

Ayollar tadbirkorligi bo'yicha moliyaviy kodeks majburiyatnomasi
(WE Finance Code Commitment)

“Oasis Credit” Mikromoliya tashkiloti MChJ XK ayollar tadbirkorligi bo'yicha moliyaviy kodeksni qo'llab-quvvatlaydi va hamkorlar hamda boshqa manfaatdor tomonlar bilan birgalikda ayol-tadbirkorlarni moliyalashtirishda cheklovlar va muammolarni bartaraf etishga yordam beradigan chora-tadbirlarni amalga oshirish va ma'lumotlarni shakllantirishni ta'minlash uchun hamkorlik qiladi, jumladan:

1. Kodeksni qo'llab-quvvatlash bo'yicha tashkiliy tashabbuslarni amalga oshirilishini ta'minlash uchun quyidagi rahbari mas'ul etib tayinlaydi:
Nurullo Mashrabov — Kreditlash va filial tarmoqlarini rivojlantirish rahbari.

2. Ayol-tadbirkorlarni moliyalashtirish darajasining quyidagi kelishilgan ko'rsatkichlari bo'yicha statistikani yuritadi:

- Jami mijozlari sonidan mijoz ayol-tadbirkorlar soni va ulushi;
- Mavjud kreditlar soni va miqdoridan ayol-tadbirkorlarga ajratilgan kreditlar ulushi, soni va miqdori;
- NPL bo'yicha kreditlar foizi;
- Milliy muvofiqlashtiruvchi tashkilot va ishchi guruh tomonidan belgilangan ko'rsatkichlar asosida boshqa statistik ma'lumotlar.

3. Ayol-tadbirkorlarni qo'llab-quvvatlash bo'yicha quyidagi chora-tadbirlar joriy etadi va kengaytiradi:

3.1 Ma'lumotlar bazasi:

- Ko'rsatkichlar va erishilgan natijalar yuzasidan ma'lumotlarni milliy muvofiqlashtiruvchi tashkilotga taqdim etish.

3.2 Moliyaviy xizmatlar:

- Yil davomida ayol tadbirkorlarga **70 mln so'mgacha** ta'minotsiz (garovsiz) kreditlar ajratish.

3.3 Nomoliyaviy xizmatlar:

- Yil davomida tadbirkorlik bilan shug'ullanish istagida bo'lgan **20–25 nafar ayollar** uchun moliyaviy savodxonlik bo'yicha **2 ta o'quv-seminar** tashkil etish.

“Oasis Credit” mikromoliya tashkiloti MChJ XK ushbu majburiyatlar va ko'rsatkichlar bo'yicha imtiyozli davr tugagandan so'ng, milliy muvofiqlashtiruvchi tashkilotga muntazam ravishda hisobot beradi. “Oasis Credit” mikromoliya tashkiloti MChJ XK Kodeks doirasida qabul qilingan majburiyatlari to'g'risida jamoatchilikka e'lon qiladi. Shuningdek, ayollar tadbirkorligini qo'llab-quvvatlashga doir gender bo'yicha ichki siyosati, moliyaviy va nomoliyaviy xizmatlar yuzasidan axborot berib boradi.



“Oasis Credit” MMT Rahbari

**Obligation under The Women Entrepreneurs Finance Code
(WE Finance Code Commitment)**

"Oasis Credit" Microfinance organization LLC JK supports the Women Entrepreneurs Finance Code and collaborates with partners and other stakeholders to implement measures and ensure the formation of data that will help eliminate the limitations and financing gaps for women entrepreneurs, including:

1. To ensure the implementation of organizational initiatives in support of the Code, appoints the following leader as responsible: **Nurullo Mashrabov - head of crediting and development of branch networks.**
2. Track the following agreed indicators on the level of financing for women entrepreneurs:
 - Number and share of female entrepreneurs among total number of clients;
 - The share, number and amount of loans allocated to women entrepreneurs out of the number and amount of available loans;
 - Percentage of NPL loans;
 - Other statistics based on the guidelines set by the National Coordinating Organization and the Working Group.
3. Introduce and expand measures to support women entrepreneurs:
 - 3.1 **Database:**
 - Providing data on indicators and results to the national coordinating organization.
 - 3.2 **Financial Services:**
 - **Allocating unsecured (uncollateralized) loans of up to 70 million soums** to female entrepreneurs throughout the year.
 - 3.3 **Non-Financial Services:**
 - Organize **2 financial literacy training seminars for 20-25 women** who want to engage in entrepreneurship during the year.

"Oasis Credit" Microfinance organization LLC JK regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. **"Oasis Credit"** Microfinance organization LLC JK announces to the public about its obligations under the Code. It also provides information on internal gender policies, financial and non-financial services to support women's entrepreneurship.



CEO of "Oasis Credit" MFO