mail |
| 3. | <i>nimi</i> | isikukood | aadress, telefon, e-mail |
| 4. | <i>nimi</i> | isikukood | aadress, telefon, e-mail |
| 5. | <i>nimi</i> | isikukood | aadress, telefon, e-mail |
| 6. | <i>nimi</i> | isikukood | aadress, telefon, e-mail |
| 7. | <i>nimi</i> | isikukood | aadress, telefon, e-mail |

Avalduse esitaja nimi:

Telefoninumber:

E-mail:

Avaldusele lisatud grupiliikmete ankeedid (lisa 1).

.....
allkiri

.....
kuupäev

Leping

Võrgustikulaenugrupi moodustamiseks

1. Osalejad

3 - 7-liikmeline võrgustikulaenu grupp

1. nimi (isikukood)
2. nimi (isikukood)
3. nimi (isikukood)
4. nimi (isikukood)
5. nimi (isikukood)
6. nimi (isikukood)
7. nimi (isikukood)

2. Leping

Grupi liikmed lepivad omavahel kokku võrgustikulaenugrupi moodustamiseks, mille tegevuses lähtutakse lepingu lisas nr 1 toodud võrgustikulaenugrupi koostöötingimustes.

3. Projekti kestvus

Leping on seob osapooled omavahel kuni laen ja intressid on tagasi makstud ja jõustub allakirjutamise hetkest.

4. Lepingu lõpetamine

Lepingu pooled võivad lõpetada lepingu, kui grupiliikmed ei soovita grupi tegevust jätkata. Lepingu lõpetamine toimub ühe kuu jooksul.

5. Lahkarvamuste lahendamine

Kõik eriarvamused lahendatakse vastavalt kehtivale seadusandlusele.

Kõik väikelaenu grupis osalejad saavad ühe koopia allkirjastatud lepingust.

Lepingu partnerid:

| | |
|--------------------|-----------|
| Protsessijuhi nimi | |
| | (allkiri) |
| Grupi liikme nimi | |
| | (allkiri) |
| Grupi liikme nimi | |
| | (allkiri) |
| Grupi liikme nimi | |
| | (allkiri) |
| Grupi liikme nimi | |
| | (allkiri) |
| Grupi liikme nimi | |
| | (allkiri) |
| Grupi liikme nimi | |
| | (allkiri) |

Aeg ja koht

VÕRGUSTIKULAENUGRUPI KOOSTÖÖTINGIMUSED

Sihtgrupp

1. Maapiirkondades ja väikelinnades tegutsevad käsitöölised.
2. Võrgustikulaenu grupp (edaspidi grupp) moodustatakse 3-7 liikmeline ja grupi liikmed ei tohi olla pereliikmed.
3. Grupi liikmed peavad tegelema sarnastel elualadel.
4. Potentsiaalsetele grupi liikmed on tutvunud võrgustikulaenu programmi tingimuste ja Grameen panga põhimõtetega.
5. Ettevõtjalasena koolituse läbimine ja tegevus/äriplaani omamine on tingimuseks raha saamisel.

Projekti strateegia

6. Grupp tuleb kokku esimesel tegevusaastal vähemalt kord kuus, edaspidi vastavalt vajadusele.
7. Esimesel kohtumisel tutvustatakse võrgustikulaenuprogrammi koostöötingimustega, tehakse vajalikud parandused ja sõlmitakse koostööleping. Seejärel valitakse grupijuht ja sekretär, kes koordineerivad grupi tööd pool aastat. Järgnevatel kokkusaamistel tutvustatakse teistele grupi liikmetele planeeritavaid tegevusi ja laenuvajadust, mille alusel grupp võtab vastu otsuse - kellele, kui palju ja kui kauaks laenatakse. Samuti pannakse paika kooskäimiste ja -tegemiste kord pooleks aastaks.
8. Programmi koordinaator viib grupi tööd juhtiva organisatsiooni raamatupidamisse sisse eraldi konto, millele kantakse finantseeriva organisatsiooni poolt grupi krediidiressurs, koolitusraha ja protsessijuhile tegevustoetus.
9. Grupijuhi kohustused on:
 - 9.1. Tagada igakuiselt grupi liikmete laenu tagasimaksete, intressi summade ja säästuhoiuse (iga grupiliige 50 EEK/kuus) õigeaegne laekumine grupi hoiuarvele ja pidada laekumiste kohta arvestust.
 - 9.3. Koostada grupi koosolekute päevakava, kutsuda grupi liikmed kokku koosolekuteks ja juhtida grupi koosolekuid.
 - 9.2. Hoida projektsessijuhti ja programmi koordinaatorit kursis grupi tegevusega ja kutsuda grupi koosolekutele.
 - 9.4. Esitada 2 esimesel tegevusaastal protsessijuhile ja edaspidi programmi koordinaatorile grupi aastase tegevusaruande koos koopiatega koosoleku protokollidest.
10. Grupi sekretär protokollib koosolekuid.
11. Grupi liikmete kohustused on:
 - 11.1 Osa võtta grupi töökoosolekutest ja anda infot oma tegevusest.
 - 11.2 Toetada teisi grupi liikmeid nende tegemistes.
 - 11.3. Tutvustada gruppi ja selle liikmete tegemisi väljaspool.
 - 11.4. Maksta vastavalt laenugraafikule õigeaegselt tagasi laen ja intress grupi hoiuarvele lähtuvalt maksegraafikust igakuiselt või kvartaalselt 15. kuupäevaks.
 - 11.5 Maksta ettenähtud summa (50 EEK) säästuhoiust igakuiselt grupi hoiuarvele 15. kuupäevaks või koos laenu tagasimaksetega.
 - 11.6 Esitada aastaaruanne grupijuhile koos ettepanekute ja märkustega grupi töö kohta.
12. Grupp koostab tagasimaksmise graafiku etteantud normide piires iga laenu jaoks.

