IMKON FINANS

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

AJ "Imkon finans" mikromoliya tashkiloti 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 rahbarni mas'ul etib tayinlaydi: **Akbarov Davron – "Imkon Finans" Mikromoliya tashkiloti raxbari.**
2. Ayol-tadbirkorlarni moliyalashtirish darajasining quyidagi kelishilgan ko'rsatkichlarini kuzatib boradi:
   - Jami mikromoliya tashkiloti mijozlaridan ayol-tadbirkorlar ulushi va soni;
   - Jami ajratilgan kreditlar miqdoridan ayol-tadbirkorlarga ajratilgan kreditlar ulushi;
   - Ayol-tadbirkorlar tomonidan kredit olish uchun kelib tushgan arizalar soni va ajratilgan kreditlar soni va miqdori;
   - Ayol-tadbirkorlarga ajratilgan muammoli kreditlar ulushi (NPL);
   - Milliy muvofiqlashtiruvchi tashkilot va ishchi guruh tomonidan belgilangan ko'rsatmalar asosida boshqa statistik ma'lumotlar.

3. Ayol-tadbirkorlarni qo'llab-quvvatlash bo'yicha ilovada keltirilgan 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:**

   - Ayol-tadbirkorlarga moliyalashtirish hajmini kengaytirish maqsadida "Tadbirkor ayol" **imtiyozli kredit** maxsulotini ishlab chiqish;
   - O'z biznesini boshlayotgan ayollarga 500-1000 AQSh dollar miqdorida **grantlar yoki stipendiyalar** (beg'araz ko'mak mablag'lari) tashkilotning o'z xisobidan **taqdim etish.**

   3.3 **Nomoliyaviy xizmatlar:**

   - Ayollar o'z g'oyalarini ilgari surishlariga imkoniyat beradigan **startap tanlovi** o'tkazish. Startap tanlovi va sovrinlar tashkilotning o'z xisobidan moliyalashtiriladi.

- Har chorakda **100 nafar ayol tadbirkor** ishtirokida moliyaviy menejment, buxgalteriya hisobi, marketing va biznes yuritishning boshqa muhim jihatlari bo'yicha mavzularda **o'quv seminar yoki vebinar** tashkil etish;
- Tadbirkor ayollar o'rtasida tajriba almashish, hamkorlar topish va biznes aloqalarni kengaytirish maqsadida yil davomida **60–70 nafar ayol tadbirkor** ishtirokida **2 marotaba uchrashuv yoki konferensiyalar** tashkil etish;
- Tajribali tadbirkorlar va bank xodimlari xotin-qio'larga biznes faoliyatlarida konsalting xizmatlari ko'rsatishni o'z ichiga olgan uchun maxsus **dastur ishlab chiqish**.

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

"Imkon Finans" mikromoliya tashkiloti raxbari

Akbarov Davron

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

JSC "Imkon Finans" microfinance organization 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: **Davron Akbarov - the head of "Imkon Finans" microfinance organization.**

2. Track the following agreed indicators on the level of financing for women entrepreneurs:
   - The proportion and number of women entrepreneurs among all microfinance institution clients;
   - Share of loans allocated to women entrepreneurs out of the total amount of loans allocated;
   - Number of applications received for loans from women entrepreneurs and the number and amount of loans allocated;
   - Share of non-performing loans (NPL) allocated to women entrepreneurs;
   - 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:**
   - Development of a preferential loan product "Tadbirkor Ayol" in order to expand the volume of financing for women entrepreneurs;
   - **Providing grants or scholarships** (in-kind support) of 500-1000 USD to women starting their own businesses at the organization's own expense.

   3.3 **Non-Financial Services:**
   - **Hosting a startup competition** that will give women the opportunity to pitch their ideas. *The startup competition and prizes will be funded by the organization itself.*

- Organizing a quarterly **training seminar or webinar** with the participation of **100 female entrepreneurs** on topics such as financial management, accounting, marketing, and other important aspects of running a business;
- **Organizing 2 meetings or conferences** with the participation of **60-70 female entrepreneurs during the year** to exchange experiences, find partners, and expand business contacts among women entrepreneurs;
- **Developing a special program** for experienced entrepreneurs and bank employees to provide consulting services to women in their business activities.

JSC "Imkon Finans" microfinance organization regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. JSC **"Imkon Finans" microfinance organization** 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.

Head of "Imkon Finans" microfinance organization

Akbarov Davron