

タジキスタン共和国
国家投資・国有財産管理委員会

タジキスタン共和国
ビジネス・インキュベーション・
プロジェクト

事業完了報告書

2023年2月

独立行政法人
国際協力機構（JICA）

有限会社 アイエムジー

タジ事
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22-001

地図

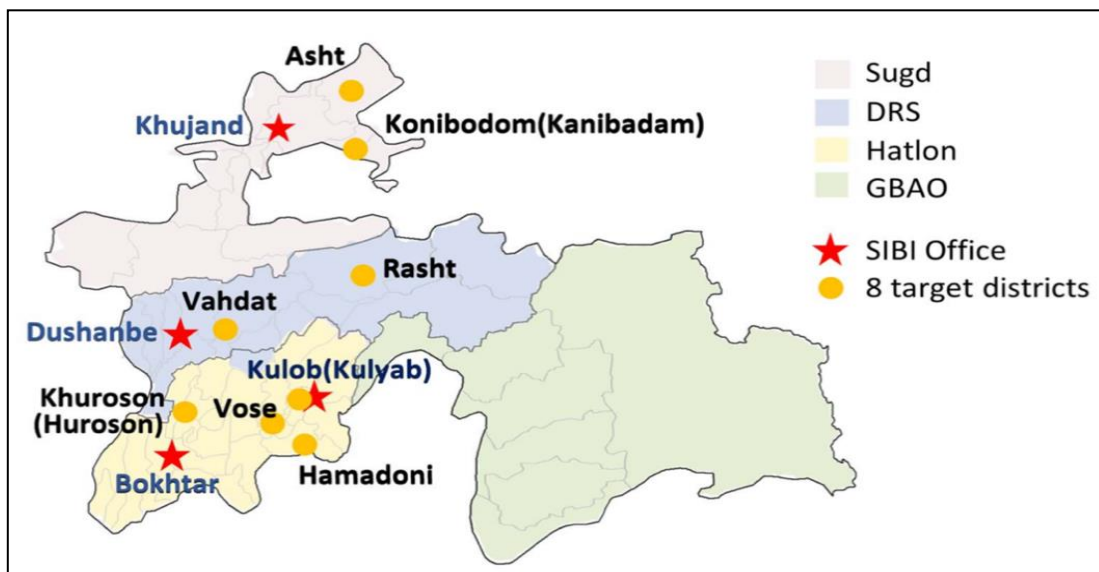
タジキスタン全土



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Cartographic Section

プロジェクト対象地域



写真



「ビジネスの基礎」研修



ミニファイナンス事業裨益者



本邦研修



アフガン難民女性支援

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略語表

ATCT	Adult Training Center of Tajikistan	タジキスタン成人訓練センター
BI	Business Incubator	ビジネス・インキュベータ
BoB	Basics of Business	ビジネスの基礎研修
CCIT	Chamber of Commerce and Industry of Tajikistan	タジキスタン商工会議所
DBI	Dushanbe Business Incubator	ドゥシャンベ・ビジネス・インキュベータ
DRS	Districts of Republican Subordination	共和国直轄地
GIZ	Gesellschaft für Internationale Zusammenarbeit	ドイツ国際協力公社
IBT	International Bank of Tajikistan	タジキスタン国際銀行
IE	Individual Entrepreneur	個人事業主
JCC	Joint Coordinating Committee	合同調整委員会
JICA	Japan International Cooperation Agency	独立行政法人 国際協力機構
MOC	Memorandum of Cooperation	協力覚書
MOU	Memorandum of Understanding	基本合意
MSE	Micro and Small Enterprise	零細・小企業
NDS	National Development Strategy	国家開発戦略
PDM	Project Design Matrix	プロジェクト・デザイン・マトリックス
PEAK	PEAK Enterprise and Innovation Programme in Tajikistan	企業イノベーションプログラム
SCISPM	State Committee on Investment and State Property Management	国家投資・国有財産管理委員会
SIBI	State Institution Business Incubator	政府機関ビジネス・インキュベータ
SOP	Standard Operating Procedures	標準作業手順書
TOT	Training of Trainers	トレーナー研修
UNDP	United Nations Development Programme	国連開発計画
UNHCR	United Nations High Commissioner for Refugees	国連難民高等弁務官事務所
USAID	United States Agency for International Development	アメリカ合衆国国際開発庁

外貨換算レート（2023年1月）

1ソモニ=13.219 円

1USD=133.21 円

プロジェクトの概要

1 プロジェクトの背景

タジキスタン共和国（以下タジキスタン）は、旧ソ連から独立後、1992年から1997年まで内戦が続いたこともあり、経済発展も他の独立国と比して遅れをとっていたが、2000年以降は年平均6-7%の経済成長を遂げてきた。しかしながら、主要産業は輸入ボーキサイトを製錬してのアルミニウムと綿花等、コモディティ要素が高く、またロシアを中心とした100万人ほどの出稼ぎ労働者からの海外送金がGDPの30%を超えるなど、ロシアなどの経済状況等外部要因の影響を受けやすい脆弱な経済構造であり、新たな高付加価値輸出製品の開発や産業多角化による経済発展、雇用創出が喫緊の課題となっている。

タジキスタン政府は、2016年に策定した国家開発戦略（NDS2016-2030）および中期開発戦略（MtDS2016-2020）において、最重要課題のひとつとして民間セクター開発を挙げている。特に、国内の民間企業の95%が中小・零細企業（うち66%がデフカン農場）であることから、零細企業を含めた中小企業の振興や、特に（移民予備軍となり得る）地方の若者による起業促進に力を入れている。

他方、ビジネス環境については、様々な課題が指摘されている。市中銀行の金利が高いこと（約30%/年）や担保提供能力がないことによる資金調達の困難さ、各種規制（税制・事業免許取得制等）の恣意的な運用等に起因する予測性の欠如といった政策・制度に関する課題に加え、企業・行政の双方が未だソ連時代の計画経済下の管理によるマインドセットを有し、ビジネス計画の策定・経営管理能力、マーケティング能力、品質管理能力や顧客志向能力等の欠如、さらには金融リテラシーが不足していることが指摘されているが、行政側でもこれらの不足を補うような機関・サービスを提供する機能を現状では有していない。

上記状況を受け、タジキスタン政府は2018年12月「ビジネス・インキュベータ設立」にかかる政府令を出し、中小企業振興・起業家育成をマנדートとして有している国家投資・国有財産管理委員会（State Committee on Investment and State Property Management：SCISPM）による運営を決定し、下部組織として「政府機関ビジネス・インキュベータ（State Institution Business Incubator：SIBI）」を設立したが、それに先駆け、政府や自治体で運営するインキュベータ運営において経験を有する我が国に対して、2017年8月に技術協力の実施を要請し、これを受けて日本政府は2019年3月にJICA技術協力プロジェクト実施を決定した。その後2019年11月25日にSCISPMとJICAによって署名された合意書に基づき、JICAは有限会社アイエムジーに本技術協力プロジェクトの実施を委託した。

2 プロジェクトのPDM

本プロジェクトのプロジェクト・デザイン・マトリクス（Project Design Matrix：PDM）の構成は以下の通り（添付資料3.3を参照）。

上位目標：「政府機関ビジネス・インキュベータ」が、起業家及び零細・小企業（Micro and Small Enterprises：MSE）の発展のために効果的なサービスを提供できるようになる。

プロジェクト目標：ドゥシャンベ・ビジネス・インキュベータ（Dushanbe Business Incubator : DBI）が確立された機能と運営方法に沿って運営される。

成果：

成果1：「ビジネスの基礎」研修の提供のモダリティが確立される。

成果2：MSEに対するビジネスプラン作成支援のモダリティが確立される。

成果3：MSEに対する金融アクセス支援のモダリティが確立される。

成果4：MSEに対するメンタリングのモダリティが確立される。

成果5：ビジネス・インキュベータとOne-Stop Windowとの連携のモダリティが確立される。

成果6：政府機関に対する、ビジネスに関する行政手続きの効率化支援のための方法論が確立される。

成果7：SIBIと国内外の同様のイニシアチブとのネットワークが形成される。

成果8：SIBIならびにDBIの効率的な運営が確立される。

受益者

直接受益者：SIBI職員（所長、副所長、地方インキュベータ所長等）14人

間接受益者：起業家、スタートアップ企業、MSE（特に若者、女性、帰還移民労働者）

PDMの変遷

2021年4月15日の第1回合同調整委員会（Joint Coordination Committee : JCC）で最初のPDM改訂が行われ、成果8（SIBIならびにDBIの効率的な運営が確立される）及び活動1-6（ミニファイナンスを提供するパイロットプロジェクトをカニバダムとクラブで実施する）が追加された。また、COVID-19の感染拡大が活動に影響を及ぼしたことから、プロジェクト期間を8ヶ月延長し、2023年2月末までとすることで合意した。

2022年4月27日の第2回JCCでは、2度目のPDM改訂が行われ、活動1-7（「リースを対象地域を中心に全国で実施する」）及びそれに関連する指標（「リースを受けた少なくとも10の事業者が収益または雇用を増加させる」）、またミニファイナンスの実施地域（アシュト）が新たに追加された。

3 プロジェクト期間

上述の通りプロジェクト期間が変更され、プロジェクトは2020年4月から2023年2月までの2年11ヶ月間実施された（添付資料3.3を参照）。

4 日本側投入

(1) 総投入額

約3億円

(2) プロジェクト専門家の投入（添付資料3.3を参照）

表 1: プロジェクト専門家及びスタッフ

担当業務	氏名
業務主任者／中小企業振興 ／ビジネス環境	森 真一
副業務主任者／中小企業振興 ／インキュベーションプログラム運営	Burneebaatar Gantumur
インキュベーションプログラム運営	阿部 直美／末永 純平
インパクト分析／業務調整	章 雅涵／赤堀 惇起
本邦研修	岩瀬 信久
クラウドファンディング	大杉 健一
ICT	内藤 智之／孫 一
プロジェクトオフィサー	Umed Kasymov／Khurshed Azamov／ Bakhtiyor Turaev／Jamilyabonu Yusupova
フィールドオフィサー	Azamat Inomzoda／Manzira Murodova
プロジェクトアシスタント	Nilufar Umarova／Diorabo Jaborova

(3) 研修員受け入れ

表 2: 本邦研修及び第三国研修

No.	内容	訪問国	参加者	期間
1	本邦研修	日本	大統領府職員1名、SIBI職員3名、 SCISPM職員 3名	2022年11月3日～ 2022年11月17日
2	第三国研修	ウズベキスタン	インキュベーションサービス裨益 者4名、SIBI職員2名	2022年11月21日～ 2022年11月25日

5 タジキスタン側投入

(1) カウンターパートの配置

表 3: カウンターパートの配置

カウンターパート	氏名・役職
政府機関ビジネス・インキュベータ	所長: Dilshod Jurazoda 副所長: Sulaimon Kurbonov 国際関係課長: Shirin Pavlonova 会計: Gulbahor Ayozova 広報・オフィスマネジャー: Lola Afonina ホジャンド・ビジネス・インキュベータ所長: Dilshod Kholmatov クラブ・ビジネス・インキュベータ所長: Khudoidod Amirshoev

(2) 執務室の提供

SIBI内にプロジェクト用執務室2部屋

第1章 プロジェクト活動

1-1 「ビジネスの基礎」研修の提供のモダリティの確立にかかる活動

成果1：「ビジネスの基礎」研修の提供のモダリティが確立される。

1-1-1 関係者へのインタビューを通じて研修及びビジネス・インキュベーションのニーズについて調査する

BIP/JICAとSCISPM/SIBIは、地理的条件、人口分布、ニーズならびに他ドナーの活動状況などを勘案し、「ビジネスの基礎」研修を実施する対象地域（ドゥシャンベ、クリャブ、ラシュト、ヴァフダット、カニバダム、フロソソ、アシュト、ハマドニ、ヴォセ）を選定した。また、文献調査並びに、JICAが本プロジェクトに先立って実施した、地元企業を支援する様々なアクターに関する調査結果を参考に、研修及びビジネス・インキュベーションのニーズを調査した。タジキスタンの起業家は需要と供給の関係や利益の計算方法といった市場経済の根本を理解していないことから、消費者の望む製品やサービスを持続可能な形で供給することができない。それにも関わらず起業家を対象とした「ビジネスの基礎」を包括的に教える研修が実施されていないことが判明した。また、そのステージを超えた起業家や零細・小企業（MSE）であっても、成長するためには経営戦略やマーケティング戦略、資金調達といった課題を乗り越える必要があるが、そのために必要なコンサルティングやメンタリングのサービスが提供されておらず、ニーズが満たされていないことがわかった。

1-1-2 指導員用及び参加者用の研修教材を開発する

「ビジネスの基礎」研修の方法（計画、準備、提供、評価）の詳細や、計画から評価までの間で使用するツールやフォーマット、関係者の役割や責任を規定するガイドライン（ロシア語版とタジク語版）を作成した（添付資料6）。また、研修の品質を保つため、「参加者用ワークブック」と「ファシリテーターガイド」を作成した。これらのマニュアルでは、ビジネスを開始する方法が、1) ビジネスとは、2) マーケティング、3) コストと価格設定、4) 簿記、5) ビジネスプラン、の5つのステップに分けて説明されているほか、様々なケーススタディがわかりやすく説明されている。「ビジネスの基礎」研修のモジュール（「参加者用ワークブック」と「ファシリテーターガイド」）は指導員や参加者からのフィードバックを踏まえて改訂を重ね、2021年2月に最終版としてまとめられた。

また、登記に必要な法的事項と登記手続きについて、主要な事業形態である個人事業主（Individual Entrepreneur：IE）、デフカン農家、法人（有限会社）の3形態別にまとめたマニュアルを作成した（添付資料15）。これらのマニュアルは、ライセンスの取得、納税申告、登記等の様々な申請手続きをステップごとに分けて説明し、手続きに関する知識が全くない起業家にも容易に理解してもらえよう、各ステップで使用する申請書のサンプルもつけている。個人事業主とデフカン農家向けのマニュアルは2021年7月より、法人向けマニュアルは2021年10月より、「ビジネスの基礎」研修参加者に配布された。また2022年1月の税制改正に伴い、各マニュアルは2022年3月に改訂された。

1-1-3 指導員並びに研修のチャンネルを特定する

UNDP、Accelerate Prosperity等の起業家支援を行う他ドナーからの情報に基づき、起業家支援の経験をもつ指導員候補者のリストを作成した。またSIBIとの合意の上、外部からの指導員に加えて、地方インキュベータ職員を含むSIBI職員も指導員候補者として研修を受けることとした。これによりMSEとの接点が増えることで、SIBI職員の研修提供能力の強化にもつながった。MSEを支援する政府機関の職員であっても、実際にMSEの抱える問題や解決方法について知識が極めて乏しい者がほとんどである。これらの職員を取って指導員に任命してMSEに対するインタラクティブなBoB研修実施の義務を与えることによって、MSEが日常的に抱える問題を彼らが直接見聞きする機会が圧倒的に増えたことになる。これを通じて、MSEのビジネスに関する理解度についてのこれら職員の知識レベルが向上し、その後の研修やSIBIでの業務を効果的に実施することができるようになった。また、SIBIが多様な受益者にサービスを提供できるよう、女性指導員やウズベク語話者の指導員も養成された。

1-1-4 指導員研修を実施する

「ビジネスの基礎」研修を行う指導員を養成するための指導員研修は2021年1月より計5回実施され、参加者は教え方や重要なポイントについて、研修で使用する教材を用いて学んだ。給与の低さや待遇面での不満が多くSIBI職員の離職率が高かったことから、指導員が不足する事態を避けるため、必要に応じて新たに発掘した指導員に対して指導員研修を実施した。指導員研修の実績は以下のとおり。

表 4: 実施された指導員研修

No	日付	実施場所	参加者	対象県
1	2021年1月25～27日	ホジャンド・ビジネス・インキュベータ(BI)	4	アシュト、カニバダム
2	2021年2月24～25日	ドゥシャンベBI	14	ドゥシャンベ、ヴァフダット、ラシュト、クリャブ、ハマドニ、ヴォセ、フロソン
3	2021年10月11～12日	クリャブBI	1	クリャブ、ハマドニ、ヴォセ、フロソン
4	2021年11月9～10日	アシュトBI	1	アシュト、カニバダム
5	2022年4月20～21日	ドゥシャンベBI	16	全県
合計			36	

プロジェクト終了時において、活用可能な指導員は以上36名のうちSIBI職員10名、外部人材で15名である。

また、指導員研修を修了した指導員については、経験やスキルに基づき「マスタートレーナー」「トレーナー」「アシスタントトレーナー」「バックアップトレーナー」「アシスタントバックアップトレーナー」の5つのカテゴリーに分けた。「マスタートレーナー」と「トレーナー」については、単独での研修実施に必要な経験とスキルを持っていることから、研修は主に彼らによって実施された。指導員の詳細を「表 5: 「ビジネスの基礎」研修の指導員」に示す。

