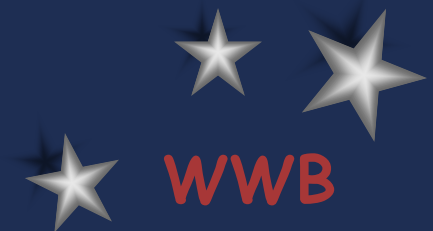
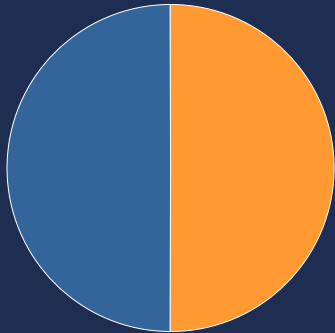


SOME FACTS ...

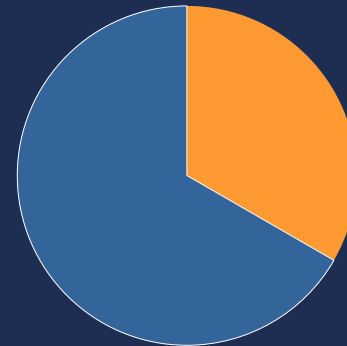
- CREDITS GIVEN TO WOMEN
IN THE WORLD 3%
- NON PAID CREDITS 1,63%



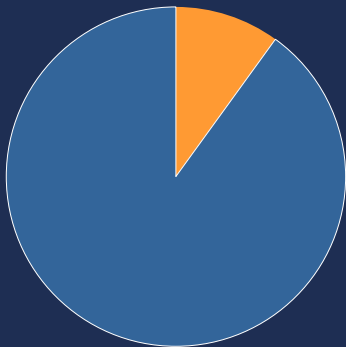
WOMEN IN NUMBERS



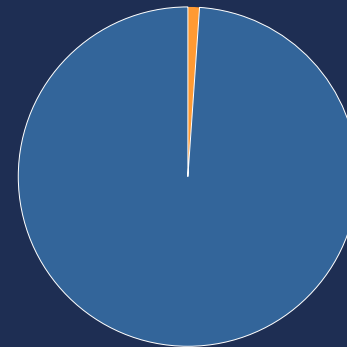
1/2 POPULATION



2/3 WORKED HOURS



1/10 WAGES



1/100 WEALTH



WWB SPAIN

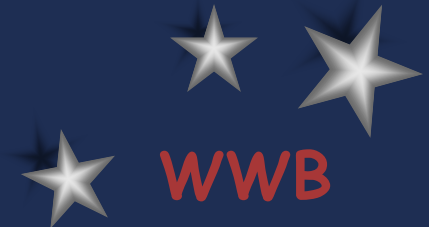
- ENTERPRISES CREATED: 2.500
- WOMEN JOBS: 4.800
- CREDITS: 12 million EURO

(FROM 1990 TO MAY 2.002)



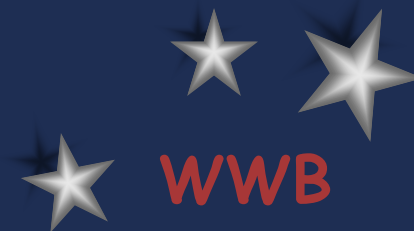
ACCESS TO FINANCE

- BANK AGREEMENTS.
- GIVE WOMEN CREDIT.
- SOLIDARITY CREDITS.
- GUARANTEE FUND.
- MICROCREDITIS WITHOUT COLLATERALS.



"GIVE WOMEN CREDIT"

- 7 SEMINARS ON BANK NEGOTIATION SKILLS (104 WOMEN).
- PRODUCTION OF TWO TRAINING MANUALS (4.000 copies).
- 3 MEETINGS WITH BANK REPRESENTATIVES.




AGREEMENTS WITH BANKS

- LOWER INTEREST RATES THAN IN THE MARKET.
- 1 OR 2 GRACE YEARS.
- MORE YEARS FOR PAYING BACK THE DEBT.
- PRODUCTION OF A BUSSINESS PLAN.



SOLIDARITY CREDITS

BASED ON SOLIDARITY AMONG WOMEN

 GROUP OF 8 WOMEN
WITH A BUSSINESS
IDEA

 3 YEARS FOR PAYING
BACK THE DEBT

 AMOUNT 8.000.000.-
PESETAS

 LOW INTEREST RATE

 TRAINING COURSES

 NO GUARANTEES
NEEDED



FINANCED BY THE SPANISH LABOUR
AND SOCIAL AFFAIRS INSTITUTE



WWB

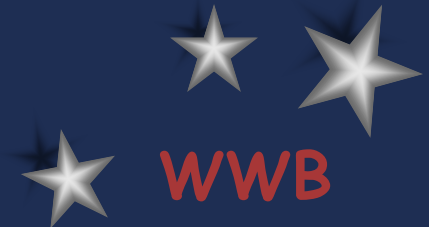
"O.C.I. CREDITS"

OBJECTIVES

- PROVIDE CREDITS TO WOMEN, MIGRANTS, UNEMPLOYED ... RISK GUARANTEED BY E.I.F. (60%), O.C.I. (20%), BANKS (20%)