Finantsid

13. Grupile avatakse eraldi konto programmi tööd koordineeriva organisatsiooni raamatupidamises peale seda, kui on sõlmitud võrgustikulaenugrupi moodustamise

- leping. Kontole kantakse 45 000 (nelikümmend viis tuhat) krooni laenuressurssi, 15 000 koolitustoetust ja 24 000 protsessijuhhi töötasu.
14. Välja laenatakse vajadusel kogu laenuressurss.
 15. Grupiliikmele antav üksiklaen ei tohi ületada 30 000 (kolmkümmend tuhat) krooni.
 16. Grupi liikmed tohivad võtta teisi laene, kuid laenu saamisel on kohustatud tagasi maksma koostööprojektilt saadud laenu, (v.a. fondid ja uusettevõtjate riiklikud toetused).
 17. Esimesel aastal makstakse 6% intresse, mis tõuseb teisel aastal 7%-le ja kolmandal aastal 8%-le;
 - 17.1. Vajadusel kohandatakse laenu tagasimakse puhkust kuni 3 kuuks.
 - 17.2. Intresse arvestatakse laenujäägilt ja makstakse koos tagasimaksuga vastavalt koostatud laenugraafikule.
 - 17.4. Aasta jooksul kogunenud laenuintress kantakse aasta lõpus laenuressursi arvele.
 - 17.5. Laenu õigeaegselt tasumata jätmise eest kohandatakse karistusintressi 0,1% päevas tasumata laenu jäägilt.
 18. Kui keegi ei saa laenu tasuda, siis informeeritakse sellest kõiki grupi liikmeid ja taotletakse laenu pikendust; laenu pikendust on võimalik saada kuni kolmeks kuuks.
 19. Vähemalt 15% laenusummast peab olema tagasi makstud esimesel aastal, 35% teisel aastal, 50% kolmandal aastal.
 20. Korraga võivad laenu saada kõik grupi liikmed.
 21. Kõigil grupi liikmetel on õigus ühe korra laenu saada, enne kui mõni neist saab võimaluse teistkordseks laenuks.
 22. Grupist võib lahkuda ainult peale laenu ja-intresside tagasimaksmist.
 23. Grupp peab tagama, et laenu kasutatakse plaanipäraselt.
 24. Laenud makstakse välja grupijuhhi vastutusel, kes kannab samuti hoolt, et laenu kasutatakse sihipäraselt.
 25. Iga grupiliige kirjutab alla koostöölepingule, et vältida arusaamatusi. Alla kirjutab ka protsessijuht.
 26. Iga grupi liige peab säästma kuus vähemalt 50 EEK. Seda makstakse igakuiselt (säästufond) vaatamata sellele, kas laenu on juba saadud või ei.
 27. Iga grupi liige, kes astub koostööst välja, omab õigust säästufondis hoiustatud oma osa hetke jäägile ja oma laenu ettemaksetele. Osalust arvestatakse proportsionaalselt sisseastumisele alates sisseastumisest.
 28. Grupi koosoleku otsusega on võimalik eraldada rahasid säästufondist grupiliikmete koolituseks ja ühistegevuseks.
 29. Grupile on võimalik taotleda lisaressurssi, mille arvelt suurendatakse laenusummat.
 30. Grupi töö lõpetamisel jääb laenuressurss grupi tööd koordineeriva organisatsiooni hoiuarvele ja on lubatud kasutada ainult samadel alustel töötava uue grupi moodustamiseks.
 31. Järelevalvet grupi tegevuse üle teostab grupi tööd koordineeriv organisatsioon.