表 5: 「ビジネスの基礎」研修の指導員

レベル	定義	No	名前	対象郡	備考
マスター トレーナー (4)	指導員研修を実施 できる	1	Ibragimov Shuhrat	アシュト、カニバダム	
		2	Kholmatov Dilshod	アシュト、カニバダム	
		3	Kurbonov Sulaimon	ドウシャンベ	
		4	Shamaev Vitaliy	ドウシャンベ	
トレーナー (8)	「ビジネスの基 礎」研修を単独で 実施できる	5	Amirshoev Hudoidod	クリャブ	
		6	Haydarov Hojiakbar	ドウシャンベ、ハマドニ、フ ロソン、ラシュト、ヴァフダ ット、ヴォセ、クリャブ	
		7	Jalilov Bakhtiyor	同上	
		8	Kurbanov Ibrohim	同上	
		9	Muhsinova Farzona	アシュト、カニバダム	女性
		10	Shukrihudoev Umed	ドウシャンベ、ハマドニ、フ ロソン、ラシュト、ヴァフダ ット、ヴォセ、クリャブ	
		11	Yusufzoda Omina	クリャブ、ハマドニ、ヴォ セ、フロソン	女性
		12	Ruzimatova Nafisa	アシュト、カニバダム	女性、ウズベク語話者
アシスタ ントトレ ーナー (4)	「トレーナー」支 援のもと「ビジネ スの基礎」研修を 実施できる	13	Batyrshin Ignat	同上	
		14	Nazarov Aminjon	クリャブ	
		15	Shobudinova Rukhshona	ドウシャンベ	女性
		16	Lutfulloi Davlat	ドウシャンベ	
バックア ップトレ ーナー (11)	トレーナーが不足 した際に「ビジネ スの基礎」研修を 単独で実施できる	17	Afonina Lola	-	女性
		18	Ayozova Gulbahor	-	女性
		19	Ismoilov Ismatullo	ドウシャンベ	
		20	Faromuzova Nisso	ドウシャンベ	女性
		21	Nurmatova Sanoat	ホジャンド	女性
		22	Rahmonzoda Manizha	クリャブ	女性
		23	Sharifov Aziz	ドウシャンベ	
		24	Faromuzov Alisher	ドウシャンベ	
		25	Kurbonova Barno	ドウシャンベ	女性
		26	Nasriddinov Kamariddin	ドウシャンベ	
		27	Umarzod Sino	クリャブ	
バックア ップアシ スタント トレーナー (9)	アシスタントトレ ーナーが不足した 際に「ビジネスの 基礎」研修の実施 を支援する	28	Batyrshin Vitaliy	-	
		29	Isoeva Nodira	-	女性
		30	Qurbonov Sorbon	-	
		31	Tagoeva Rukhsora	-	女性
		32	Boymatova Madina	ドウシャンベ	女性
		33	Odinaev Ilhom	ドウシャンベ	
		34	Rahmonova Sabrina	ドウシャンベ	女性
		35	Rozikov Muhammadnasim	ドウシャンベ	
		36	Alipora Firuza	アシュト	女性、ウズベク語話者

1-1-5 起業家および零細・小企業への研修を実施する

SIBIとの協力の下、BIPは2021年1月より「ビジネスの基礎」研修を82セッション実施し、参加した研修生は874人に上った。82セッションの中には、国連難民高等弁務官事務所（UNHCR）より紹介を受けたアフガニスタン難民に対する4セッションの研修が含まれている。実施した「ビジネスの基礎」研修を「表 6: 実施された「ビジネスの基礎」研修」に示す。

表 6: 実施された「ビジネスの基礎」研修

No	対象郡	セッション数 ¹	日付 ²	研修生数		
				男性	女性	合計
1	アシュト (17セッション)	3	2021年2月16～18日	22	7	29
		2	2021年10月21～23日	13	13	26
		2	2021年11月11～13日	14	8	22
		2	2022年2月12～14日	17	3	20
		2	2022年6月8～10日	17	3	20
		2	2022年7月6～8日	14	8	22
		2	2022年8月3～5日	17	7	24
2	カニバダム (12セッション)	3	2021年3月4～6日	19	11	30
		3	2021年3月25～27日	18	10	28
		3	2021年4月22～24日	22	8	30
		3	2021年8月25～27日	15	8	23
3	クリャブ (34セッション)	1	2021年6月8～10日	8	4	12
		2	2021年7月5～7日	11	13	24
		3	2021年8月11～13日	16	13	29
		2	2021年8月24～26日	12	12	24
		3	2021年9月28～30日	24	7	31
		3	2021年10月11～13日	21	14	35
		3	2021年10月27～29日	19	16	35
		3	2021年12月14～16日	21	13	34
		3	2022年5月12～14日	18	12	30
		3	2022年5月26～28日	26	6	32
		2	2022年6月8～10日	21	4	25
		3	2022年6月16～18日	22	10	32
4	ドゥシャンベ (3セッション)	1	2021年5月5～7日	8	4	12
		1	2022年7月13～15日	4	3	7
		1	2022年11月17～19日*	0	19	19
5	ヴォセ (2セッション)	2	2022年11月2～4日	23	0	23
6	ヴァフダット (9セッション)	2	2022年9月28～30日	17	8	25
		2	2022年10月19～21日	5	15	20
		2	2022年11月2～4日	0	27	27
		1	2022年11月23～25日*	0	12	12
		2	2022年11月30日 ～12月2日*	0	26	26
7	ラシュト (1セッション)	1	2022年11月9～11日	13	2	15
9	ハマドニ (2セッション)	2	2022年11月15～17日	7	18	25
合計 82セッション				508	366	874

「ビジネスの基礎」研修は、研修生がビジネスの基礎を学び、簡単なビジネスプランを作成できるようになることを目的としていた。ミニファイナンスを希望する研修生に対しては「ビジネスの基礎」研修を受講した後に簡易ビジネスプランを作成しBIP/SIBIに提出することを求めた結果、計701人（全体の80%）の研修生がビジネスプランを作成し、BIP/SIBIに提出した。

研修生は、研修の前後にはビジネス知識に関する30点満点のテストを受けた。研修前の平均点は4点であったのに対し、研修後の平均点は26点であった。指導員やBIPスタッフによれば、研修生の教育レベルは地域によって異なり、特にソグド州や共和国直轄地の参加者は研修内容を素早く

¹ 複数のセッションが複数のトレーナーによって同時に実施された。

² *のついた研修は、UNHCRと共同でアフガニスタン難民に対して実施された。

理解し、その多くが計算も問題なくこなすことができた。イスラム教がより厳格なハトロン州では、参加者が女性のみのセッションの場合は女性のトレーナーが「ビジネスの基礎」研修を提供することで、より多くの女性が参加できるようにした。その結果ハトロン州の参加者の41%は女性となった。

「ビジネスの基礎」研修の効果を測るため、各セッション終了後に研修生の満足度評価を実施した結果、回答者の94%が「研修内容は理解しやすかった」と回答したほか、全員が「研修を通じて新しい知識が身についた」と回答した。また、回答者は研修内容がニーズに「とても合っていた」（68%）または「合っていた」（32%）と感じており、指導員のパフォーマンスは「素晴らしい」（84%）または「良い」（16%）と回答した。これらの結果から、「ビジネスの基礎」研修は研修生のニーズを満たしていたと言える。

1-1-6 ミニファイナンスを実施する

COVID-19の感染拡大によって影響を受けた移民に対する取り組みとして、BIPは2020年9月に追加の活動としてミニファイナンスを開始した。JICAとBIPは、ロシア等から強制帰還させられた移民労働者や、COVID-19の感染拡大による影響で出稼ぎに出られなくなった人々をミニファイナンスの対象とすることで合意した。こうした人々の居住地や、DBIならびに他のSIBIビジネス・インキュベータからのアクセスに鑑み、BIPとSIBIは「ビジネスの基礎」研修を実施している8郡のうちカニバダム・アシュト・クリャブをミニファイナンスの対象地域として選定した。

ミニファイナンスを受けるための要件として、「ビジネスの基礎」研修に出席し基本的なビジネス知識を身につけることに加えて、以下のいずれかを満たすことを求めた（詳細は添付資料7「ミニファイナンス実施ガイドライン」を参照）。

- 出稼ぎをされていて、2019年7月1日以降にタジキスタンに帰国した人。
- 2020年1月1日以降に国外で就労するための許可証を取得したものの、出国できなかった人。

ミニファイナンスでは、「ビジネスの基礎」研修修了後に提出したビジネスプランが実施可能と判断された申請者に対して最大5,700ソモニ（約500米ドル）の機材を貸与した。すなわち、計429人の帰還移民労働者が計画したビジネスを開始するために必要な資機材を提供した。

ミニファイナンスの受益者の内訳を「**図 1: 地域別ミニファイナンス受益者数**」に示す。ミニファイナンス対象地域の中ではクリャブが最も受益者数が多かった。これはSIBIクリャブ事務所が「ビジネスの基礎」研修と併せて、ミニファイナンスに関する情報を積極的に宣伝したことが寄与したと考えられる。カニバダムでは多くの移民労働者がロシア等に出稼ぎに戻り始めたことが判明して以降はミニファイナンスの申請受付を停止したため、受益者数は他地域より少ない結果となった。受益者の約40%が女性であったが、女性の「ビジネスの基礎」研修への参加を促進したことがこの結果につながったと考えられる。クリャブ地域においては、女性が家の外で働くことへの抵抗が大きく、収入を得る機会が極めて限られている。本プロジェクトで、家にいながらにしてできる縫製やベーカリーなどの起業を支援したことにより、女性が自ら収入を得ることができ

るようになり、自由裁量で支出できる機会が増加したことで、家庭での地位（権利・自由度）が向上した事例が多くみられた。

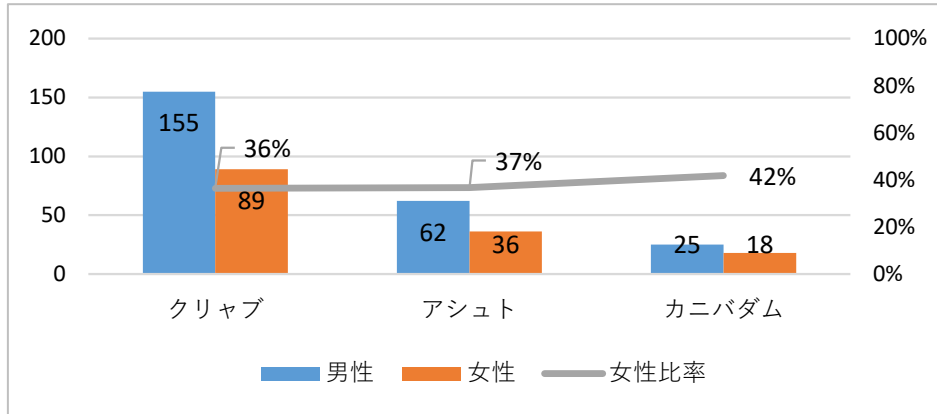


図 1: 地域別ミニファイナンス受益者数

「図 2: ミニファイナンス受益者の年代(対象3地域合計)」が示す通り、受益者の年齢は男性では30代が最も多かった一方、女性は60代を除いた全年代が概ね同じくらいの割合であった。また、「図 3: ミニファイナンス受益者の年代(地域別)」が示す通り、地域別でも同様の傾向であった。

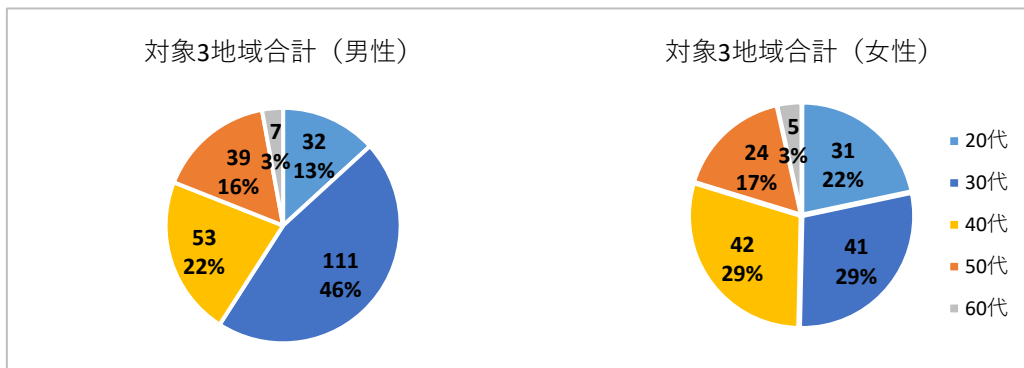
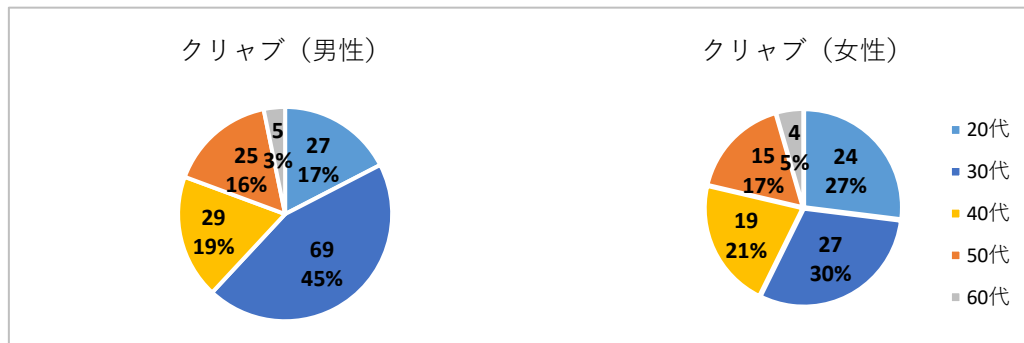


図 2: ミニファイナンス受益者の年代(対象3地域合計)



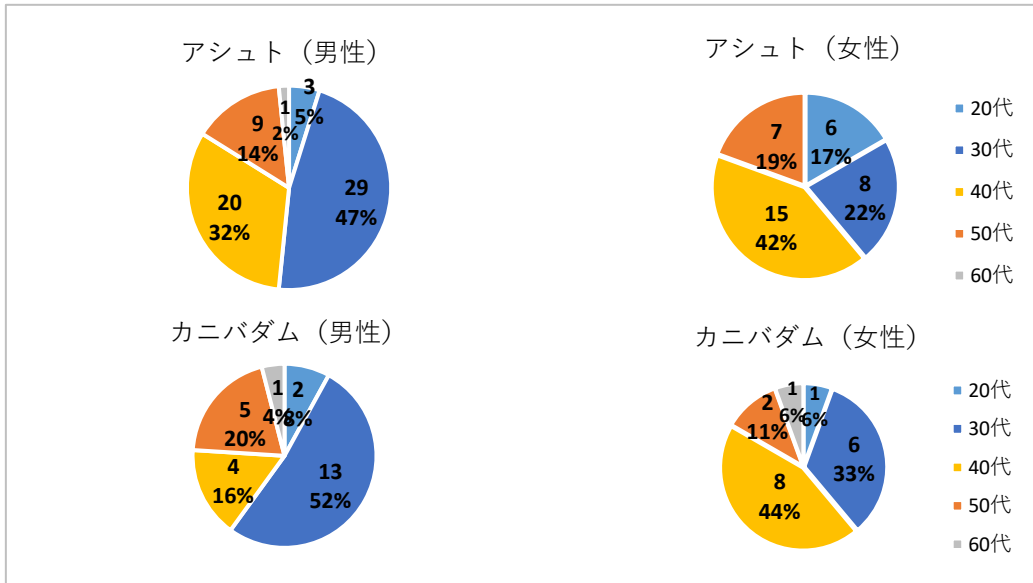


図 3:ミニファイナンス受益者の年代(地域別)

ミニファイナンスで提供された機材を用いて新たな事業を始めることを目指した受益者は全体の80%（地域別では60から90%）であり、残りの20%は、機材を貸与される前からすでに事業を実施している者であった（どちらにも属さない6名についてはロシアに再度渡航した者が5名、病気になった者が1名である）。