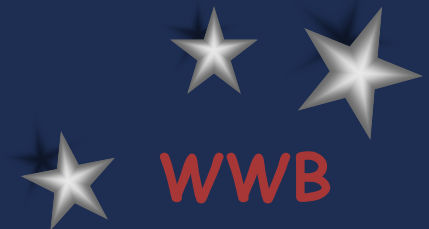
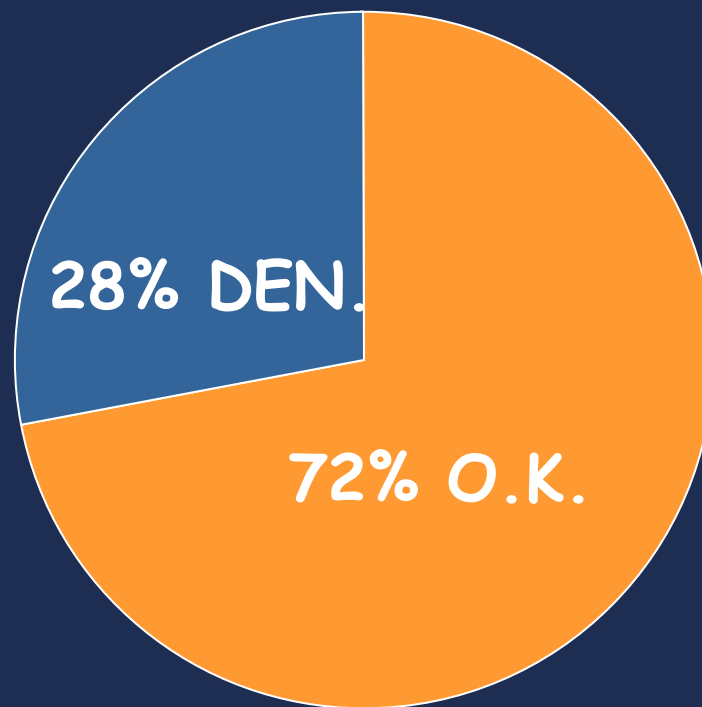
CONDITIONS

- CREDITS UP TO 25.000 EUROS
- INTEREST RATE: 6%
- 2-3 YEARS



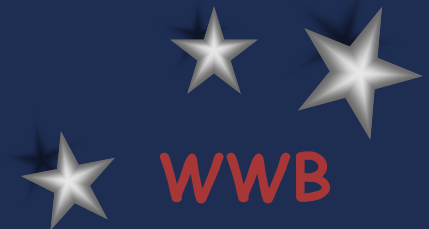
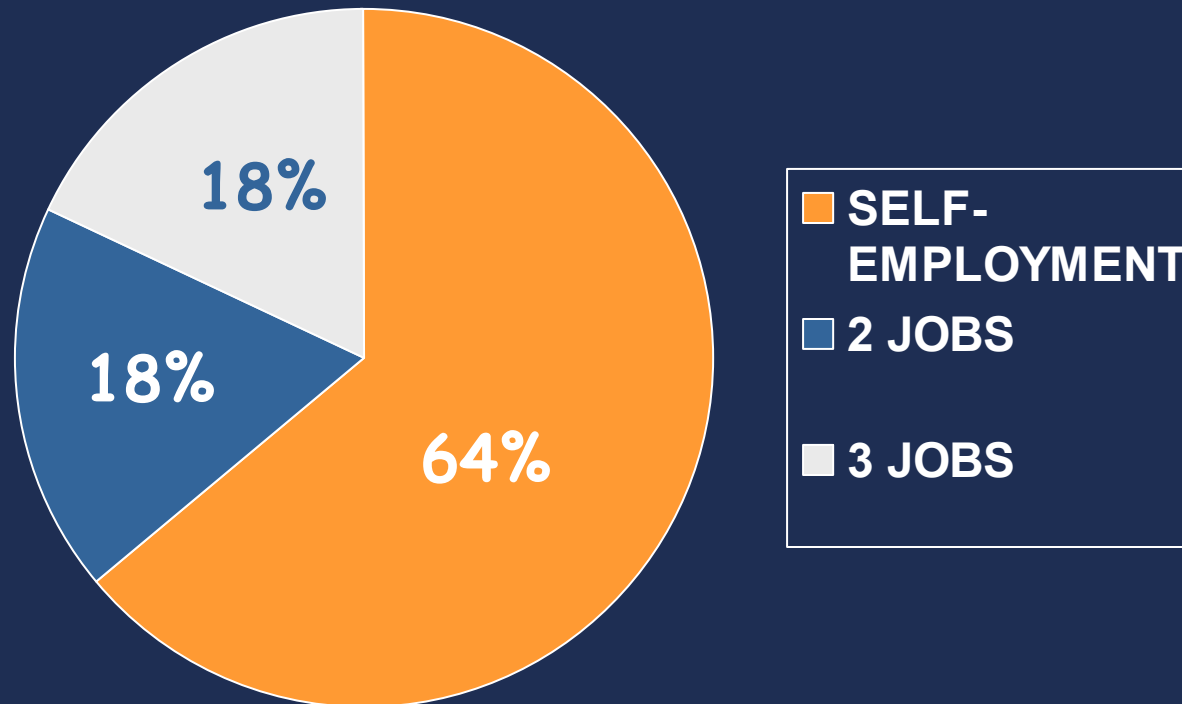
"CREDITS"

APPLICATIONS



"CREDITS"

JOB CREATION



"CREDITS"

AMOUNT