Laen on mõeldud toimuma määramata ajaks. Grupi liikmed võivad lahkuda, kuid need asendatakse uute liikmetega, mis tagab laenuprojekti igavese eksisteerimise.

Võrgutikulaenu grupi LAENUTAOTLUSVORM

TAOTLETAV LAEN

| | | |
|-------------------------------|---------------------------------------|--------------|
| Taotletav laenusumma | Soovitav tagastamise tähtaeg/tähtajad | Panga andmed |
| Laenu kasutamise sihtotstarve | | |

LAENUTAOTLEJA ÜLDANDMED

| | | |
|------------------------------------|-----------|---|
| Ees- ja perekonnanimi | Isikukood | Passi nr. |
| Sissekirjutus: Tegelik elukoht: | | Kontakttelefon (koos kaugvalimiskoodiga) |

Kuupäev “___” _____ 200__ a. Allkiri _____

TÄITAB GRUPIJUHT

| |
|---|
| Laenutaotluse vastu võtnud grupijuhi nimi _____ |
| Kuupäev “___” _____ a. Grupijuhi allkiri _____ |
| Kui kokkulepe on saadud telefoni teel, siis kellega |
| _____ Allkiri _____ |
| _____ Allkiri _____ |
| _____ Allkiri _____ |
| _____ Allkiri _____ |
| _____ Allkiri _____ |
| _____ Allkiri _____ |
| _____ Allkiri _____ |

Täidetud taotlusvorm saadetakse protsessijuhile, kes koostab laenugraafiku, saadab selle laenu taotlejale ning esitab taotlusvormi koos laenugraafikuga rahastuse saamiseks programmi koordinaatorile, kes kannab laenu üle kolme tööpäeva jooksul.

Grupiga liitumise

21.05.1999

aeg

Aeg Laen kestvus

mai-99 11000 3

mai-01 16000 3

| | | | | maksmiseks | | Intress | | säästuhoius | | kokku | |
|----------|-----------------|--------------|------|---------------------|-------------------|---------|---------|-------------|---------|-------|------|
| | | | | Deebet (makstud) | Kreedit (võlg) | deebet | kreedit | deebet | kreedit | | |
| 0,67% | | 8% | | | | | | | | | |
| kuud | tagastata | intress jääk | | | | | | | | | |
| | v | | | | | | | | | | |
| | 27000 | 4052 | | | 9000 | | | | | | |
| Aug'99 | | | | | | | | 150 | 150 | 150 | |
| Nov'99 | 1375 | 193 | 9625 | 1375 | 1375 | 193 | 193 | 150 | 150 | 1718 | |
| veebr.00 | 1375 | 168 | 8250 | 1375 | 1375 | 168 | 168 | 150 | 150 | 1693 | |
| mai | 1375 | 144 | 6875 | 1375 | 1375 | 144 | 144 | 150 | 150 | 1669 | |
| aug | 1375 | 120 | 5500 | 1375 | 1375 | 120 | 120 | 150 | 150 | 1645 | |
| nov | 1375 | 96 | 4125 | 1375 | 1375 | 96 | 96 | 150 | 150 | 1621 | |
| | Käsitöövahendid | | | | | | | -500 | | | |
| veebr.01 | 1375 | 72 | 2750 | 1375 | 1375 | 72 | 72 | 150 | 150 | 1597 | |
| mai | 2750 | 48 | 1375 | 2750 | 2750 | 48 | 48 | 150 | 150 | 2948 | |
| 50% | aug | 400 | 322 | 15600 | 400 | 400 | 322 | 150 | 150 | 872 | |
| 1600 | nov | 400 | 314 | 15200 | 400 | 400 | 314 | 150 | 150 | 864 | |
| | veebr.02 | 400 | 306 | 14800 | 400 | 400 | 306 | 150 | 150 | 856 | |
| | mai | 400 | 297 | 14400 | 400 | 400 | 297 | 150 | 150 | 847 | |
| | Tasaarvestus | | | | | | | -1514 | | | |
| 25% | aug | 1000 | 289 | 13400 | 400 | 1000 | 320 | 289 | 150 | 150 | 1439 |
| 4000 | nov | 1000 | 269 | 12400 | 400 | 1000 | 320 | 269 | 150 | 150 | 1419 |
| | veebr.03 | 1000 | 249 | 11400 | 1000 | 1000 | 249 | 150 | 150 | 1399 | |
| | mai | 1000 | 229 | 10400 | 1000 | 1000 | 229 | 150 | 150 | 1379 | |
| 65% | aug | 2600 | 374 | 7800 | 2600 | 2600 | 374 | 150 | 150 | 3124 | |
| 10400 | nov | 2600 | 281 | 5200 | | 2600 | | 281 | | 150 | 3031 |
| | veebr.04 | 2600 | 187 | 2600 | | 2600 | | 187 | | 150 | 2937 |
| | mai | 2600 | 94 | 0 | | 2600 | | 94 | | 150 | 2844 |