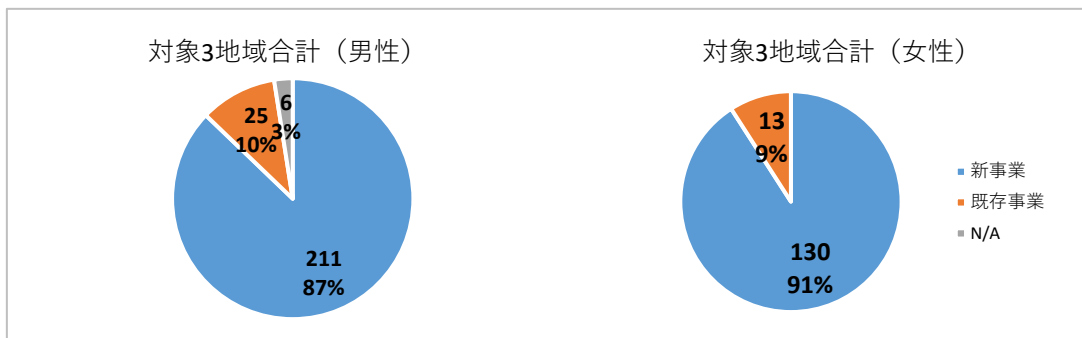


図 4:事業の分類(対象3地域合計)



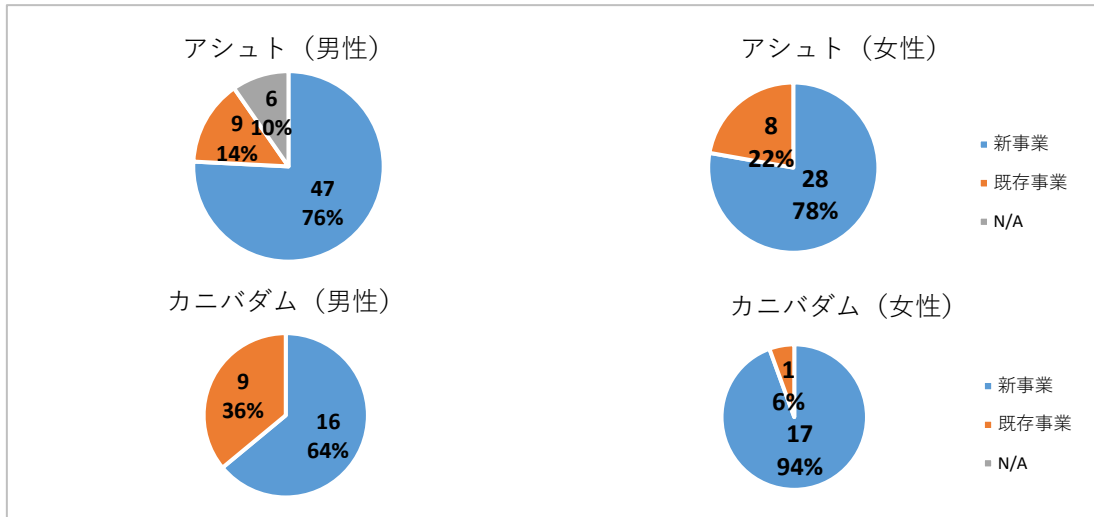


図 5: 事業の分類(地域別)

事業内容は、男性受益者の半数近くが「建設・リフォームサービス業」で最も多く、「金属・木材を利用した製造業」、「洗車・自動車修理業」がこれに続く。女性の受益者については、「縫製業」や「食品（パン屋、カフェ、ファストフード）」等の自宅でできる事業の割合が最も高く、約70%が「縫製業」、約20%が「食品（パン屋、カフェ、ファストフード）」であった。

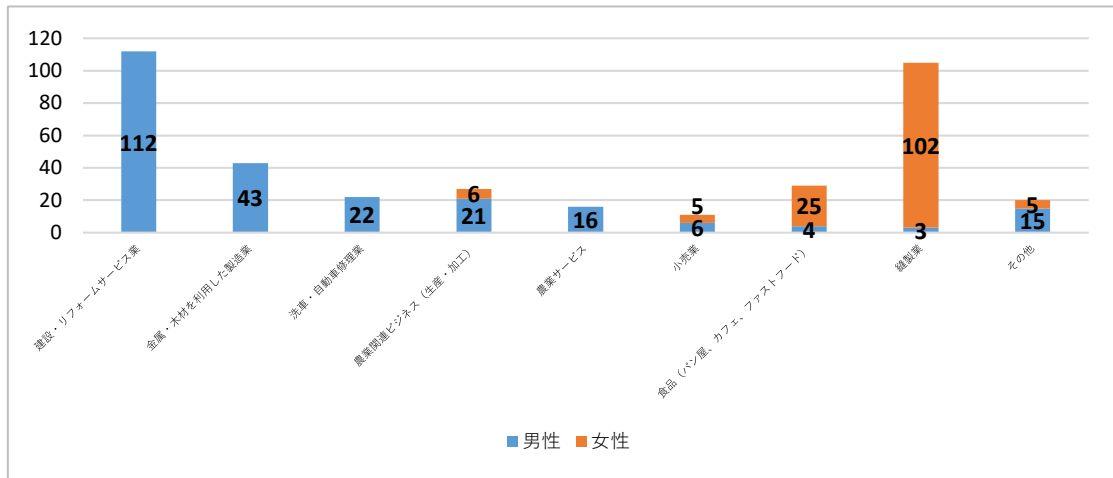


図 6: セクター別事業内容(対象3地域合計)

ミニファイナンス事業成功事例

＜クリャブ郡＞

(1) ザイディン氏はコロナ禍で2020年にロシアからクリャブ郡への帰国を余儀なくされたが、ほどなくして郡庁舎でBIPのミニファイナンス事業の話聞いた。クリャブ郡で生まれ育ったザイディン氏は、中央市場では、人々が仕事や買い物の合間に手軽に食べられるものがよく売れていることを思い出し、研修に参加してホットドッグ屋をオープンするためのビジネスプランを作成した。ビジネスプランが承認され、貸与された機材をもとに中央市場に小さなホットドッグ屋をオープンした。サイディン氏が予想した以上にホットドッグの売れ行きはよく、ほどなくして別の市場に2号店をオープンした。

(2) シリンモ氏は、2015年から2020年までの5年間、ロシア・イヴァノヴォ市の縫製工場で働いていた。コロナ禍でロシアへの再渡航ができなくなったとき、タジキスタン国内でなんとか収入を得たいと思っていたときに、BIPの話聞き、縫製業をスタートするビジネスプランを作成した。貸与されたミシンと縁かがり用のロックミシンを利用して、家族と住みながら収入を得ることができている。

＜アシュト郡＞

(1) ゴイルジョン氏は若い時から写真を撮ることを趣味としていた。ロシアから強制送還された後、これからは出稼ぎに行かずに、起業して収入を得たいと考え、「ビジネスの基礎」研修に参加した。そこで彼は、趣味と実益を兼ねたビジネスを起業することを思い立ち、ビジネスプランを作成してプロ用の機材を申請した。アシュト郡での結婚式などのイベントの注文が継続的に入るようになり、すでに多くの顧客を獲得している。

(2) 2021年にコロナ禍の影響で職を失いタジキスタンに戻ってきたゴイルジョン氏は、労働移民として、5年間ロシア・エカテリンブルグの床屋で働いていた。「ビジネスの基礎」研修で作成したビジネスプランが承認され、貸与された機材で念願の床屋をアシュトで開店することができた。常連客も増え、家族を養うのに十分な収入をすでに得ることができている。

受益者のモニタリング³は原則として各受益者を直接訪問して行い、訪問できないときにのみ電話によるインタビューを実施した。モニタリングを通じて確認されたミニファイナンスの結果とインパクトを下図に示す。

受益者の80%以上が、ミニファイナンスを通じて備品や機材の提供を受けてから少なくとも6ヶ月間事業を継続していた。インタビューから得られた事業停止の主な理由は、(a) 受益者が提供された備品や機材を壊してしまった、(b) 受益者が結婚または妊娠により事業を継続できなくなった、であった。

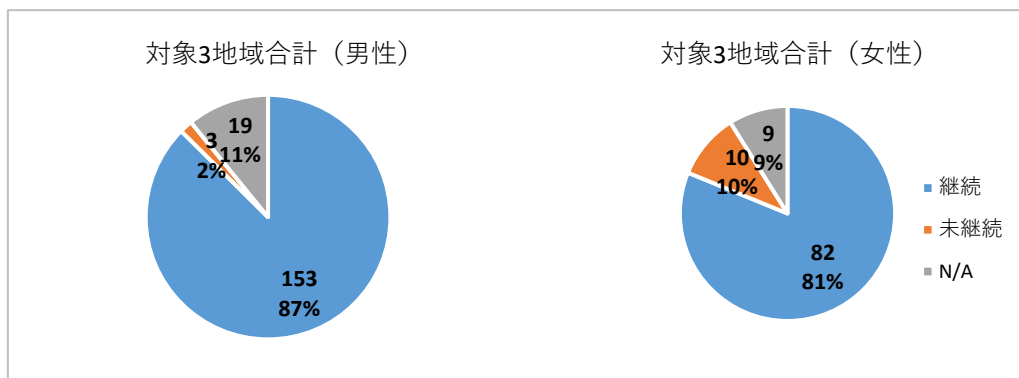


図 7: ミニファイナンス後の事業の継続性(対象3地域合計)

³ モニタリングは機材が受益者に提供されてから通常6~8ヶ月後に行われたものの、そのタイミングは季節性や受益者の事業の進捗状況に応じて設定された。

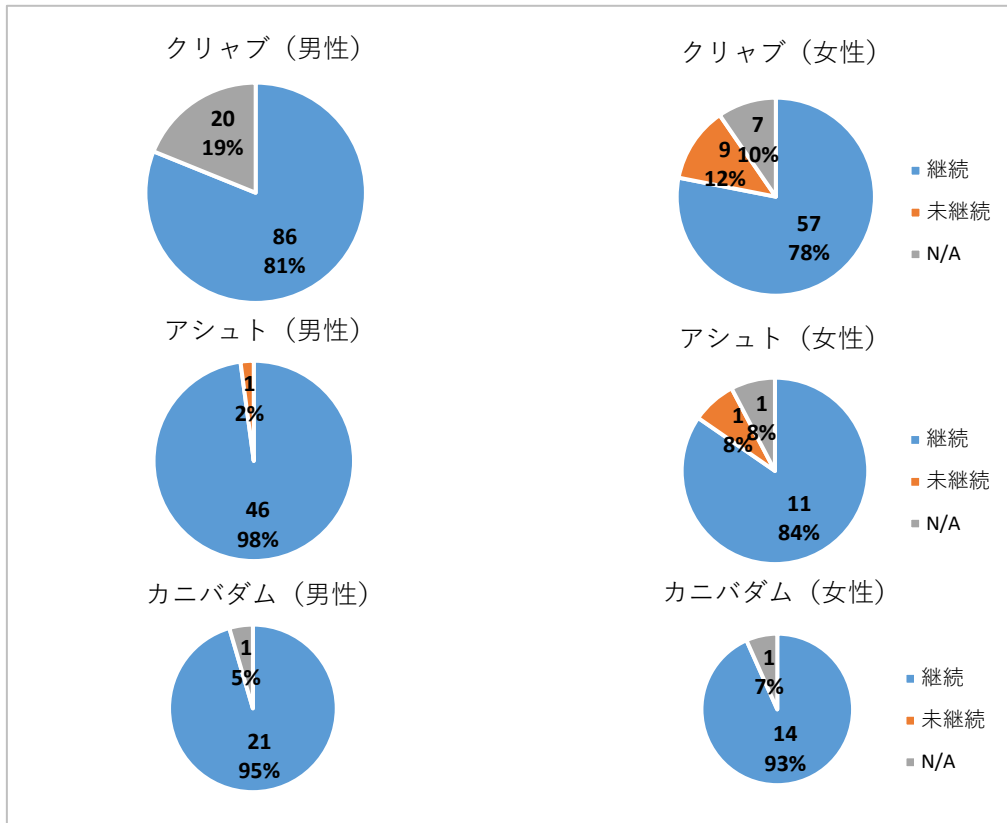


図 8: ミニファイナンス後の事業の継続性(地域別)

男女合わせた全体の受益者の80%近くの収益が増加した。「N/A」と分類された受益者については、男性の場合多くはすでにロシアに移住してしまっており、女性の場合記録をつけていなかったことから、収益の変化を確認できなかった。

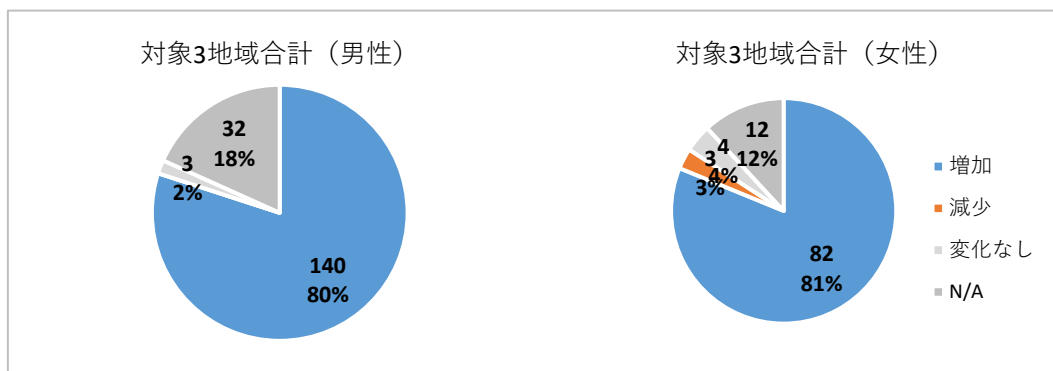


図 9: 月収の変化(対象3地域合計)

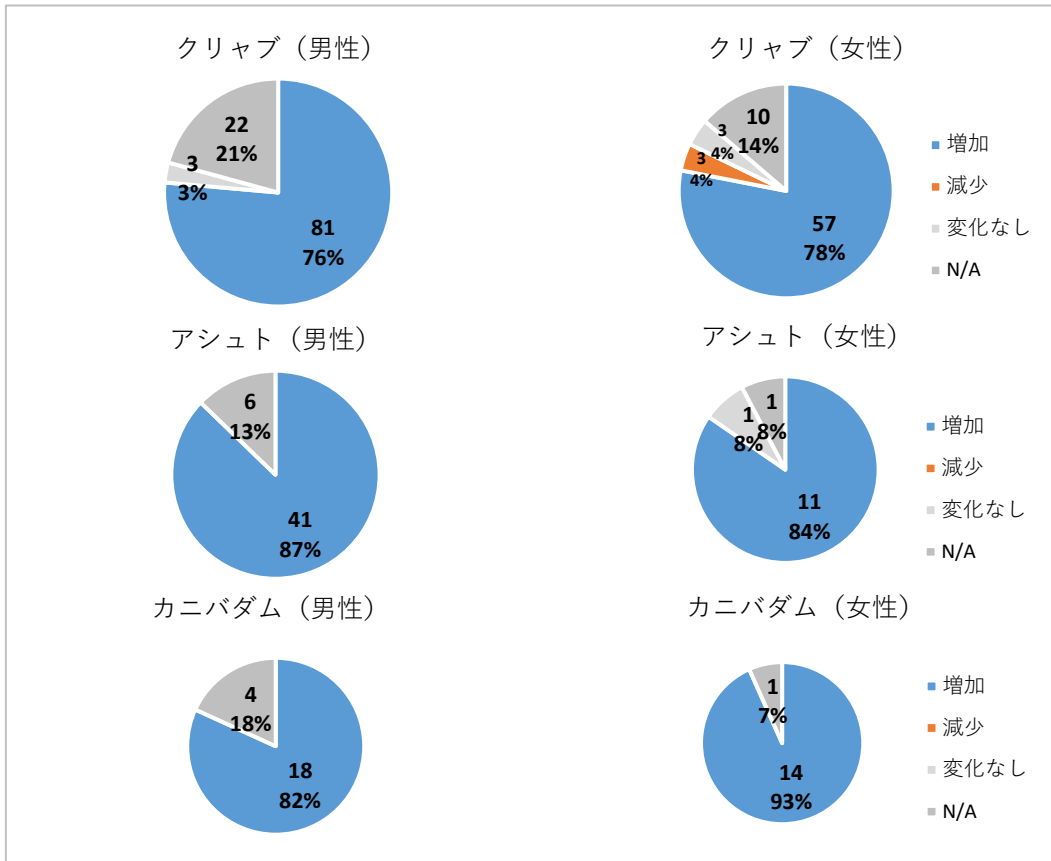


図 10: 月収の変化(地域別)

図 11 は、「図 9: 月収の変化(対象 3 地域合計)」で収益が「増加」した受益者の収益の変化を示したものである。両者を合わせると、月収増加額が 500～999 ソモニ (約 6,500 円～13,000 円) の受益者が最も多かった。男性受益者は、ミニファイナンスで備品や機材を受け取ってから、女性受益者より多くの収益を上げている傾向があり、これは実施する事業内容の違いによるものと考えられる。

