

THE TOOLKIT CONSISTS OF...

- "Is Enterprise for Me?" - 6 x 3 hr training programme including goal setting, market research and presentation skills
- Access to Full Credit Loan Fund including back office loan administration
- Lending Circle formation training pack
- Full training from Full Credit staff
- Participation by Full Credit in staff recruitment
- Ongoing phone & email support
- Training manuals and documentation
- Business Skills - 8 x 5 hr business skills training package (optional)
- Social Impact Evaluation programme (optional)

Toolkit for Enterprise

WEETU

Women's Employment Enterprise and Training Unit

WEETU enables women to deal with social and economic change. We offer advice, training and support to help develop employment and enterprise opportunities.

For more information contact

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WEETU is supported by:

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Learning and Skills council

ESF Equal

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Natwest

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Esmee Fairbairn Foundation

Norwich City Council

North Norfolk District Council



WEETU

Women's Employment Enterprise and Training Unit

Turning ideas into enterprise

- Loan fund access
- Training
- Ongoing support
- Networking

FULL CREDIT

Toolkit for Enterprise



FULL CREDIT Toolkit for Enterprise

FULL CREDIT

Full Credit is a peer lending toolkit of materials, training, support and expertise developed from the Full Circle model. It is aimed at organisations or partnerships who wish to support enterprise in their community.

PEER LENDING

Peer Lending offers more than just money. By creating Lending Circles it promotes social capital, preventing isolation and increasing the likelihood of success. Full Credit grew out of WEETU's innovative peer lending programme which has trained, supported and offered loans to over 500 clients.

The Toolkit is tried, tested, effective. A full 76% per cent of businesses founded with its support in 2001 continue to trade. That's nearly 10% higher than business survival rates in the East of England.

"Full Credit has provided invaluable support to Head for Business, guiding, encouraging and leading us with great care. Full Credit is like a favourite cardigan; reassuring, protective encouraging - always."

Michelle McIntosh,
Head for Business Project Manager
& Full Credit Partner

Full Credit - a step beyond microcredit.



FULL CREDIT: THE RECORD

- Established more than 50 peer lending circles
- Maintained a 97% loan repayment rate
- 76% of businesses established in 2001 are still trading
- 90.5% of Full Credit graduates 'feel in control' of their life compared with just 44.4% before Full Circle training. 100% believed they gained valuable skills for employment.

"By joining a lending circle with 3 other women I feel I gained 3 more wheels on my wagon of support, friendship and criticism."

Anne: 'Wheels of Fire' Lending Circle

"I went to banks & building societies to try and get help starting my business. No one took me seriously until I went to Full Circle. Now I have a loan, which has helped me to upgrade my equipment and my order book is filling up! Thank you for the confidence and support."

Jo: 'Aspire' Lending Circle

"This innovative project has opened up new opportunities for women in Norwich and the local economy. It is a pioneering project which I want to see as a model for the rest of the country."

Andrew Smith MP as Minister for Employment