AASTAARUANDE VORM GRUPILIIKMETELE

(Selle vormi täidab grupijuht ise ka)

| | | | |
|--------------------------|--|-----------------------------------|--|
| Nimi | | | |
| Aadress | | | |
| Vanus | | Mis aastal liitus grupiga? | |
| Grupi nimi | | | |
| Ettevõtte nimi | | | |
| Aadress | | | |
| Ettevõtte reg. nr | | | |

| | | | |
|---------------------|--------------|---------------|------------|
| Telefon tööl | kodus | mobiil | fax |
| | | | |
| E-mail | | | |
| Kodulehekülg | | | |

Haridus:

| | | | | | | | |
|-----------------|--|-----------------|--|-----------------|--|----------------|--|
| Põhikool | | Keskkool | | Tehnikum | | Ülikool | |
|-----------------|--|-----------------|--|-----------------|--|----------------|--|

Millisel alal teie ettevõtte tegutseb (A) / soovib tegutsema hakata (B)?

Joontele kirjuta oma ala täpne nimetus, kui seda pole nimetatud ja kui on nimetatud, siis jooni õige alla. Näiteks: tootmine/müük (kunst ja käsitöö,lapitehnika.....)..

| Nr. | A | B | Tegevusala |
|-----|---|---|---|
| 1. | | | Tootmine, müük (kunst ja käsitöö, |
| 2. | | | Konsultatsioonid (ettevõetus, raamatupidamine |
| 3. | | | Tervise teenused (solaarium, muusikateraapia |
| 4. | | | Reisimine/turism (motell, seiklusturism, kohvik |
| 5. | | | Meedia, keeled, fotodus (autor, ajakirjanik |
| 6. | | | Põllumajandus (lihakarja kasvatus |
| 7. | | | Metsandus (metsa ülesse töötamine |
| 8. | | | Kalandus (kasvatus, püük |
| 9. | | | Toidu valmistamine ja müük (küpsed |
| 10. | | | Kunstigalerii, stuudio (maalid, fotod |
| 11. | | | Vahendustegevus (külapood |
| 12. | | | Personaalsed teenused (koristamine, juuksur |
| 13. | | | Infotehnoloogia (IT koolitus, kodulehekülgede kujundus |
| 14. | | | Lastega seotud tegevused (talude lasteaed |
| 15. | | | Töötoad (käsitöölisele |
| 16. | | | Töökohtade vahendus |
| 17. | | | Muu (.....) |

| | | | | |
|---|------------|--|-----------|--|
| Ettevõtte aasta käive 2006 aastal | | | | |
| Palgatulu | | | | |
| Kas olete saanud grupist laenu ja kui palju? | | | | |
| Ettevõtlusega alustamise aasta | | | | |
| Kas te olete saanud mõnda ettevõtlustoetust? | JAH | | EI | |
| Kas te olete saanud mõnda muud toetust? | JAH | | EI | |
| Kas te soovite oma tegevust laiendada? | JAH | | EI | |

10 punkti skaalal, kus kõige suurem arv on kõige parem ja kõige väiksem arv kõige halvem, palume anda oma hinnang järgmistele küsimustele:

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|--|---|---|---|---|---|---|---|---|---|----|
| Kui oluline on olnud teie ettevõtluse arengule kuulumine võrgustikulaenu gruppi? | | | | | | | | | | |
| Kui oluline on teie jaoks laenu saamine? | | | | | | | | | | |
| Kui oluline on olnud grupi liikmeks olemine teie personaalsele arengule? | | | | | | | | | | |
| Kui hästi te ennast grupis tunnete? | | | | | | | | | | |

Palun hinnake 10 palli süsteemis seda, kui olulised on olnud teie ettevõtte arengule

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---------------------------------------|---|---|---|---|---|---|---|---|---|----|
| Ühised näitused/regionaalne turundus | | | | | | | | | | |
| Ühised näitused/üleriigiline turundus | | | | | | | | | | |
| Eksport | | | | | | | | | | |
| Müük interneti teel | | | | | | | | | | |
| Tegevusalane koolitus | | | | | | | | | | |
| Ettevõtlusalane koolitus | | | | | | | | | | |
| Kontakt teiste grupiliikmetega | | | | | | | | | | |
| Muu, nimeta | | | | | | | | | | |

Nimeta kust on peamiselt pärit teie teenuste/toodete tarbijad?

| | | | |
|-------------------|-------------------|--------------------|---------------------|
| | | | |
| | | | |
| <i>maakonnast</i> | <i>regioonist</i> | <i>vabariigist</i> | <i>välisriigist</i> |