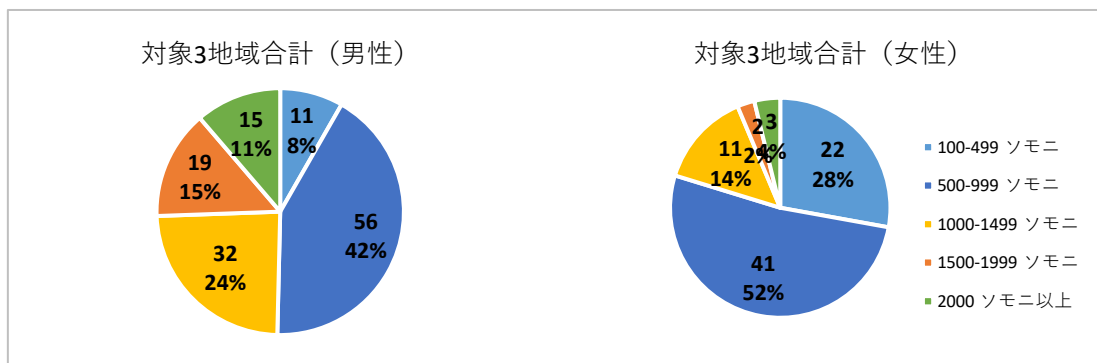


図 11: 月収の増加額(対象3地域合計)

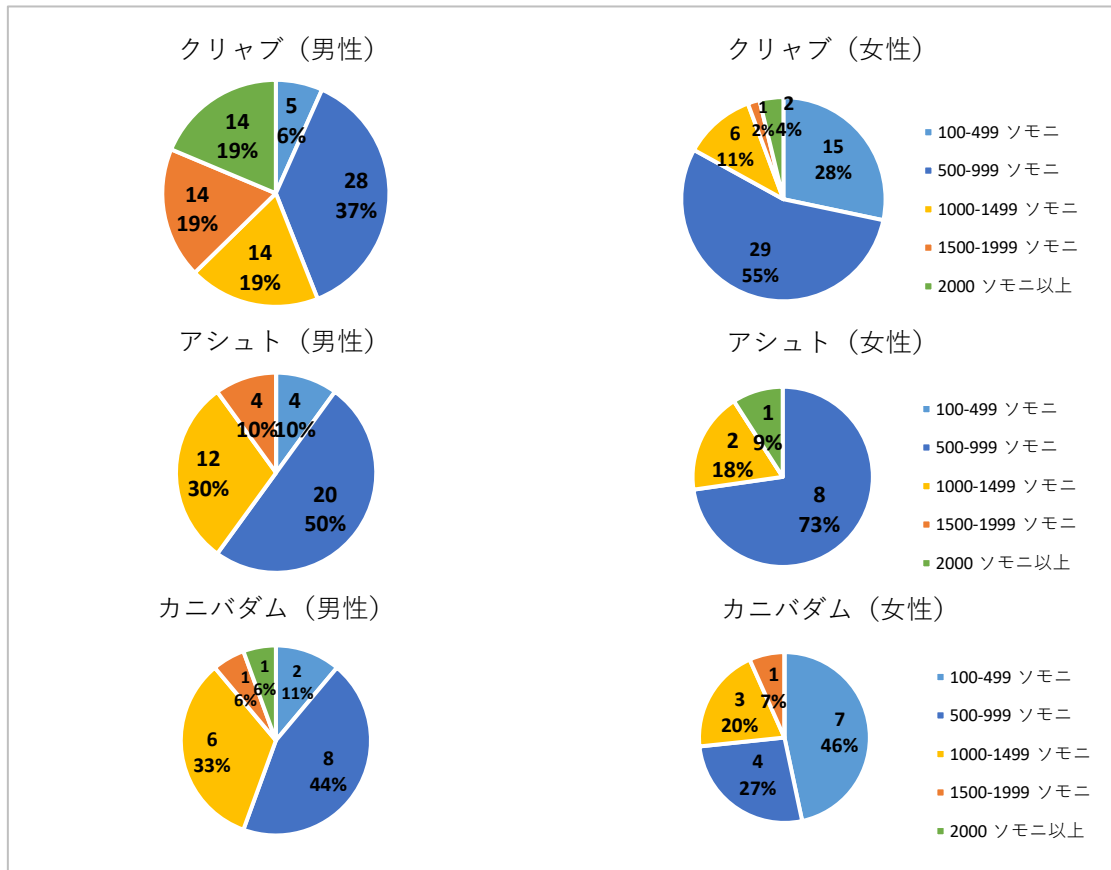


図 12: 月収の増加額(地域別)

1-1-7 リース事業を実施する

BIPは、(a) 起業家の機材購入を支援するリースのためのリボルビングファンドの有効性の検証、(b) ロシア等から強制帰還させられたタジキスタンの移民労働者やCOVID-19感染拡大の影響で国外に出稼ぎにいけなくなった人々のための雇用の創出を目的に、パイロットプロジェクトとしてリース事業を実施した。この背景には、より収益性が高く有望なビジネスに大型かつ高額な機材を利用する機会を与えることによって、ビジネスが発展するポテンシャルが高く、より多くの雇用創出につながる事が確認されたためである。SIBIの人的資源の不足等の技術的な理由から、タジクアグロリーシングがリースの実施パートナーとして選定され、2021年12月29日にSCISPMはタジクアグロリーシングに対して委任状を発出した。リースに関する最終協力覚書は2022年2月にSCISPM、タジクアグロリーシング、JICAによって署名され、BIPはリース実施に係るガイドラインを作成し(添付資料10)、タジクアグロリーシングの合意の上、SIBIとJICAタジキスタン事務所によって承認された。

BIPは、タジクアグロリーシング内にリース用のリボルビングファンドを立ち上げ、購入した機械や機材を、対象8郡内のリース要件を満たした起業家にリースした。リースを受けるための要件として、借入人はデフカン農家、パテントまたは証明書に基づく個人事業主、または法人として農業関連事業を行った経験があることを求めた。さらに、借入人が、移民労働者を雇用する、リースされた機械や機材を使用して移民労働者に農業機械サービスを提供する、あるいは借入人

自身が移民労働者であるのいずれかの要件を満たすことを求めた（詳細については、添付資料10「(3) 対象受益者と要件」を参照）。募集要項には、対象機材は農機に限らず食品加工機材や木工の機材なども多く載せ、広く応募勧奨をしたものの、本活動を行う機関がタジクアグロリーシングとなったことで、同機関の職員にとって日常的に接点がある農民からの応募に偏ってしまったことから、結果的に申請機材は農機のみとなった。リースは、リース料を支払うのに十分な収益を生み出すことのできる事業に提供されるべきであるため、ミニファイナンスで使用される簡易ビジネスプランのフォーマットは、事業の収益性を判断するには不十分であった。また、農業を含む農業関連事業特有の要素についても精査される必要があったことから、FAO投資センターが開発したソフトウェア「RuralInvest」を利用して、各サブプロジェクトのビジネスプランを作成することとした。RuralInvestはアグリビジネスの実現可能性を判断するのに有効であることが証明されており、世界中で広く活用されているソフトウェアである。BIPはFAO投資センターに対して、BIPが採用した農業コンサルタント（実際に各リースプロジェクトのビジネスプラン作成を担当）に対する研修の実施を依頼した。研修は2022年2月21日から3月4日まで実施され、計7人の参加者（農業コンサルタント）が修了し、そのうち2人が受益者の支援を行った。

タジクアグロリーシングのフィールドオフィスが申請を受け付け、BIPとタジクアグロリーシングは共同でこれらの予備審査を行った。予備審査を通過した事業者に対しては農業コンサルタントが派遣され、当該コンサルタントが申請者と協力しつつRuralInvestを用いてビジネスプランを作成した。その結果、6つのビジネスプランが提出され、2022年5月にSCISPMの代表者が委員長を務める評価委員会によって承認された。その後、タジクアグロリーシングは各受益者と契約を結び、リース機械を提供した。リースの予算の合計が2,000万円であったことから、プロジェクト終了までに10件のリース契約が締結されることが想定されていたものの、リース予算の一部を本邦研修に振り替えたことから、6件のリースが契約された2022年10月にそれ以上の契約締結を中止せざるを得なくなった（もう1件の申請書がタジクアグロリーシングに提出され、RuralInvestを用いたビジネスプランが作成されたが、プロジェクト期間内での契約締結は見送られ、当該資金は6件のリースの頭金から構成されていたリボルビングファンドから拠出されることとなった）。

リースの各サブプロジェクトの概要とそのインパクトを以下にまとめる。

表 7: リースサブプロジェクトとそのインパクト

1. Alijon				
(1) 事業概要	所在地	ヴォセ		
	商品・サービス	穀物・果物の栽培、機械サービスの提供		
(2) リース機材とその使用計画	リース機材	ベラルーシ製トラクター MTZ 82.1 (82馬力) 1台		
	リース機材の用途	穀物・果物の生産及び近隣の帰還移民農民向け機械サービス		
	想定される間接受益者	(a) Alijonの機械サービスを受ける近隣の帰還移民農家 (b) Alijonに雇用される帰還移民労働者		
	背景・正当性	Alijonは140haと家畜(羊とヤギ)400頭を有するデフカン農場である。リース前の年間売上は200,000ソモニ、年間利益は80,000ソモニであった。リースを受ける前は、穀物や果物の生産に11haを使用し、残る129haは家畜用の牧草地であった。収穫された穀物は家畜の飼料か自家消費として使用されていた。収入源を多様化するため、農場主は近隣の世帯向けに機械サービスを提供することとした。		
想定される社会的・経済的インパクト	少なくとも10人の近隣農民(帰還移民)がAlijonの機械サービスを利用することで、トラクターサービスを利用するために長距離を移動する必要がなくなり、支出を抑えられるようになることが期待された。			
(3) リースの直接受益者に対するインパクト	従業員数の変化	季節労働者	(リース前) 7人	(リース後) 8人
		常勤労働者	(リース前) 0人	(リース後) 4人
		備考	リース期間の最初の6ヶ月で、主に女性の季節労働者(帰還移民ではない)を追加雇用した。	
	機械サービスの顧客数の変化	(リース前) 8人	(リース後) 14人	
		ビジネスプランで機械サービスの顧客として想定されていた帰還移民は全員ロシアに戻ったことから、機械サービスは提供されなかった。		
	耕地面積の変化	(リース前) 10ha	(リース後) 20ha	
		トラクターによって穀物・果物生産拡大が可能になった。		
	生産量の変化	(リース前) 10トン	(リース後) 20トン	
穀物の栽培面積が10ha拡大したことで生産量が増加した。				
収入の変化	(リース前) 200,000ソモニ	(リース後) 250,000ソモニ		
	リース期間の最初の6ヶ月でトラクターを用いて得た収入は50,000ソモニであった。Alijonはシーズンの終わり(2023年1月)までに収穫物を販売することで、更なる収入の増加を見込んでいる。			
(4) リースの間接受益者に対するインパクト	間接受益者(近隣農民)はリースを通じて以下の恩恵を受けた。 (a) 機械サービスを利用するためにかかる時間が減り、以前より利用しやすくなった。 (b) より効率の良い新しいトラクターを使用することで、栽培にかかる時間が減少した。 (c) 間接受益者にとって機械サービスがより安価(1haあたり20%減)になった。それにより各間接受益者が1年間に削減できるコストは平均して600ソモニである。			

2. デフカン農場 "Muhammadi Alikhon"				
(1) 事業概要	所在地		ハマドニ	
	商品・サービス		綿花・トウモロコシの栽培、土地の賃貸	
(2) リース機材とその使用計画	リース機材		ベラルーシ製トラクター MTZ 82.1 (82馬力) 1台	
	リース機材の用途		綿花・トウモロコシの栽培と近隣農民向け機械サービス	
	想定される間接受益者		(a) Muhammadi Alikhonから機械サービスを受ける近隣帰還移民農民 (b) Muhammadi Alikhon に雇用される帰還移民労働者	
	背景・正当性		Muhammadi Alikhonは7.5ha (2.5haは綿花・トウモロコシ栽培に使用され、残る5haは近隣農民に貸し出されている) を有するデフカン農場である。年間売上は367,000ソモニ、年間利益は200,000ソモニである。農場主は収入の向上のため、綿花栽培面積の拡大と帰還移民を含む近隣農民向けの機械サービスを始めることとした。	
想定される社会的・経済的インパクト		リース機材を用いて綿花の栽培面積を2.5haから4haに拡大し、生産量が増加する。また、有料の機械サービスを、帰還移民を含む、近隣農民少なくとも10人に対して提供する。さらに、10人の季節労働者(女性及び帰還移民)の雇用が想定されていた。		
(3) リースの直接受益者に対するインパクト	従業員数の変化	季節労働者	(リース前) 0人	(リース後) 0人
		常勤労働者	(リース前) 7人	(リース後) 20人
		備考	90%の季節労働者は女性であった(帰還移民はロシアに戻っていたことから雇用されなかった)。	
	機械サービスの顧客数の変化	(リース前) 5人		(リース後) 30人
		Muhammadi Alikhonはリース機材を用いた機械サービスで得た利益を用いて機械を追加購入し、結果、機械サービスの顧客数がさらに増加した。		
	耕地面積の変化	(リース前) 7.5ha		(リース後) 20ha
		5haはMuhammadi Alikhonによる栽培に使用され、15haは近隣農民に賃貸されている。		
生産量の変化	(リース前) 6トン		(リース後) 82トン	
	82トンのうち70トンは貸し出されている土地で生産されたものである。			
収入の変化	(リース前) 367,000ソモニ		(リース前) 550,000ソモニ	
	リース期間の最初の6ヶ月で得た収入は550,000ソモニであり、シーズンの終わり(2023年1月)には867,000ソモニまで増加することが予想されている。			
(4) リースの間接受益者に対するインパクト	<p>間接受益者(近隣農民)はリースを通じて以下の恩恵を受けた。</p> <p>(a) 機械サービスを利用するためにかかる時間が減り、以前より利用しやすくなった。</p> <p>(b) より効率の良い新しいトラクターを使用することで、栽培にかかる時間が減少した。</p> <p>(c) 間接受益者にとって機械サービスがより安価(1haあたり20%減)になった。それにより各間接受益者が1年間に削減できるコストは平均して600ソモニである。</p>			

3. Rakhshona				
(1) 事業概要	所在地	アシュト		
	商品・サービス	綿花・果物の栽培、養殖、畜産		
(2) リース機材とその使用計画	リース機材	ベラルーシ製トラクター MTZ 82.1 (82馬力) 1台		
	リース機材の用途	綿花・果物の栽培		
	想定される間接受益者	Rakhshonaに雇用される帰還移民労働者		
	背景・正当性	Rakhshonaは1,090haを有するアシュトのデフカン農場である。リース前はそのうちの612haのみ使用しており、残る478haは灌漑施設がないために使用されていなかった（土地の埋め立て作業が行われていた）。2021年の年間売上は33,480,000ソモニ、年間利益は14,916,000ソモニであった。Rakhshonaは（未使用の478haを改善して）耕地面積の拡大を目指しており、追加の農業機械が必要であった。		
想定される社会的・経済的インパクト	リース機材を用いて2023年末までに耕地面積を612haから750haに拡大することを予定していた。また、Rakhshonaはリース以前から帰還移民労働者を10人雇用しており、綿花の収穫時期には季節労働者としてさらに多くの帰還移民が雇用されることが期待された。			
(3) リースの直接受益者に対するインパクト	従業員数の変化	季節労働者	(リース前) 400人	(リース後) 450人
		常勤労働者	(リース前) 800人	(リース前) 900人
		備考	帰還移民労働者21名が季節労働者として雇用された。	
	機械サービスの顧客数の変化	N/A (機械サービスは提供されていない)		
	耕地面積の変化	(リース前) 612ha	(リース後) 612ha	
		灌漑の建設が続いているため、2022年12月末までに耕作面積に変化はなかった。2023年中に、リース機材を活用し、耕作面積を拡大する予定となっている。		
	生産量の変化	(リース前) 2,700トン	(リース後) 2,700トン	
		耕作面積の拡大が間もなく予定されているため、生産量は2023年に増加する見込みである。		
収入の変化	(リース前) 30,000,000 ソモニ	(リース後) 32,000,000 ソモニ		
	リース期間の最初の6ヶ月の収益は、農産物の販売増によってわずかに増加した。加えて、リースされたトラクターが新しいため、メンテナンス費用が削減されたことも収益の増加の一因となった。			
(4) リースの間接受益者に対するインパクト	N/A (機械サービスは提供されていない)			

