

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

“Mikrokreditbank” ATB 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 hamda ma'lumotlarni shakllantirishni ta'minlash uchun hamkorlik qiladi. Jumladan:

1. Kodeksni qo'llab-quvvatlash bo'yicha tashkiliy tashabbuslarning amalga oshirilishini ta'minlash uchun quyidagi rahbarni mas'ul etib tayinlaydi:
Ibragimova Shaxlo Alimbayevna – Boshqaruv raisi o'rinbosari.
2. Ayol tadbirkorlarni moliyalashtirish darajasining quyidagi kelishilgan ko'rsatkichlari bo'yicha statistikani yuritadi:
 - Jami bank 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 hamda miqdori;
 - Ayol tadbirkorlarga ajratilgan muammoli kreditlar ulushi (NPL);
 - Ayol tadbirkorlarning depozitlari soni va summasi;
 - 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 etiladi va kengaytiriladi:
 - 3.1 **Ma'lumotlar bazasi:**

Ko'rsatkichlar va erishilgan natijalar yuzasidan ma'lumotlarni milliy muvofiqlashtiruvchi tashkilotga taqdim etish;
 - 3.2 **Moliyaviy xizmatlar:**
 - Oilaviy tadbirkorlikni rivojlantirish dasturlari doirasida **750–760 mlrd.so'm mablag'lar hisobidan** ayol tadbirkorlarga yillik 17,5 foiz miqdorida **imtiyozli kreditlar ajratish;**
 - “Hamroh” dasturi orqali **126,6 mlrd.so'm** jalb etilgan **resurslar** hisobidan yillik 20,5 foizdan, Kichik biznesni uzluksiz qo'llab-quvvatlash dasturi doirasida hududlar toifasidan kelib chiqib, yillik 17-21 foizgacha **imtiyozli kreditlar ajratish;**
 - 3.3 **Nomoliyaviy xizmatlar:**
 - Yil davomida kamida **3 ta hududda 100 dan ortiq** ayol tadbirkorlar ishtirokida “Orzudan muvaffaqiyatgacha...” xotin-qizlar forumlarini tashkil etish;
 - Lider tadbirkor ayollar bilan hamkorlikda hududlarda 50-80 nafar ayol tadbirkor ishtirokida 10 dan ortiq amaliy seminarlar tashkil etish;
 - Raqobatbardosh va eksportbop mahsulotlar ishlab chiqaruvchi namunali ayol tadbirkor mijozlarni qo'llab-quvvatlash maqsadida ular uchun yil davomida Sparkasse dasturi doirasida drayver sohalarda tajriba almashish bo'yicha Germaniya davlatiga **biznes missiya** tashkil etish.

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

“Mikrokreditbank” ATB

Boshqaruv raisi o‘rinbosari

Ikrom Djumaniyazov

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

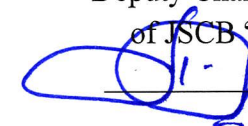
JSCB “Microcreditbank” supports the Women Entrepreneurs Finance Code and collaborates with partners and other stakeholders to implement measures and ensure the formation of data that will help eliminate the limitations and financing gaps for women entrepreneurs, including:

1. To ensure the implementation of organizational initiatives in support of the Code, appoints the following leader as responsible: **Ibragimova Shakhlo Alimbayevna - Deputy Chairman of the Board.**
2. Track the following agreed indicators on the level of financing for women entrepreneurs:
 - The share and number of female entrepreneurs among all bank 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;
 - Number and amount of deposits of 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:**
 - Within the framework of family entrepreneurship development programs, **750-760 billion soums** will be allocated to women entrepreneurs in the form of **preferential loans** at an annual interest rate of 17.5 percent;
 - Allocation of preferential loans from 20.5% per annum to 17-21% per annum depending on the category of regions of the Small Business Continuous Support Program at the expense of **126.6 billion soums** attracted through the "Hamroh" program;
 - 3.3 **Non-Financial Services:**
 - Organizing women's forums "From Dream to Success" with the participation of more than **100 female entrepreneurs** in at least **3 regions** throughout the year;
 - In collaboration with leading women entrepreneurs, organizing more than 10 practical seminars in the regions with the participation of 50-80 women entrepreneurs;
 - Supporting exemplary female entrepreneurs producing competitive and exportable products, organizing a business mission to Germany for them to exchange experience in driver sectors within the framework of the Sparkasse program throughout the year.

JSCB “Microcreditbank” regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. **JSCB “Microcreditbank”** 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.

Deputy Chairman of the Board
of JSCB “Microcreditbank”

 I. Djumaniyazov