

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

“SABR mikromoliya tashkiloti” MChJ 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 xodim mas'ul etib tayinlaydi:
Xudoyorov Sardor – «Sabr mikromoliya tashkiloti» MChJ rahbari.
2. O'zini o'zi band qilgan shaxs sifatida faoliyat olib borayotgan ayollarni moliyalashtirish darajasining quyidagi kelishilgan ko'rsatkichlari bo'yicha statistikani yuritadi:
 - O'zini o'zi band qilgan shaxs sifatida faoliyat olib borayotgan mijoz ayollar soni;
 - Jami ajratilgan kreditlar miqdoridan o'zini o'zi band qilgan ayollarga ajratilgan kreditlar ulushi, soni va miqdori;
 - O'zini o'zi band qilgan ayollar tomonidan kredit olish uchun kelib tushgan arizalar soni va ajratilgan kreditlar soni va miqdori;
 - O'zini o'zi band qilgan ayollarga ajratilgan muammoli kreditlar ulushi (NPL);
 - Milliy muvofiqlashtiruvchi tashkilot va ishchi guruh tomonidan belgilangan ko'rsatmalar asosida boshqa statistik ma'lumotlar.
3. O'zini o'zi band qilgan ayollarni qo'llab-quvvatlash bo'yicha quyidagi chora-tadbirlarni 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:**

Kasbiy ko'nikma kurslarida tahsil olgan va biznes faoliyati bilan shug'ullanish istagini bildirgan ayollarga imtiyozli foizlarda **kredit mahsulotini joriy etish.**
 - 3.3 **Nomoliyaviy xizmatlar:**
 - Yil davomida kredit olish uchun murojaat qilgan barcha mijoz ayollar uchun tashkilotda mavjud moliyaviy xizmatlar haqida ma'lumot berish va biznes yuritish bo'yicha ko'nikmalarni shakllantirishni o'z ichiga olgan **konsalting tizimini joriy etish;**
 - Yil davomida o'zini o'zi band qilgan, tadbirkorlik faoliyatini boshlash yoki kengaytirish istagida bo'lgan mijoz ayollar uchun moliyaviy savodxonlik, huquqiy va soliq masalalariga oid **6 ta hududda 12 ta** (har oyda 1 marotaba) **biznes-treninglar tashkil etish.** *Treninglarda ishtirok etish istagida bo'lgan ayollardan arizalar yig'ilib, ishtirokchilar soni arizalar asosidan kelib chiqib belgilanadi.*

“SABR mikromoliya tashkiloti” MChJ ushbu majburiyatlar va ko‘rsatkichlar bo‘yicha imtiyozli davr tugagandan so‘ng, milliy muvofiqlashtiruvchi tashkilotga muntazam ravishda hisobot beradi. “SABR mikromoliya tashkiloti” MChJ 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.

Lygajev C.G.



“SABR mikromoliya tashkiloti”
MChJ direktori

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

"SABR Microfinance Organization" LLC 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: **Sardor Khudoyorov - the head of "Sabr Microfinance Organization" LLC.**
2. Maintains statistics on the level of financing of women who are self-employed according to the following agreed indicators:
 - Number of female clients who are self-employed;
 - Share, number and amount of loans allocated to self-employed women out of the total amount of loans allocated;
 - Number of applications received for loans from self-employed women and the number and amount of loans allocated;
 - Share of non-performing loans (NPL) allocated to self-employed women;
 - Other statistics based on the guidelines set by the National Coordinating Organization and the Working Group.
3. Introduce and expand the following measures to support self-employed women:
 - 3.1 **Database:**

Providing data on indicators and results to the national coordinating organization.
 - 3.2 **Financial Services:**

Introducing a loan product at preferential interest rates for women who have studied vocational training courses and have expressed a desire to engage in business activities.
 - 3.3 **Non-Financial Services:**
 - **Implementing a consulting system** for all female clients who apply for a loan throughout the year, including providing information about the financial services available in the organization and developing business skills;
 - **Organizing 12 (once a month) business trainings** in **6 regions** on financial literacy, legal and tax issues for self-employed women clients who want to start or expand their entrepreneurial activities throughout the year. *Applications will be collected from women wishing to participate in the trainings, and the number of participants will be determined based on the applications.*

"SABR Microfinance Organization" LLC regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. "SABR Microfinance Organization" LLC 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.



Director of "SABR Microfinance Organization" LLC

A handwritten signature in blue ink, appearing to be "S.B.", written over a horizontal line.

Khudoyorov S.B.