

Microloan Loan for Women Entrepreneurs

Information about the enterprise	Name of the enterprise		Business ID
	Date of registration of the enterprise		<input type="checkbox"/> The company has not yet been founded (give the estimated date of registration)
	Company form		
	<input type="checkbox"/> private entrepreneur <input type="checkbox"/> general partnership <input type="checkbox"/> limited partnership <input type="checkbox"/> limited liability company <input type="checkbox"/> cooperative		
	Local address		Postcode
	Post office		
	Telephone	Fax	Website
	Name of contact person		Telephone
Personnel at present		Registered office of the enterprise	
Business sector / products			
Advisory services	The enterprise has used advisory services provided by a regional enterprise service before applying for financing		
	<input type="checkbox"/> No <input type="checkbox"/> Yes, name of the advisory organisation <input type="checkbox"/> The relevant confidentiality regulations notwithstanding, we agree that Finnvera plc and the regional advisory organisation may provide each other with information on our company and the financing of the project above.		
Start-up grant	The entrepreneur has been awarded a new entrepreneur's start-up grant		
	<input type="checkbox"/> No <input type="checkbox"/> Yes, name of the handler		
Franchising	The entrepreneur plans to apply for a start-up grant		
	<input type="checkbox"/> No <input type="checkbox"/> Yes, name of the handler		
Business incubator	The enterprise is included in a franchising chain		
	<input type="checkbox"/> No <input type="checkbox"/> Yes, name of the chain		
Business incubator	The enterprise is in a business incubator		
	<input type="checkbox"/> No <input type="checkbox"/> Yes, name of the incubator		
De minimis aid	The enterprise plans to apply for a place in a business incubator		
	<input type="checkbox"/> No <input type="checkbox"/> Yes, name of the incubator		
Project information	The enterprise / the group has received de minimis aid during the current and two preceding fiscal years		
	<input type="checkbox"/> No <input type="checkbox"/> Yes, the aid was granted by Sum in total, EUR		
Project information	A brief description of the project to be financed. For investments, give also the timetable.		
	Municipality in which the project to be financed will be located		

Financing	Need for financing	EUR	Financing plan	EUR	
	Land areas		Loan from Finnvera plc		
	Buildings		Other long-term loans		
	Machinery and equipment		Name of financier		
	Immaterial investments		Public aid		
	Working capital		What?		
			Own financing		
		Total		Total	
More detailed description of the need for financing					
Information about the entrepreneur	Finnish citizen				
	<input type="checkbox"/> Yes <input type="checkbox"/> No Moved to Finland (year and month)				
	Citizenship				
	Self-employed person's residence permit <input type="checkbox"/> Attached <input type="checkbox"/> Will be provided later				
	The owner participates full time in the enterprise's operations <input type="checkbox"/> Yes <input type="checkbox"/> No				
	First name		Last name		Personal identity number
	Local address		Postcode	Post office	
	Telephone		E-mail		
	Position in the enterprise				<input type="checkbox"/> CV attached
	The entrepreneur's property EUR	The entrepreneur's net income per month EUR	The entrepreneur's debts/guarantee commitments EUR		
Work experience	Employer		Duties		
	Period		Reason for termination		
	Employer		Duties		
	Period		Reason for termination		
	Employer		Duties		
	Period		Reason for termination		
	Work experience in the field of business for which financing is now sought, years		The applicant has been an entrepreneur		
		<input type="checkbox"/> Yes, years <input type="checkbox"/> No			
Education and training	Basic education				
	<input type="checkbox"/> basic education (comprehensive school)		<input type="checkbox"/> upper secondary education (matriculation or vocational)		
	<input type="checkbox"/> lowest tertiary education (post-secondary)		<input type="checkbox"/> lower-degree tertiary education (incl. polytechnics)		
<input type="checkbox"/> higher-degree tertiary education		<input type="checkbox"/> doctorate or equivalent tertiary education			
<input type="checkbox"/> other education, what?					
Professional title and degree/line					

Owners	Name, local address, postcode and post office		
	Personal identity number / Business ID	Investment	Percentage owned %
	Name, local address, postcode and post office		
	Personal identity number / Business ID	Investment	Percentage owned %
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	Name, local address, postcode and post office		
	Personal identity number / Business ID	Investment	Percentage owned %
Main products, customers, competitors and central factors affecting the competitive strength of the enterprise	The product/service to be produced	Sale price	Share of turnover, %
	Important customers		Share of turnover, %
	Important competitors		
Operating environment or a separate business plan	How is the product/service marketed?		
	To what area is the product/service sold?		
	How many products/services are completed per day? What is the average selling price?		
	How many working hours are needed to achieve the sales target		
	Roughly h per week and h per month		
	Strengths and weaknesses in comparison with competitors (products/services)		
	How will the demand for the product/service develop in the future and why?		
	Further information		

Profit forecast (an operating enterprise must submit its financial statements with notes to the statements for three previous financial periods)	EUR	Year 1	Year 2	Year 3
	Sales proceeds			
Value added tax				
Turnover				
Materials and supplies				
Staff expenses				
Rents				
Marketing				
Other operating expenses *				
Operating profit/loss				
Financial expenses				
Taxes				
Profit/loss before depreciation and extraordinary items				
Depreciation				
Profit/loss before extraordinary items				
Extraordinary income/expenses				
Profit/loss for the financial year				
* What do the other expenses consist of?				
Attachments	In order to accelerate the processing of the application, we request that you enclose the following attachments <input type="checkbox"/> Business plan <input type="checkbox"/> Financial statements with notes to the statements for three previous financial periods (operating enterprises only) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Under-taking	The relevant confidentiality regulations notwithstanding, we agree that Finnvera plc and the banks, financial institutions, insurance companies and other financiers handling matters pertaining to the financing of this project may give each other information on our company and financing. I certify that the information I have provided in this application is correct. When preparing the financing decision, Finnvera consults the register of Suomen Asiakastieto Oy to check the credit ratings of the applicant of financing, the target enterprise, the persons responsible for the enterprise, and of the guarantors or issuers of a lien, if any (Credit Information Act 527/2007, §19).			
Place, date and signature	Place and date			
	Signature of the applicant			

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