4. デフカン農場 Sadbarg				
(1) 事業概要	所在地		アシウト	
	商品・サービス		綿花栽培、機械サービス	
(2) リース機材とその使用計画	リース機材		ベラルーシ製トラクター MTZ 82.1 (82馬力) 1台	
	リース機材の用途		綿花・穀物栽培及び機械サービス	
	想定される間接受益者		Sadbargから機械サービスを受ける近隣帰還移民農民	
	背景・正当性		Sadbargは45haの土地を有するアシウトのデフカン農場である。リース前は10haが栽培に使用され、残りの35haは近隣農民に貸し出されていた。2021年の年間収益は1,600,000ソモニであった。農場主は、収入源を多様化するため、農場主は近隣の世帯向けに機械サービスを提供することとした。	
想定される社会的・経済的インパクト		有料の機械サービスを提供することでSadbargの収入が増加する。また、近隣の帰還移民世帯の少なくとも10戸がSadbargの機械サービスを利用することで、支出を抑えられるようになる（トラクターサービスを利用するために長距離を移動する必要がなくなる）。		
(3) リースの直接受益者に対するインパクト	従業員数の変化	季節労働者	(リース前) 7人	(リース後) 8人
		常勤労働者	(リース前) 0人	(リース後) 4人
		備考	リース期間の最初の6ヶ月で季節労働者が4人雇用された。	
	機械サービスの顧客数の変化	(リース前) 8人		(リース後) 14人
		顧客は全て帰還移民であり、その数は彼らがロシアから帰国する冬季（2023年1～3月）にさらに増加することが予想される。		
	耕地面積の変化	(リース前) 8ha		(リース後) 16ha
		耕作面積に変化はなかったが、裨益者が所有する土地の全体面積は45haから48haに拡大し、拡大された3haは、近隣農民に貸し出されている。		
	生産量の変化	(リース前) 200トン		(リース後) 210トン
さらなる生産量の増加が2023年に見込まれている。想定されている				
収入の変化	(リース前) 2,300,000ソモニ		(リース後) 2,400,000ソモニ	
	リース機材を活用した機械サービスの提供および近隣農家への土地の貸し出しにより収入の向上が達成された。			
(4) リースの間接受益者に対するインパクト		間接受益者はリースを通じて以下の恩恵を受けた。 (a) 機械サービスを利用するためにかかる時間が減り、以前より利用しやすくなった。 (b) より効率の良い新しいトラクターを使用することで、栽培にかかる時間が減少した。 (c) 栽培で使用する軽油の量が34リットルから20リットルに減少し、コストの削減につながった。		

5. E. Boymatov LLC			
(1) 事業概要	所在地	カニバダム	
	商品・サービス	綿花栽培	
(2) リース機材とその使用計画	リース機材	イラン製トラクターTAJIRAN 475 (75馬力) 1台	
	リース機材の用途	綿花栽培	
	想定される間接受益者	E.Boymatov LLCに雇用される帰還移民労働者	
	背景・正当性	E. Boymatov LLCの主な活動は綿花栽培と綿花の種子の生産であり、綿花の需要は国内外で非常に高い。E. Boymatov LLCはカニバダム郡に724haの土地を有し、年間売上高は約580万ソモニであった。724haのうち100haしか自社では使用しておらず、残りは貸し出されていた。E. Boymatov LLCは自社で栽培する面積を100haから160haを増やすことを計画しており、そのために新たなトラクターを必要としていた。	
	想定される社会的・経済的インパクト	耕地面積を拡大することでより多くの綿花を栽培でき、利益が増大する。さらに、同社はすでに6人の帰還移民を常勤労働者として雇用しており、さらに帰還移民8人を含む20人を季節労働者として雇用することを予定していた。	
(3) リースの直接受益者に対するインパクト	従業員数の変化	季節労働者	N/A (カニバダムへの渡航制限のためモニタリングは未実施)
		常勤労働者	
		備考	
	機械サービスの顧客数の変化		
	耕地面積の変化		
	生産量の変化		
収入の変化			
(4) リースの間接受益者に対するインパクト			

6. デフカン農場 Amina			
(1) 事業概要	所在地	カニバダム	
	商品・サービス	アプリコット栽培	
(2) リース機材とその使用計画	リース機材	中国製トラクターChinese YTO-404 (39.4馬力) 1台とアタッチメント	
	リース機材の用途	アプリコット栽培及び近隣農民向け機械サービス	
	想定される間接受益者	(a) Aminaから機械サービスを受ける近隣帰還移民農民 (b) Amina に雇用される帰還移民労働者	
	背景・正当性	Aminaは高品質なアプリコットを生産するカニバダムのデフカン農場である。高品質アプリコットの需要は国内外で高まっている。2021年のAminaの年間利益は15,000ソモニであった。小型のトラクターは生産性を向上させ、売上の増加につながる。Animaは生産補助として帰還移民労働者を5人雇用しており、その数はさらに増えることが予想されていた。	
	想定される社会的・経済的インパクト	リース機材を用いて自社農場を耕作でき、また5人の周辺農家に機械サービスを提供できる。その結果、機械サービスを受けた各受益者は耕作面積を広げることができる（近隣の帰還移民労働者は機械へのアクセスがない）。	
(3) リースの直接受益者に対するインパクト	従業員数の変化	季節労働者	N/A (カニバダムへの移動制限のためモニタリングはまだ実施されていない)
		常勤労働者	
		備考	
	機械サービスの顧客数の変化		
	耕地面積の変化		
	生産量の変化		
収入の変化			
(4) リースの間接受益者に対するインパクト			

1-2 零細・小企業に対するビジネスプラン作成支援のモダリティの確立にかかる活動

成果2：零細・小企業に対するビジネスプラン作成支援のモダリティが確立される。

1-2-1 企業診断を通じて個々の零細・小企業のニーズを特定し、ビジネスプラン作成を支援する人材（外部人材含む）を選抜し、育成する

BIPは、SIBIのデータベース、BIPスタッフの個人的なつながり、国連ウェブサイト（www.untj.org）、PEAK企業イノベーションプログラム（PEAK Enterprise and Innovation Program（PEAK））⁴のデータベース等、様々なチャネルを通じてコンサルタント／メンターの発掘に努めた。こうしたコンサルタントの過半数はマーケティング、ファイナンス、経営戦略等の専門性を有するビジネスコンサルタントであった。

各コンサルタントのビジネスプラン作成にかかる経験や技能を確認した上で、2022年9月までにBIP・SIBIは計72人のコンサルタントとコンサルティングサービスの提供にかかる覚書を締結した。登録された58人のコンサルタントのうち、6人がBIPのコンサルティングサービスを提供した。それぞれが提供するコンサルティングサービスのモニタリングにおいては、BIPスタッフが適宜アドバイスを提供し、コンサルタントの能力強化を行った。

1-2-2 零細・小企業の能力強化を図りながらビジネスプラン作成を支援するための方法論を確立する

2022年4月にBIPは、MSEのビジネスプラン作成支援のモダリティを示す「インキュベーションサービスの提供にかかるガイドライン」のドラフト（添付資料12）を作成した。当該ガイドラインは、インキュベーションサービスの全体的な業務フロー、実行すべきタスクとその実施方法、および関係者とスタッフの責任を示しているほか、各タスクを実行する際に使用される各種フォーマットも含まれている。BIPは、ガイドラインに沿って起業家及びMSEのビジネスプラン作成を支援した。

1-2-3 MSEのビジネスプラン作成を支援する

BIPはSIBIとともに、BIPのコンサルタントのデータベースの中から、起業家のニーズを満たす能力が最も高いと判断されたコンサルタントを複数名提示し、最終的に起業家自身がその中から利用したいコンサルタントを1人選択することとした。コンサルティングサービス開始にあたり、各コンサルタントは提供するサービス内容を具体的に示したワークプランを作成した。

プロジェクト終了までに、計10人の起業家にビジネスプラン作成のためのコンサルティングサービスが提供された。起業家に対するインキュベーションサービス（コンサルティングとメンタリングの両方を含む）の実績は次表のとおりである。

⁴ PEAKは、英国政府の外務・連邦・開発局が資金提供する4年間のイニシアチブであり、より強力、多様で包括的なタジキスタンの民間セクターの促進、スタートアップと零細・中小企業の発展、ビジネスイノベーションの促進、また若者、女性、移民、その他恵まれない人々への起業支援の促進を目的としている。

表 8: インキュベーションサービスの結果

1. Top Toza (ドゥシャンベ)		
(1) 事業の概要	事業分野	ランドリーサービス
	事業内容	様々な衣類 (婦人・紳士服、アウター、子供服、ホームテキスタイル) のランドリーサービスの提供
	機会/課題	受益者はホテルに宿泊する外国人を主なターゲットに、安価なランドリーサービスの提供を目指した。しかし、顧客の数が限られていたことから、事業の拡大が課題となっていた。そのため、事業拡大に向けたビジネスプラン作成支援が求められた。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング
	サービス期間	2021年9～11月
	インキュベーションサービスの目的	(a) ランドリー事業のビジネスプランの作成。 (b) ビジネスプラン実施のためのロードマップの作成。
	主な成果	3つのシナリオ (最高のシナリオ、中程度のシナリオ、最悪のシナリオ) で、詳細な財務予測を含めたビジネスプランが作成された。
	その他の成果	受益者はコンサルティングサービスを受け基礎的なビジネス知識を身に付け、事業のフィージビリティを分析できるようになった。しかしながら、家庭の事情によりその後事業を休止している。
2. RasonTJ (ドゥシャンベ)		
(1) 事業の概要	事業分野	Eコマース
	事業内容	食料や商品のオンラインデリバリーサービス
	機会/課題	COVID-19の感染拡大以後、オンラインデリバリーサービスに対する需要が増えていたものの、当該事業はタジキスタンではまだ新しく、消費者にサービスを受け入れてもらうことが難しかった。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング、メンタリング
	サービス期間	2021年10～12月
	インキュベーションサービスの目的	(a) 新規顧客開拓のためのマーケティング計画の作成。 (b) ビジネスプランの作成。
	主な成果	(a) 検索エンジン最適化計画及び販売促進戦略が策定され、プラットフォームの利用者の増加につながった。 (b) 市場シェア拡大のためのビジネスプランが作成され、投資家と共有された。
	その他の成果	受益者はコンサルティングサービスを受け、近隣諸国でのEコマースの発展状況を学んだ。コンサルタントが紹介したいくつかの他国の事例によって、受益者のモチベーションが高まった。

3. Diyor Shoes (イスファラ)		
(1) 事業の概要	事業分野	靴の製造
	事業内容	男性用の靴の製造（学生靴、ビジネスシューズ、スポーツシューズ）
	機会／課題	多様な靴の製造によって生産効率が低下し、事業の拡大ができない状況にあった。有望な製品ラインを特定して生産を最適化するとともに、販売チャネルの多様化に向けたマーケティング戦略を立案するための支援が求められた。
(2) インキュベーションサービスの結果	提供されたサービス	メンタリング
	サービス期間	2022年4～10月（ソグド州のキルギス共和国との国境地帯での紛争の影響を受け、サービスの提供が中止された）
	インキュベーションサービスの目的	(a) 製品開発戦略の立案。 (b) タジキスタンとロシアでの事業拡大のためのマーケティング戦略の立案。
	主な成果	(a) マーケティングリサーチや顧客の満足度調査の結果を基に、顧客に人気の商品を特定した。その結果、資経営資源をより効率的に分配できるようになり、総生産量が増加した（製品ラインは40から5に絞られた）。 (b) オンライン販売にかかるマーケティング戦略が策定された。また、オンライン販売を開始するためウェブサイトがリニューアルされた。
	その他の成果	ロシアの靴製造企業との提携（現在協議中）
4. Upgrade (ドゥシャンベ)		
(1) 事業の概要	事業分野	採用
	事業内容	オンラインプラットフォームを用いたタジキスタンの雇用主向けの採用サービス
	機会／課題	オンライン採用サービスはタジキスタンの雇用主にとってスタッフを採用する際の重要なチャネルになりつつあるものの、当該サービスを提供する企業のいずれも強い市場ポジションを確立するには至っていなかった。そのためジョブポータルを通じて提供されるサービスの品質を向上することで、競合他社と差別化を図った。
(2) インキュベーションサービスの結果	提供されたサービス	メンタリング
	サービス期間	2022年4～11月
	インキュベーションサービスの目的	(a) サービス向上のための計画の策定。 (b) タジキスタンでのブランド認知向上のためのマーケティング戦略の立案。
	主な成果	(a) 受益者はジョブポータルで改善が必要な点を特定し、使いやすさを向上するためにユーザーインターフェースを更新した結果、ユーザー数が20%増加した。 (b) データ収集システムが開発され、収集されたデータを分析することで継続的にサービスを向上させることができるようになった。 (c) ブランド名が「TajWork」から「Upgrade」に刷新された。
	その他の成果	インキュベーションサービスを通じて作成されたビジネスプランが投資家の注目を集めた（受益者は現在35万米ドルの出資について複数のタジキスタン投資家と交渉中）。

5. Oxford Learning Center (ドゥシャンベ)		
(1) 事業の概要	事業分野	教育サービス
	事業内容	英語コース、プログラミングコース、高校・大学の補習コースの提供
	機会／課題	Oxford Learning Centerはタジキスタンより人口の多いウズベキスタン市場への進出を目指していた。そのために (a) タジキスタンでの組織力の向上、(b) 商品 (オンラインプラットフォーム) の差別化、(c) ドゥシャンベに支店を増やすための資金調達、を通じてまずタジキスタンでの市場ポジションを強化する必要があった。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング、メンタリング
	サービス期間	2022年4～12月
	インキュベーションサービスの目的	(a) 組織開発 (b) マーケティング戦略の立案 (c) ウズベキスタン市場進出のビジネスプランの作成
	主な成果	(a) 品質保証部や顧客管理システム等新たな組織体制、機能、システムが開発された。 (b) 自動テストシステムや保護者向けの生徒のモニタリングシステムといった、競合他社と差別化できるサービスが開発された。 (c) 企業ビジョンが刷新され、ウズベキスタン市場での戦略が定められた。
その他の成果	コンサルティングサービスを通じてラーニングセンターが1ヶ所ドゥシャンベに設立され、さらに2ヶ所も近日中に設立予定である (総投資額は13万米ドル)。受益者はコンサルティングセッションで学んだ新しいアイデアを新規事業 (中学校・幼稚園向けサービス) に活用した。	
6. Ticom (ドゥシャンベ)		
(1) 事業の概要	事業分野	有機肥料
	事業内容	有機肥料の製造
	機会／課題	タジキスタンには有機肥料を製造する会社は数社しかなく、有機肥料の需要が満たされていない。事業を拡大してこの機会を掴むためには追加の資金が必要であり、投資家を惹き付けるための魅力的なビジネスプランを作成することが課題であった。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング
	サービス期間	2022年4～12月
	インキュベーションサービスの目的	(a) 事業拡大のためのビジネスプランの作成。 (b) 投資家を惹き付けられるビジネスプランの作成。
	主な成果	コンサルタントからの支援により、受益者は主要な顧客と競合他社をより良く理解を得た上で、ビジネスプランを作成した。また、コンサルティングサービスを受ける中で、受益者は海外市場に大きな可能性があることを認識し、他国への製品の輸出の実現に向けて、トルコとアラブ首長国連邦の潜在的な顧客にアプローチした結果、これら二国における顧客取引先との協議を実施し、1月末の時点で取引条件を検討中である。
その他の成果	N/A	

7. Green technology (ハトロン)		
(1) 事業の概要	事業分野	グリーンエネルギーシステムサービス
	事業内容	エネルギー機材（ソーラーパネル、バッテリー、インバーター、ソーラーポンプ、ソーラーウォーターヒーター等）の製像・販売、グリーンエネルギーシステムの設置
	機会／課題	グリーンエネルギー市場はタジキスタンではまだ広く認知されておらず、十分成長していない。市場に商品を投入している企業は数社しかいないことから、市場機会があるものの、マーケティングを通じてグリーンエネルギーを人々に認知してもらい、市場として確立することが課題となっていた。
(2) インキュベーションサービスの結果	提供されたサービス	メンタリング
	サービス期間	2022年4～10月
	インキュベーションサービスの目的	新規顧客獲得のためのマーケティング戦略の改善。
	主な成果	(a) 企業ウェブサイトが新しくなり、必要な基本情報が記載された。 (b) 潜在顧客にアプローチするためのSNSマーケティング手法が導入された。 (c) 成功したプロジェクトの事例と顧客の肯定的なフィードバックが用意され、ウェブサイトと SNS上で宣伝された。 (d) 市場ポジションを確立するため、受益者は企業ロゴ及びブランドの商標登録を申請した。
	その他の成果	N/A
8. Insoft (ドウシヤンベ)		
(1) 事業の概要	事業分野	縫製業
	事業内容	企業や政府向けの制服、鞆、枕カバー、マットレスの製造
	機会／課題	タジキスタンの市場はこれ以上の成長が見込めないため、ロシアへの進出を目指していた。そのためには国内での市場ポジションを強固なものにした上で、将来的なロシア進出を準備する必要がある。
(2) インキュベーションサービスの結果	提供されたサービス	メンタリング
	サービス期間	2022年4～11月
	インキュベーションサービスの目的	国内市場において新規顧客を獲得するためのマーケティング戦略の立案。
	主な成果	(a) 競合他社の分析を通じて明らかになった自社の強みや弱みを踏まえた、新しいマーケティング戦略が策定された。新戦略に基づいて製品ラインと価格戦略が見直され、輸出戦略が策定された。さらに、従業員が潜在顧客に対する販売活動を積極的に行えるよう、インセンティブ制度が開発された。 (b) デジタルマーケティングを強化するため、企業ウェブサイトを新しくした。
	その他の成果	製造設備拡大のための35万米ドルの融資が地元銀行Arvandに承認された。さらに、メンタリングセッションで学んだ新しいアイデアを新規事業（女性仕立屋向け裁縫レッスン）に活用した。

