The Technological Planning and Design Institute (Ivano-Frankovsk);
The L'vov Forest Technology Institute;
The Directorate of Worker's Supply of "Zakarpatles".

2. Any institution or organization contributing not less than 500,000 roubles is elegible to become a shareholder.

3. Shareholders will receive guaranteed dividends amounting to not less than 4 per cent annually on paid up shares. After three to four years the dividens may be as much as 10 to 15 per cent or even more.

4. Whether to admit cooperatives will be for a meeting of the shareholders to decide. Parallel with the main programme, which will be limited to State enterprises and institutions, joint stock companies will be formed within the enterprises to provide for contributions by individual workers. The minimum deposit will be 1,000 roubles for either a three or five year term. Interest of four and five per cent respectively will be paid at the end of these terms. For funds withdrawn prematurely the interest will be two per cent annually. Savings will be fully secured and all transactions will be in confidence.

5. Servicing of accounts will not be done as shareholders will have current accounts in a system of special banks.

6. The funds will be used for credit financing of measures to increase the volumes of production and services, make improvements to technological processes and achieve cuts in expenditures.