

# Key scales for your project

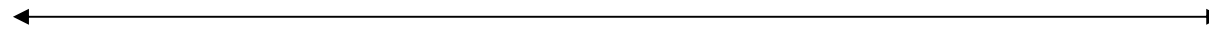


All systems must be adapted to its members needs and possibilities. The system is the core – the tool, but its appliance is a craft which needs developing.

# Level of hierarchy

**Administration**

**Members**



Professional staff vs volunteers

**Which decisions where? Decision making is linked to responsibility.**

**Daily decision making, weekly, monthly, yearly.**

**How to maintain a high level of trust?**

**How to educate new members in order for them to influence?**

# Level of flexibility

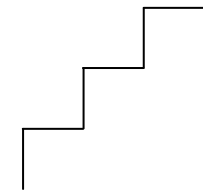
**One type of loans**

**Many**



Amounts, costs, with or without collateral/guarantee?

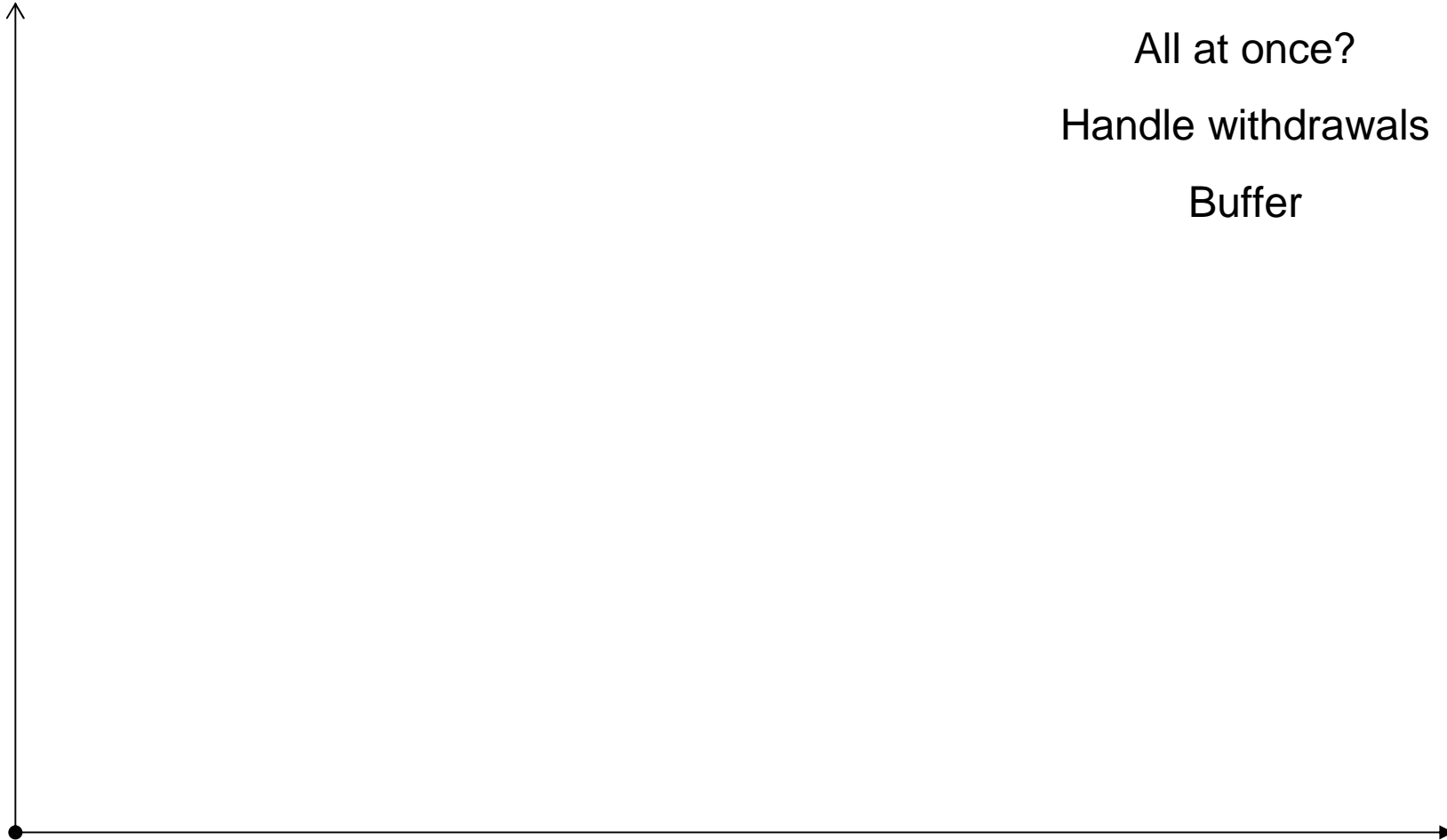
**The Grameen Bank use a stair model.**



**JAK gives loans according to possibility to pay  
and collateral.**

**Which are the needs that we wish to address (we  
can not address all needs, not from the beginning)**

# Handling circulation



All at once?

Handle withdrawals

Buffer

# Criteria's for loan

**Many**

**none**



**JAK has no criteria but a “risky” loan can be turned down. Part of JAK’s message is to raise the awareness and hence hope that the members use the loans in a good way. If you have criteria's, must you be able to evaluate and follow up?**

# Level of transparency

**Total**

**Closed**



The [LaBase](#) fund in Argentina show all loans on the internet.

JAK is transparent with costs and the support loans – the rest is closed (Swedish law).

Risks and possibilities linked to level of transparency?

# Legal form

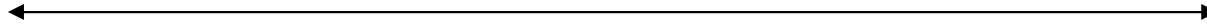
**Cooperative**

**Private**



**JAK is a cooperative. When Sweden entered the EU there was a need for a law for Member owned banks. Being a bank means you need to follow strict regulations, there might be other possibilities.**

Other ??



# Costs



Wages

Administration

Rents

Travels

Material