9. IE Khalimamo Gulmadova (クリャブ)		
(1) 事業の概要	事業分野	小売業
	事業内容	クリャブの食料雑貨店における地域住民への日用品の販売
	機会／課題	受益者が住むクリャブ郊外の小さな町には、地域住民の居住地の近くに食料雑貨店がなかったことから、これを機会として捉え、食料雑貨店の開店を決めた。課題は、利益の上がるビジネスとすることと、開店資金を集めることであった。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング
	サービス期間	2022年7月（1ヶ月）
	インキュベーションサービスの目的	ビジネスプランの作成。
	主な成果	インキュベーションサービスを通じて作成したビジネスプランによって銀行から20,000ソモニの融資を受け、食料雑貨店を開店した。
	その他の成果	コンサルティングサービスを通じて受益者はビジネスの財政面に対する理解を深めたことで、リスクを回避し、売上の増加につながった。受益者はさらに地元消費者の需要に応えるべく、自家製のペストリーや菓子を販売するアイデアを検討した。
10. IE Sharipov Firuz (ドウシャンベ)		
(1) 事業の概要	事業分野	魚養殖業
	事業内容	鱒養殖場の運営
	機会／課題	タジキスタンは、温暖な気候、豊富できれいな水資源を有しており、魚養殖業に適した条件を備えているが、まだそのポテンシャルは十分に満たされていない。このような状況の中、受益者は新たに魚養殖業（マスの養殖）を始めることを目指している。事業の課題は、タジキスタンの一般消費者にとってマスが未だ高価であることである。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング
	サービス期間	2022年9～12月
	インキュベーションサービスの目的	新規事業（マスの養殖業）のビジネスプランの作成。
	主な成果	コンサルタントからの支援により、受益者は潜在的な顧客や競合他社に対する理解を深め、ビジネスプランを作成した。さらに、市場調査を通じて、潜在的な競合他社との差別化する重要な事業コンセプト（ニジマスとアメノウオのケージ養殖）を整理した。
	その他の成果	受益者は自らのビジネスを投資家にプレゼンテーションするための諸資料を作成した。

11. MIA Pajamas (ドウシャンベ)		
(1) 事業の概要	事業分野	縫製業
	事業内容	デザイナーパジャマの限定生産、国内外でのオンライン販売
	機会／課題	受益者の事業は、オリジナル商品（お洒落なパジャマ）でコア顧客のニーズを満たし着実に成長していたものの、COVID-19の感染拡大の影響で需要が減少したため、休業していた。そのため、事業再開に向けた新しいビジネスプランやビジネス戦略の策定が必要であった。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング
	サービス期間	2022年9～12月
	インキュベーションサービスの目的	投融资を受けるためのビジネスプランの作成。
	主な成果	コンサルティングサービスを通じて、受益者が顧客のニーズをより深く理解した結果、価格設定や商品ラインナップを見直すとともに、投資家や金融機関にとって魅力的なビジネスプランを作成することにつながった。また、BIPが実施したピッチセッションに参加してビジネスプランを発表し、複数の金融機関の関心を引いた。なお、2023年1月末時点では金融機関との対話は継続しており、販売数や売上数の増加といった成果は出ていない。
	その他の成果	N/A
12. IE Ashurov Mirzoali (ドウシャンベ)		
(1) 事業の概要	事業分野	小売業
	事業内容	単一価格の紳士服チェーン
	機会／課題	受益者は衣料品店2店舗で大量の衣類在庫を抱えていた一方で、タジキスタンの低所得層は子どもや家族に中々衣服を買うことができないということを発見した。事業の財務的持続性を確保しつつ、まだ満たされていないニーズに応えるための新しいビジネスプランの作成を目指した。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング
	サービス期間	2022年9～12月
	インキュベーションサービスの目的	新店舗のビジネスプランの作成。
	主な成果	低所得層向けの低価格の衣類を販売する新店の開店のためのビジネスプランが作成された。また受益者はコンサルティングサービスを通じて、小売業界には同様のコンセプトを持つ競合他社が存在しないことに気付いた。さらに、新店の開店方法に関して理解を深め、コンサルタントと共に開発した財務モデルを用いて、Ashurov Mirzoaliとの協力を示す財務パートナーを発見した。
	その他の成果	N/A

13. Intermarket LLC (ドゥシャンベ)		
(1) 事業の概要	事業分野	ソーセージ及び乳製品の製造
	事業内容	ソーセージとその他乳製品の製造
	機会／課題	タジキスタンでは特に中間層の間で高品質なソーセージの需要が高まっていた。この機会を捉えるためには、高品質なソーセージを製造するための近代的な設備を導入する必要がある。そのための投資または融資を受けるために、ビジネスプランを作成する必要がある。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング
	サービス期間	2022年9～12月
	インキュベーションサービスの目的	投資または融資を受けるためのビジネスプランの作成。
	主な成果	市場調査とSWOT分析に基づいてビジネスプランが作成された。さらに、販売員を通じて売上を伸ばす方法を定めたマーケティング戦略が策定された。
	その他の成果	N/A
14. Dekhkan Farm Kuduzhon Kazakova (ドゥシャンベおよびハトロン)		
(1) 事業の概要	事業分野	イチゴ生産
	事業内容	グリーンハウスでのイチゴ生産
	機会／課題	イチゴの新品種の生産能力強化のための技術支援をUSAIDより受けたものの、適切な市場の特定と需要に応じた生産計画の立案に課題があった。
(2) インキュベーションサービスの結果	提供されたサービス	コンサルティング、メンタリング
	サービス期間	2022年10～12月
	インキュベーションサービスの目的	(a) ビジネスプランの作成。 (b) SHEPアプローチを用いたマーケティング戦略の策定。
	主な成果	市場調査を通じてマーケティング戦略が策定され、地元小売店で低価格で販売すれば、地元住民からの需要が喚起される可能性があることがわかった。さらに受益者は、より人口の多いドゥシャンベ市場までイチゴを輸送するメリットを確認した。パッケージや、注文に対するドゥシャンベでの販売場所の候補等、マーケティングにかかる活動の詳細が決定した。
	その他の成果	N/A

15. IE “Business and Kids” (ドウシヤンベ)		
(1) 事業の概要	事業分野	教育
	事業内容	子ども向け金融リテラシー教育講座の提供
	機会／課題	タジキスタンでは、将来のために子どもに様々なスキルを身につけさせたいと考える親が増えており、質の高い教育に対する需要が高まっていた。既存の講座の数は限られており、料金も高額であるため、教育講座は広く普及していなかった。市場ポジションを確立してこの機会を捉えるために、受益者はマーケティング活動の強化を目指した。
(2) インキュベーションサービスの結果	提供されたサービス	メンタリング
	サービス期間	2022年11～12月
	インキュベーションサービスの目的	マーケティング戦略の策定及び市場でのブランド強化
	主な成果	(a) Eメールとターゲティング広告を通じたオンラインマーケティング活動の強化のために、顧客管理システムが試験的に導入された。 (b) 新たなMVV (ミッション・ビジョン・バリュー) に基づき、企業ウェブサイトが改良された。 (c) 潜在顧客にアプローチするため、SNSやマスメディアを通じたマーケティング活動が開始された。
	その他の成果	N/A

1-3 MSEに対する金融アクセス支援のモダリティの確立にかかる活動

成果3：MSEに対する金融アクセス支援のモダリティが確立される。

1-3-1 MSEとマイクロファイナンス提供機関や銀行を結びつける手法を開発する

BIPは多くの金融機関にアプローチし、プロジェクトとの連携に関心を示した金融機関と協議を重ねた。その結果SIBIは、Arvand、Khumo、First Micro Finance Bank、FINCA、Dushanbe City Micro Deposit Bankの5つの金融機関と覚書を締結した。同覚書の内容は、SIBIは顧客（BIPの支援を受けた起業家やMSE）を金融機関に紹介し、金融機関はBIPのインキュベーションサービスを希望する顧客をSIBIに紹介する、というものであった。さらに、BIPは金融機関（Arvand、Khumo、First Micro Finance Bank、FINCA、Dushanbe City Micro Deposit Bank）の融資担当者を「ビジネスの基礎」研修に招待し、BIPが支援するMSEのレベルを理解してもらった。

1-3-2 MSEと金融機関や投資家を結びつける

BIPのコンサルティングサービス（ビジネスプランの作成）を受けた結果、Gul Madova Halimamoは、2022年7月にFirst Microfinance Bankと店舗建設のための融資契約を結んだ。また、2023年1月には、衣服販売業のIE Mirzoaliが投資家による投資を受けた。

プロジェクト期間を通じて、ほとんどのMSEは、金利の高さ、担保要件の厳しさ、融資期間の短さから、金融機関から融資を受けることに関心がないことがわかった。さらに、金融機関は融資申請者の信用度を信用履歴、担保の有無、およびソーシャルネットワーク（家族や友人からの個人的な紹介等）に基づいて測っており、融資審査においてビジネスプランは必要ないことが判明した。つまり、融資申請者が健全なビジネスプランを提出しても、知人からの紹介や十分な担保がなければ融資は受けられない。そのため、金融機関もMSEも、融資の際にはビジネスプランを重視していない。

2022年12月14日にはピッチセッションを開催し、金融機関や潜在的な投資家を招待した。ピッチセッションには、ビジネスプラン作成のインキュベーションサービスを受けた起業家8名が参加した。ピッチの準備の過程で、BIPはコンサルタントやメンターを通じて、起業家がビジネスプランをより魅力的なものにするための支援を行った。現地金融機関3社（Arvand、Khumo、FINCA）と日本人投資家4人がピッチセッションに参加し、セッションの後、金融機関の代表者は一部の起業家をサポートすることに強い関心を示した。一方、日本人投資家のうち一人は、投資を検討するために、参加者の1人であるInsoftに対して追加の情報を求め、2023年1月末時点で、同投資家はInsoftも含めたタジキスタンのビジネスへの投資の可能性を、スキームの構築も含め検討中である。一方、Arvandは1月上旬に1社（Intermarket）に対しての融資を決定し、その後もその他の数社とも融資に向けての話し合いを継続している。

1-4 MSEに対するメンタリングのモダリティの確立にかかる活動

成果4：MSEに対するメンタリングのモダリティが確立される。

1-4-1 MSEのメンタリングを行う人材を選別し、育成する

多くのコンサルタントがコンサルティングとメンタリングの両方のサービスを提供することを希望したことから、「1-2-1 企業診断を通じて個々の零細・小企業のニーズを特定し、ビジネスプラン作成を支援する人材（外部人材含む）を選抜し、育成する」で挙げられた、コンサルティングサービスを提供する人材がメンタリングも提供した。計5人のコンサルタントがメンタリングサービスを提供した。メンタリングの過程においては、BIPのスタッフが適宜アドバイスを提供し、コンサルタントの能力強化を行った。

1-4-2 MSEのメンタリング実施のための方法論を確立する

「1-2-2 零細・小企業の能力強化を図りながらビジネスプラン作成を支援するための方法論を確立する」で述べたインキュベーションサービス提供ガイドラインに、MSEのメンタリングの実施方法も記載された。

1-4-3 MSEのメンタリングを行う

「表 8：インキュベーションサービスの結果」にあるように、企業7社がメンタリングサービスを受けた。

1-5 ビジネス・インキュベータとOne-Stop Windowとの連携のモダリティの確立にかかる活動

成果5：ビジネス・インキュベータとOne-Stop Windowとの連携のモダリティが確立される。

1-5-1 DBIとOne-Stop Window職員との連携の手法を確立する

2019年の詳細計画策定調査の時点では、SICSPM は、税務委員会や税関等さまざまな政府機関の代表者が配置されるOne-Stop WindowをSIBIの敷地内に設置する意向を示していた。しかし、2020年に関係する政府機関と複数回協議を行った後、技術的および人員配置上の理由から、One-Stop Windowの設立を断念した。そこで、零細・中小企業のビジネスに関するコンサルテーションのニーズに応えることがSIBIのミッションであることを踏まえ、SIBIはパイロットイニシアチブとして、個人コンサルタントが配置されたアドバイザリーセンターを設置する案を検討し、2021年末にドナーに支援を求めた。アドバイザリーセンターには2名のコンサルタント（金融コンサルタントと法務コンサルタント）が配置され、2022年5月に運営が開始された。BIPは、訪問者から寄せられた質問をまとめて分析するよう依頼したところ、最初の1ヶ月間にアドバイザリーセンターを訪れた起業家は5人だけだったものの、その後徐々に増え、2022年8月には19人に上った。2022年5月から2022年8月までの間に、合計83回のコンサルテーションが提供された。相談事項の多くは、登記、税務、マーケティング、商標であった。財務コンサルタントと法律コンサルタントはどちらも登記や税務の問題には対応できる一方で、マーケティングや商標の問題に

は対応できないことから、BIPは2022年10月に法律コンサルタントを商標／マーケティング専門家に置き換えた。その後、2022年10月から11月末の2カ月間で、2人のコンサルタントにより40人の訪問者に合計58回のコンサルテーションが提供された。その後、より多くの起業家にアドバイザーセンターの存在と活動内容を知ってもらうために、従来のSNSでのPRだけではなく、多くの起業家が訪れて長い列を作って待つ場所（税務委員会のOne-Stop Windowや税金を支払う窓口を持つ銀行）にリーフレットを置くことで、訪問者数が3倍以上増え、希望者全員を受け付けることができないほどとなった。

さらに、BIPは税務委員会およびタジキスタン商工会議所（Chamber of Commerce and Industry of Tajikistan : CCIT）と協力し、MSE向けに税金、関税、貿易実務に関するセミナーをボフタール、クリャブ、ヒサル郡で開催した。税務委員会とCCITは、それぞれ企業登記と原産国証明書の発行を行い、One-Stop Windowの役割を担う機関である。

1-6 政府機関に対する、ビジネスに関する行政手続きの効率化支援のための方法論の確立にかかる活動

成果6：政府機関に対する、ビジネスに関する行政手続きの効率化支援のための方法論が確立される。

1-6-1 DBIやOne-Stop Windowの活動を通じ、効率的なビジネスを阻害する行政手続きを特定する

及び

1-6-2 比較的容易に改善できる行政手続きを特定し、関係する政府機関がそうした手続きを効率化するのを支援する

及び

1-6-3 行政手続きの変化をモニタリングする

2019年に実施された本プロジェクトの詳細計画策定調査では、SIBI内に設置が予定されていたOne-Stop Windowと連携することで、事業者の円滑な運営を阻害する行政手続き上のボトルネックを特定することが期待されていた。しかしながら「1-5 ビジネス・インキュベータとOne-Stop Windowとの連携のモダリティの確立にかかる活動」で述べたように、SIBI内にOne-Stop Windowが設立されなかったことから、One-Stop Windowなくしては、事業者に関する行政手続き上のボトルネックを特定し、様々な政府機関の行政手続きの改善を実施することは極めて難しく、BIPではこれらの活動を実施する機会が失われることとなった。

本状況を踏まえ、BIPはMSE、ドナー機関やプロジェクト、政府関係者との個別の協議を通じて、One-Stop Windowの関与なしで解決できる2つの問題を選定した。

1つ目の問題として、個人事業主（パテントや証明書の所有者）がオンラインや街中の至る所に設置されているターミナル（現金自動振込機）での納税ができないことが判明した。彼らは国営銀行であるAmonat Bankの支店を毎月訪問し、納税のために長時間列に並ばなければならず、こ

これは全国の個人事業主にとって経済的にも時間的にも大きな負担となっていた。BIPはこの問題を解決するために、商業銀行が参画してアプリケーションが開発されれば、オンライン及びターミナルを用いた納税が可能となることを税務委員会と確認した。そこでBIPは複数の金融機関にアプローチし、個人事業主の納税手続き用のオンラインアプリケーションの開発に対する関心を確認した。その結果、タジキスタン国際銀行（International Bank of Tajikistan：IBT）が、同じアイデアを持っていたものの「IBTのような商業銀行にとっては税務委員会と協議することは困難であったことから、このような機会を待っていた」と強い関心を示した。BIPの支援の下、IBTと税務委員会は2021年7月に、スマートフォンやターミナル上での納税を可能にするアプリケーションの開発について合意した。合意後、税務委員会とIBTのコミュニケーション確立に長い時間がかかったが、本合意に基づきIBTと「開発税務管理センター」（税務委員会下の国営企業）はアプリケーションを共同開発し、最終的に2023年1月に完成した。アプリケーションは2023年2月に稼働を開始する予定である。

