



## **WP 4 Networking Credit Work-Shop in Pärnu**

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### **Participants:**

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### **1 Situation**

We were only from two countries.

It is not easy to work with WP4 and to make an action plan.

Estonia and Norway are on every meeting, and with the leader of WP4 in own country. From the other countries there are mostly different people to meet, and often they do not know about the situation in own country. On every meeting we have to explain the ideas of networking credit to new people, that is ok – but you can not make any plans for the future.

### **2 Training and models.**

We had training in Bergen I April 2005 and there were Finland and Estonia.

We had the second training in April this year in Estonia for Estonia and Latvia. It was mostly Latvian ladies. After we had training in Lithuania.

Norway has made a manual for training, and lead partner has promised to print it.

**Estonia** use the Norwegian model.

**Latvia** have a model we do not know from any country. The groups do not keep the loan capital and they do not decide who to take loan – and they are all responsible for all loans given in the group.

**Lithuania** wants the Norwegian model, but they do not have money for loan capital or process leaders.

**Sweden** who now have started networking credit have not been on any training or asked Norway for helping them to start, so we do not know anything about which model they use.

### **What happens in countries**

In Estonia they are working with the groups with meetings and trainings. They want to have more money for process leaders and loan capital. They do not have loan capital for the two new FEM groups because FEM money can not be used as loan capital.

In Norway it is Innovation Norway who are responsible of giving money for new groups. There are about 5-8 new groups every year, spread all over the country. There are now 275 groups in Norway, and they have 55 million Norwegian crowns in loan capital

### **Future**

We decided to make a new project : WIN – women in networking credit. We only want countries who works with the Norwegian model and have money to process leading, training and loan capital. We talked about the new project, and will start to work with the application.

*Elin M Sabbasen, WP4 leader*