2つ目の問題として、アパートや家を所有していない個人事業主やMSEが、彼らが借りている不動産の所有者が当該不動産を事業者の法的住所として指定することを許可しないために、登記を行うことが難しいことが判明した。これは、不動産の所有者が税務委員会等の政府機関とのやり取りを避けたいためであり、不動産の所有者が個人事業主の親族である場合でも同様であった。弁護士や税務専門家との協議を通じて、複数の事業者が1ヶ所で登記することが法律に違反しないことが判明したことから、この事業登記ビジネスに関心のある組織（コワーキングスペース等）を中心に探った。最終的に2022年12月にCCITが強い興味を示したことから、今後CCITが税務委員会と協議を開始し、このイニシアチブをジレンマなくどう実施するかについて両者が合意に至ることが期待される。

1-7 「政府機関ビジネス・インキュベータ」と国内外の同様のイニシアチブとのネットワークの形成にかかる活動

成果7：「政府機関ビジネス・インキュベータ」と国内外の同様のイニシアチブとのネットワークが形成される。

1-7-1 「政府機関ビジネス・インキュベータ」の強化につながる、ビジネスを促進する政府やドナーの機関・プロジェクト(職業・技術訓練、農業やアグリビジネスのサプライチェーン、投資や輸出促進、ビジネス環境などの分野)との連携やパートナーシップを確立する

BIPを通じて、SIBIは政府やドナー機関とのパートナーシップを構築し、PEAK、アガハーン財団、GIZ（TRIGGER）、およびUSAID Feed the Future Project（DAI）と覚書を締結した。BIPは政府やこれらドナー機関の中でもとりわけPEAKと密に連携し、PEAKから紹介された起業家に対してインキュベーションサービス（コンサルティングおよびメンタリングサービス）を提供した（詳細は活動 2-1 および 2-3 を参照）。また、SIBIがKazAidと共同でカイゼンセミナーを開催した際は、BIPのインキュベーションサービスの受益者をセミナーに招待することでこれを支援した。さらに、UNHCRタジキスタンがJICAタジキスタン事務所に出した要請に応じて、タジキスタン国内に居住するアフガニスタン難民と亡命希望者に対して「ビジネスの基礎」研修とミニファイナンスを提供した。合計56人の女性アフガニスタン難民が研修を受け簡易ビジネスプランを

提出し、そのうち25のビジネスプランが審査委員会によって承認され、ミッションが提供された。加えて、UNDPが資金提供する「タジキスタンにおけるスキル開発とイノベーションの促進による若者のエンパワーメント」プロジェクトがSIBIと契約を結び、BIPが開発した「ビジネスの基礎」研修の教材を用いてSIBIがビジネス研修をすでに実施している。SIBIがドナーの支援の下で「ビジネスの基礎」研修を継続して実施することで、SIBIの財務的持続性の向上にも寄与することが期待されている。

1-7-2 日本や第三国のビジネス関係機関から講師を招き、また、プロジェクト対象者の一部を日本や第三国に送ることによってネットワークを確立する

2021年9月にBIPは、ICT分野における起業家の能力開発に特化した日本の大学院である神戸情報大学院大学から講師を招いて、5日間の集中的な研修を実施した。講師は他国のITビジネスの事例を多数紹介し、ICTビジネスモデルの作り方を説明した。公的機関、民間企業（主にIT企業）、非営利団体から計16人が研修に参加し、そのうち12人が修了した。

11月4日から17日にかけて、日本の中部地区で本邦研修を実施し、大統領府、SCISPMとSIBIから合計7人が参加した。研修の目的は、参加者が日本の経験から、タジキスタンの零細・中小企業および起業家精神を促進するための政策についてアイデアを得ることであった。研修中には合計7つの地方自治体機関とのネットワーキングや学習の機会を設け、参加者は日本の産業政策が製造業の中小企業の成長にどのように寄与したかについて理解を深めた。さらに、参加者は民間のインキュベーションセンターを訪問し、スタートアップの効果的かつ効率的な支援方法について学んだ。

また、2022年11月21日から25日にかけて、タシュケントにあるウズベキスタン日本人材開発センター（Uzbekistan-Japan Center for Human Development : UJC）で第三国研修を実施し、6人の研修生（BIPのインキュベーションサービスの受益者から選ばれた起業家4人とSIBI職員2人）が参加した。UJCの経験豊富な講師は、参加者に、投資家を惹き付けるビジネスプランや事業戦略の策定において必要な経営、マーケティング、顧客管理に関する先進的ビジネス知識について講義を行った。さらに、参加者の興味に応じた5社の地元企業を訪問し、ネットワーキングの機会を設けた。ネットワーキングにより、ウズベキスタンにおける同業種の企業家と直接交流することによって、参加者がそれぞれのビジネス上の課題を相談して解決法を得たり、さらには商談を開始してウズベキスタン市場進出への足掛かりとしたりする機会を得た。なお、2023年1月末時点で、どの企業もウズベキスタン市場への進出は果たしていないが、1社（Insoft）については、研修期間中に得た情報を活用し、ウズベキスタンでの仕入先と契約を結んだ。

1-8 「政府機関ビジネス・インキュベータ」ならびに「ドウシャンベ・ビジネス・インキュベータ」の効率的な運営の確立にかかる活動

成果8：「政府機関ビジネス・インキュベータ」ならびに「ドウシャンベ・ビジネス・インキュベータ」の効率的な運営が確立される。

1-8-1 「政府機関ビジネス・インキュベータ」の運営全般に必要な標準作業手順書(SOP)と各種マニュアルを起案する

BIPはSIBIの下記の5つの機能に関する事務手続きの標準作業手順書及びマニュアルを作成した。主要な事務手続きのひとつである「人事考課マニュアル」については、人事考課と直結する昇給のためのリソースが確保されていないことなどから、現時点での必要性が低いと判断された。

表 9: 作成された標準作業手順書

分類	標準作業手順書
会計	SIBI会計方針（添付資料17.1）、会計業務標準作業手順書（添付資料17.2）、会計業務標準作業手順フローチャート（添付資料17.3）
管理	SIBI出張規定（添付資料17.4）、出張申請書（添付資料17.5）、出張報告書フォーマット（添付資料17.6）
人材	SIBI職員服務規程（添付資料17.7）、採用フローチャート（添付資料17.8）
書類・データ管理	文書の処理・ファイリングガイドライン（添付資料17.9）、書類管理ガイドライン（添付資料17.10）
サービス提供	「ビジネスの基礎」研修の提供ガイドライン（添付資料6）
	ミニファイナンス実施ガイドライン（添付資料7）
	法的要件・登記手順にかかるガイドライン（添付資料15.1～15.4）
	リース実施ガイドライン（添付資料10）
	ビジネスインキュベーションサービス提供ガイドライン（添付資料12）

1-8-2 「政府機関ビジネス・インキュベータ」の運営状況をモニタリングし、必要に応じてSOPとマニュアルを改定する

上記の標準作業手順およびマニュアルは、あらゆる政府機関がアカウントビリティを維持するために、独自の標準作業手順やマニュアルを策定し、これに従う必要があるためその認識の下で作成されている。SIBIもそうした政府機関の1つであるが、その規模はまだ小さく、政府から提供されている人的・財政的リソースも非常に限られていることから、作業手順やマニュアルに従うことが、現時点では必ずしも効率を高めることにつながらない。さらに、ドナーのプロジェクトを実施する場合、SIBI自身のガイドラインではなく、各ドナー側の調達手順に従わなければならないことから、BIPが作成した標準作業手順が必ずしも常に活用されるわけではない。こうしたことから、現時点でSIBIはこれらのマニュアルを会計基準や出張規定など、全体の一部を使用しているに過ぎないが、今後、SIBIの業務規模が拡大したり、政府から提供されるリソースが増えてスタッフが現在の50%以上増えるような規模まで拡大したりしたときに、その他の作業手順についてもマニュアルに従うことの妥当性が高まり、使うメリットが出てくると考えられる。

第2章 プロジェクト目標・成果の達成度

2-1 目標の達成度

プロジェクトの目標・成果指標とその達成状況を下表に示す。

表 10: 目標・指標の達成度

プロジェクトの要約	指標	達成度
上位目標 「政府機関ビジネス・インキュベータ」が、起業家及びMSEの発展のために効果的なサービスを提供できるようになる。	1. 「政府機関ビジネス・インキュベータ」のインキュベーションサービスを受けた事業者の少なくとも25社が収益を50%増加させる、または雇用を増加させる。	未達成。 BIPが確立したモダリティを用いて、SIBIがBIP終了後に資金を動員して本指標を達成することが予想される。
	2. 「政府機関ビジネス・インキュベータ」のインキュベーションサービスを通じて作成されたビジネスプランの少なくとも50個が金融機関や投資家から金融支援を受ける。	未達成。 多くの零細・中小企業が、担保やネットワークがなく、また金利も高いことから、金融機関から融資を受けられないことが判明した。そのため、BIPは本指標を修正することを提案する。
プロジェクト目標 ドウシャンベ・ビジネス・インキュベータ（DBI）が確立された機能と運営方法に沿って運営される。	「政府機関ビジネス・インキュベータ」のインキュベーションサービスを通じて作成されたビジネスプランの少なくとも2件が金融機関や投資家から金融支援を受ける。	達成。 ▶BIPのコンサルティングサービス（ビジネスプランの作成）の結果、Halimamo Gulmadova氏が2022年7月にFMFBと融資契約を締結した。 ▶コンサルティングサービス（ビジネスプランの作成）の結果、IE Mirzoaliが2023年1月に投資家から投資を受けた。
成果 1. 「ビジネスの基礎」研修の提供のモダリティが確立される。	1-1. 「ビジネスの基礎」研修の教材が開発され、試用された上で「政府機関ビジネス・インキュベータ」に採用される。	達成。
	1-2. 少なくとも15人の指導員が養成される。	達成。 36人の指導員が養成された。
	1-3. 「ビジネスの基礎」研修の実施方法が確立され、対象地域（ドウシャンベ、クリャブ、ラシュト、ヴァフダット、カニバダム、フロソン、アシュト、ハマドニ、ヴォセ）において少なくとも研修が80セッション実施される。	達成。 「ビジネスの基礎」研修が合計82セッション実施された（うち4セッションはアフガニスタン難民向け）。 カニバダム：12 アシュト：17 クリャブ：34 ドウシャンベ：3 ヴァフダット：9 ヴォセ：2 ラシュト：1 ハマドニ：2 フロソン：2

	<p>1-4. ミニファイナンスを受けた少なくとも50の事業者が収益または雇用を増加させる。</p>	<p>達成。 ミニファイナンスをうけた429の事業者のうち、収益または雇用が増加した事業者数は以下のとおり。 カニバダム：32 クリャブ：138 アシウト：55</p>
	<p>1-5. リースを受けた少なくとも10の事業者が収益または雇用を増加させる。</p>	<p>部分的に達成。 リース予算の一部を本邦研修に振り替えたため、6の事業者がリースを受けるにとどまった。リボルビングファンドがJICAに承認されたことから、タジクアグロリーシングは同ファンドを用いて機材のリースを継続する予定である。</p>
<p>2. MSEに対するビジネスプラン作成支援のモダリティが確立される。</p>	<p>2-1. 少なくとも20人のコンサルタントが起業家のビジネスプラン作成支援にかかる覚書を締結する。</p>	<p>達成。 57人のコンサルタント/メンターが協力覚書を締結した。</p>
	<p>2-2. 「ドゥンチャンベ・ビジネス・インキュベータ」の支援を通じて少なくとも10件のビジネスプランが作成される。</p>	<p>達成。 起業家や企業の12件のビジネスプランが作成された。 Top Toza (ランドリー) Rason.TJ (Eコマース) IE Gulmadova (小売) Insoft (繊維) Dekhqoncha (有機肥料) IE Sharipov (漁業) Taj Work (採用) Intermarket (乳製品/ソーセージ生産) IE Mirzoali (衣料品店) Business and kids (教育サービス) Oxford learning (教育サービス) MIA Pajama (繊維)</p>
<p>3. MSEに対する金融アクセス支援のモダリティが確立される。</p>	<p>3-1. 金融機関と少なくとも5つの覚書が締結される。</p>	<p>達成。 マイクロファイナンス機関5社 (Arvand、Khumo、Dushanbe City、First Micro Finance Bank、FINCA)と覚書が締結された。</p>
	<p>3-2. 少なくとも10件のビジネスプランが金融機関や投資家と共有される。</p>	<p>達成。 10件のビジネスプランが金融機関や投資家と共有された。IE Gulmadovaはビジネスプランを金融機関と共有し、融資を受けた。IE Mirzoaliは投資家から投資を受けた。 Rason TJは投資家とビジネスプランを共有した。 ピッチセッションの参加者8人はビジネスプランを金融機関や投資家に発表した。</p>
<p>4. MSEに対するメンタリングのモダリティが確立される。</p>	<p>4-1 少なくとも5人の起業家がメンタリングを受ける。</p>	<p>達成。 8の起業家/事業者がメンタリングを受けた。 Rason.TJ、Diyor Shoes、Taj Work、Oxford Learning center、Green Technologies、Insoft、IE Maksuda、Business and kids。</p>

<p>5. ビジネス・インキュベータとOne-Stop Windowとの連携のモダリティが確立される。</p>	<p>5-1. One-Stop Windowと連携して少なくとも3回イベントが開催される。</p>	<p>達成。 「One-Stop Window」と同様の機能を有する税務委員会と CCIT と協力し、MSE 向けの税務や輸出に関する研修が3回開催された。.</p>
<p>6. 政府機関に対する、ビジネスに関する行政手続きの効率化支援のための方法論が確立される。</p>	<p>6-1. 少なくとも2つの行政手続きが改善される。</p>	<p>未達成。 ▶税務委員会とIBTは、IBTのEウォレットやターミナルを活用したオンラインの納税方法を導入することに合意した。 ▶BIPは、MSEが登記に必要な法的住所を持ってないという課題に対する解決策を模索し、MSEに登記用の住所を提供できる機関を探している。</p>
	<p>6-2. 少なくとも1つの手続きにおいて、政府機関が中小企業から受けた申請の処理にかかる日数が削減される。</p>	<p>未達成。 指標はOne-Stop Windowと連携することでMSEの円滑な運営を阻害する行政手続き上のボトルネックを特定し、その手続き上の日数を削減することを想定して設定されたものであるが、One-Stop Windowが設立されなかったことから、MSE、ドナー機関やプロジェクト、政府関係者との個別の協議を通じて6-1で記載のトピックを選定したが、本指標では活動の成果を適切に測れないため、指標を「MSEのビジネス実施に伴って行政から求められる手続きのうち、少なくとも1つの手続きにおいて、MSEが費やす時間が削減される」に変更することを提案する。6-1で選択されたトピックのうち、納税のオンライン化については2023年2月より開始予定である。</p>
<p>7. 「政府機関ビジネス・インキュベータ」と国内外の同様のイニシアチブとのネットワークが形成される。</p>	<p>7-1. 少なくとも2つの事業者が「ドウシャンベ・ビジネス・インキュベータ」と政府／ドナー機関／ドナープロジェクトの共同支援を受ける。</p>	<p>達成。 ▶PEAK、Aga-Khan Foundation、GIZ (TRIGGER)、USAID (ALG) と覚書を締結し、これらの顧客が DBI に紹介された。 ▶11の事業者が PEAK に紹介され、そのうち9の事業者が BIP のビジネスインキュベーションサービスを受けた。</p>
<p>8. 「政府機関ビジネス・インキュベータ」ならびに「ドウシャンベ・ビジネス・インキュベータ」の効率的な運営が確立される。</p>	<p>8-1. 主要な事務手続きの少なくとも70%において、標準作業手順書やマニュアルが作成される。</p>	<p>達成。 6つの主要な事務手続きのうち5つ(83%)において標準作業手順書とマニュアルが作成された。</p>

2-1-1 成果1

成果1：「ビジネスの基礎」研修の提供のモダリティが確立される。

<指標>

1-1:「ビジネスの基礎」研修の教材が開発され、試用された上で「政府機関ビジネス・インキュベータ」に採用される。

結果:達成

研修及びビジネス・インキュベーションのニーズが明らかになった。「1-1-2 指導員用及び参加者用の研修教材を開発する」で述べた通り、「参加者用ワークブック」及び「ファシリテーターガイド」が2021年2月に最終化され、ロシア語とタジク語に翻訳され、SIBIに採用された。

1-2:少なくとも15人の指導員が養成される。

結果:達成

「ビジネスの基礎」研修指導員候補者への指導員研修を実施し、マスタートレーナー4人、トレーナー8人、アシスタントトレーナー4人、バックアップトレーナー11人、バックアップアシスタントトレーナー9人が養成された。

1-3:「ビジネスの基礎」研修の実施方法が確立され、対象地域(ドゥシャンベ、クリャブ、ラシュト、ヴァフダット、カニバダム、フロソソ、アシュト、ハマドニ、ヴォセ)において少なくとも研修が80セッション実施される。

結果:達成

「表 6: 実施された「ビジネスの基礎」研修」に示す通り、BIPはSIBIと協力して対象地域（ドゥシャンベ、クリャブ、ラシュト、ヴァフダット、カニバダム、フロソソ、アシュト、ハマドニ、ヴォセ）にて、「ビジネスの基礎」研修を82セッション実施し、計874人の研修生が参加した。

1-4:ミニファイナンスを受けた少なくとも50の事業者が収益または雇用を増加させる。

結果:達成

「1-1-6 ミニファイナンスを実施する」で述べた通り、BIPは対象3群（カニバダム、アシュト、クリャブ）においてミニファイナンスを429の事業者に提供し、そのうち276名に対して、2022年12月末までに、モニタリングを実施した。モニタリングを実施した対象者のうち、222名（80%）の収益が増加した。また、228名（83%）（多くが個人事業主である）が機材を受けた取った後も事業を継続しており、雇用の創出にも貢献した。

1-5:リースを受けた少なくとも10の事業者が収益または雇用を増加させる。

結果:部分的に達成

「1-1-7 リース事業を実施する」で述べた通り、リースの支援を受けた事業者数は7であり、トラクター6台がすでに引き渡され、もう1台がタジクアグロリーシングのリボルビングファンドから

リースされる予定である。リース予算の一部を本邦研修に振り替えたため、10の事業者にリースを行うことはできなかったものの、タジクアグロリーシングが今後もリボルビングファンドを活用して、より多くの事業者に機材リース行っていく予定である。BIPのモニタリングによると、リースを受けて全ての事業者の収益及び雇用が増加した。

2-1-2 成果2

成果2：MSEに対するビジネスプラン作成支援のモダリティが確立される。

<指標>

2-1: 少なくとも20人のコンサルタントが起業家のビジネスプラン作成支援にかかる覚書を締結する。

結果:達成

BIPは57人のコンサルタント／メンターと、起業家のビジネスプラン作成支援にかかる覚書を締結した。

2-2: 「ドウシャンベ・ビジネス・インキュベータ」の支援を通じて少なくとも10件のビジネスプランが作成される。

結果:達成

「表 8: インキュベーションサービスの結果」にある通り、合計12件のビジネスプランが作成された。

2-1-3 成果3

成果3：MSEに対する金融アクセス支援のモダリティが確立される。

<指標>

3-1: 金融機関と少なくとも5つの覚書が締結される。

結果:達成

SIBIはArvand、Khumo、First Micro Finance Bank、FINCA、Dushanbe City Micro Deposit Bank の合計5つの金融機関と覚書を締結し、SIBIがBIPの支援を通じて能力強化が行われた顧客（起業家およびMSE）を金融機関に紹介する、また金融機関がBIPのインキュベーションサービスを希望する顧客をSIBIに紹介することが合意された。

3-2: 少なくとも10件のビジネスプランが金融機関や投資家と共有される。

結果:達成

ピッチセッションで発表された8つを含む合計10件のビジネスプランが金融機関や投資家と共有された（「1-3-2 MSEと金融機関や投資家を結びつける」を参照）。このうち、IE Gulmadovaはタジキスタンの金融機関から実際に融資を受け、IE Mirzoaliは投資家からの投資を受けた。

2-1-4 成果4

成果4：MSEに対するメンタリングのモダリティが確立される。

<指標>

4-1: 少なくとも5人の起業家がメンタリングを受ける。

結果:達成

「表 8: インキュベーションサービスの結果」にある通り、合計8の事業者にメンタリングサービスが提供された。

2-1-5 成果5

成果5：ビジネス・インキュベータとOne-Stop Windowとの連携のモダリティが確立される。

<指標>

5-1: One-Stop Windowと連携して少なくとも3回イベントが開催される。

結果:達成

One-Stop Windowを運営する機関である税務委員会とCCITとの協力の下、ボフタル、クリャブ、ヒサルで税務や輸出に関するセミナーが3回開催され、合計75の個人事業主や企業が参加した。

2-1-6 成果6

成果6：政府機関に対する、ビジネスに関する行政手続きの効率化支援のための方法論が確立される。

<指標>

6-1: 少なくとも2つの行政手続きが改善される。

結果:未達成

「1-6 政府機関に対する、ビジネスに関する行政手続きの効率化支援のための方法論の確立にかかる活動」で述べた通り、BIPはMSE、ドナー機関やプロジェクト、政府関係者との個別の協議を通じて、One-Stop Windowの関与なしで解決できる2つの問題である (a) 納税の問題と (b) 法的住所の問題を選定した。納税の問題 (a) に関して、モバイルアプリケーションの開発が2023年1月末までに完了したため、2023年2月より稼働開始予定である。法的住所の問題 (b) については、企業登記用の住所提供ビジネスに関心を示す組織を、コワーキングスペース等を中心に打診し、最終的に2022年12月にCCITが強い興味を示したが、2023年1月上旬現在実施には至っていない。

6-2: 少なくとも1つの手続きにおいて、政府機関が中小企業から受けた申請の処理にかかる日数が削減される。

結果:未達成

指標はOne-Stop Windowと連携することでMSEの円滑な運営を阻害する行政手続き上のボトルネックを特定し、その手続き上の日数を削減することを想定して設定されたものであるが、One-Stop Windowが設立されなかったことから、関係者との協議を通じて6-1で記載のトピックを選定した。いずれのトピックも行政手続きにかかる日数の削減には寄与せず、活動の成果を適切に測れないことから、指標を「MSEのビジネス実施に伴って行政から求められる手続きのうち、少なくとも1つの手続きにおいて、MSEが費やす時間が削減される」に変更することを提案する。なお、提案した指標に対しての結果は未達成であるが、6-1で選択したトピックのうち、納税のオンライン化については2023年2月より開始予定である。納税がオンラインやターミナルで可能になれば、これまでのように個人事業主が国営銀行に赴き、長蛇の列に並んで支払いを行うために費やしていた時間が大幅に削減されるため、指標を達成する見込みである。

2-1-7 成果7

成果7: 「政府機関ビジネス・インキュベータ」と国内外の同様のイニシアチブとのネットワークが形成される。

<指標>

7-1: 少なくとも2つの事業者が「ドゥシャンベ・ビジネス・インキュベータ」と政府/ドナー機関/ドナープロジェクトの共同支援を受ける。

結果:達成

PEAK、アガハーン財団、GIZ (TRIGGER)、USAID (ALG) と結ばれた覚書に基づき、これらの機関やプロジェクトの受益者がDBIに紹介された。支援の必要性や効果を踏まえ、BIPはPEAKより紹介された9の事業者にインキュベーションサービスを提供した。

2-1-8 成果8

成果8: 「政府機関ビジネス・インキュベータ」ならびに「ドゥシャンベ・ビジネス・インキュベータ」の効率的な運営が確立される。

<指標>

8-1: 主要な事務手続きの少なくとも70%において、標準作業手順書やマニュアルが作成される。

結果:達成

「表 9: 作成された標準作業手順書」にある通り、SIBIの大半の業務に関する標準作業手順書やマニュアルが作成され、SIBIと共有された。

2-1-9 プロジェクト目標

プロジェクト目標：ドゥシャンベ・ビジネス・インキュベータ（DBI）が確立された機能と運営方法に沿って運営される。

<指標>

「政府機関ビジネス・インキュベータ」のインキュベーションサービスを通じて作成されたビジネスプランの少なくとも2個が金融機関や投資家から金融支援を受ける。

結果:達成

「1-3-2 MSEと金融機関や投資家を結びつける」で述べた通り、コンサルティングサービス（ビジネスプランの作成）によって、Gul Madova HalimamovはFirst Microfinance Bankと2022年7月に店舗建設のための融資契約を結んだ。また、衣服小売業のIE Mirzoaliは2023年1月に投資家から投資を受けた。

2-2 その他の成果

2-2-1 ビデオチュートリアル

SIBI研修ラボ設立のための支援の一環として、起業家が直面する様々な課題の対応方法をまとめた計9つのビデオチュートリアルモジュールが作成された。スタートアップ起業家や個人事業主、学生等が事業の始め方に関する基本的な情報をいつでもどこでも学べるよう、オンライン教材が開発された。ビデオにはSIBI研修ラボ内のパソコンやSIBIウェブサイト、SIBIの公式Facebookページからアクセスできる。下表にビデオチュートリアルのトピックを示す。

表 11: ビデオチュートリアルの9モジュールで扱うトピック

No.	モジュール	モジュールで扱うトピック
1	タジキスタンで事業を始める方法	タジキスタンで事業を始めるための最初のステップ アイデアから事業開始まで。どこから始めるか。 民間企業の登記と廃業
2	タジキスタンにおけるマーケティングと市場調査	タジキスタン市場の査定とターゲットセグメントごとのバリエーションの開発 タジキスタンでのビジネスブランドの作り方 ソーシャルメディアマーケティングがなぜ必要か
3	価格戦略と予算計画	簿記 プロジェクトの資金計画 小規模事業者向け会計の基礎
4	タジキスタンでの事業計画	キャッシュフロー計画の立て方
5	政府機関の相談窓口 consultations	法務：小規模事業者の登記 一元窓口での法人・個人の登録 起業家向け公的補助・支援制度
6	政府機関ビジネス・インキュベータについて	ビジネス・インキュベータとは何か。SBIのメリット。 SIBIが起業家に提供するサービス コワーキングビジネス・インキュベータ
7	タジキスタンのスタートアップ向け金融機会	投資家の探し方 ピッチの仕方
8	個人事業の始め方	個人事業の始め方の詳細
9	電子的納税方法	口座開設と納税

2022年9月にBIPはE-Tax制度に関するセミナーを開催した。E-tax制度を活用すれば税務署に行かなくても納税ができることから、個人事業主の間で関心が高まっていた。アドバイザリーセンターの外部講師がセミナーを行い、BIPが開発したビデオチュートリアルのもジュール9を使いつつ、E-taxを活用した納税方法を紹介した。

2-2-2 アドバイザリーセンター

One-Stop Windowの設立案が実現しなかったことを受け、零細・中小企業のニーズに応えるためにSIBIが実施する取り組みの一つとして、BIPはアドバイザリーセンターの設置を支援した。アドバイザリーセンターには、2022年5月から2022年8月の4カ月間において2名のコンサルタント（金融コンサルタントと法務コンサルタント）を配置され、起業家及びMSEを主とする47人の訪問者に、合計83回のコンサルテーションが提供された。さらに、2022年10月から11月末の2カ月間に金融コンサルタントと商標／マーケティング専門家の2名を配置した結果、40人の訪問者に合計58回のコンサルテーションを提供することができた。また、「1-5-1 DBIとOne-Stop Window 職員との連携の手法を確立する」で述べたように、多くの起業家が訪れ、長い列を作って待つ場所にリーフレットを置いたことで、アドバイザリーセンターへの問い合わせ数が、3倍に増加し、アドバイザリーセンターが対応することができる数をはるかに上回った。このことは、アドバイザリーセンターが提供するサービスに対するニーズの高さを示している。

第3章 評価結果

3-1 妥当性

本プロジェクトの妥当性は「高い」と評価される。

(1) タジキスタン政府の開発政策との整合性

本プロジェクトは、タジキスタン政府の長期開発戦略の枠組みである「国家開発計画（NDS）2016-2030」に合致している。第1章「プロジェクトの背景」で説明されているように、NDSでは長期的な経済発展のための構想として、更なる経済成長と雇用創出のための産業多角化を図りながら、より付加価値のある産業を発展させることが述べられており、起業家とMSEの育成はそのための最も重要な柱のうちのひとつに位置付けられている。タジキスタン政府は同構想の実現のため、起業家ならびにMSEを育成することを目的とした「政府機関ビジネス・インキュベータ」の設立のための政令を2018年に採択した。

(2) 裨益者のニーズとの整合性

本プロジェクトの裨益者は、起業家、MSE及びSIBIである。タジキスタンの起業家やMSEの大多数は、ビジネスの成功と成長に不可欠である、経営に関するマインドセットと基礎的な知識が不足している。本プロジェクトの裨益者として「ビジネスの基礎」研修とミニファイナンス事業の優先的なターゲットとした帰還労働移民の間でも同様のことが見られた。このことから、「ビジネスの基礎」研修実施を通じて、対象者たちに基礎的なビジネスの知識を広めるアプローチは、起業家やMSEのニーズに合致しており、新たに起業し、運営が継続されているビジネスの数の増加につながっている。

本プロジェクトでは、カウンターパートであるSIBIが起業家やMSEに継続的に支援を実施できるような仕組みづくりを目指していたが、タジキスタン政府側は、プロジェクトで導入した活動を継続して実施するために必要な予算を自ら配分するには至らなかった。SIBIに配分された限られた予算は、比較的レベルの高い起業家をターゲットとしたピッチイベントや交流会などに主に使われることとなり、大多数である知識的にも財政的にもレベルが低い一般の起業家やMSEに対しての活動はドナーとの連携や支援に委ねられることとなった。言い換えれば、本プロジェクトを通じて、起業家や企業へのサービス提供のためのSIBIによるモダリティが確立したことにより、SIBIがその活動に必要な予算を確保しさえすれば、こうしたサービスを自ら提供できるようになったといえる。この観点から、本プロジェクトの活動はSIBIのニーズに合致したといえる。

3-2 整合性

本プロジェクトの整合性は、以下の理由から「高い」と評価される。

(1) 日本の対タジキスタン共和国援助政策との整合性

本プロジェクトは対タジキスタンの日本政府の援助政策に合致するものである。2018年9月に発表された外務省の対タジキスタン共和国国別開発協力方針において、経済・産業開発基盤の整備

は、基礎的社会サービスの向上、地域の安定化促進と並んで、JICAの対タジキスタン支援における3つの重点分野のうちの1つと位置付けられており、雇用拡大に資する中小企業振興を日本が支援する旨明記されている。

(2) 他ドナー機関ならびにプロジェクト活動との整合性

本プロジェクトは他のドナー機関のプロジェクト活動と2つの側面において補完関係にあった。1つ目として、他のドナー機関の活動では、すでにビジネスのアイデアを持っている限られた数の比較的レベルの高い起業家に対してのインキュベーションサービスを行っているのに対し、本プロジェクトで優先的に実施した「ビジネスの基礎」研修やミニファイナンスの主なターゲットはビジネス経験のない（ただし読み書きや計算はできる）起業家予備軍であった。2つ目として、起業家またはMSEはビジネスアイデアを実際のビジネスに適用させるために専門的な支援を必要としていたが、他のドナー機関がそのための予算を持たない中、本プロジェクトではドナー機関から紹介された起業家やMSEに対して専門性の高いコンサルタントを配置しコンサルティングやメンタリングを行った。

3-3 有効性

本プロジェクトの有効性は以下の理由から「比較的高い」と評価される。

(1) プロジェクト目標の達成見込み

プロジェクト目標の指標の達成度ならびに各成果の達成度に鑑み、プロジェクト目標は達成されたと判断できる。しかしながらプロジェクト目標である「ドウシャンベ・ビジネス・インキュベーター（DBI）の機能と運営方法が確立し、運営が開始される」の達成度を測るうえで、その指標の1つである「2つ以上の企業が、SIBIのインキュベーションサービスによってビジネスプランを作成した結果として金融機関または投資家から支援をうける」が、必ずしもプロジェクト目標の達成度を反映していないことに留意すべきである。本プロジェクトの実施を通じ、タジキスタン国内では金融機関による融資決定においてビジネスプランの存在はほとんど関係がないことが判明した。タジキスタンの金融機関は借り手の返済能力を判断するにあたりほとんどの場合担保とそれまでの借入歴のみを重要視し、また融資申請書の作成にあたってはビジネスプランを参照することなく融資担当者が自ら同申請書を作成することが通常となっている。ビジネスプランは、金融機関に事業の実現可能性を示すものというより、むしろ起業家や企業が考えをまとめ、取るべき一連の行動を特定する上で有効なツールであるということがわかった。この観点から、DBIの活動の発展度合いを測る指標としては、企業の成長のために効果的に寄与したビジネスプランの数とするべきだったと考えられる。また、タジキスタンでは金利が20～30%と高いことから、商業銀行やマイクロファイナンス機関から長期の融資を受けたいと考える起業家はほとんどいないことも、本指標があまり現実的でなかったことを示している。

(2) プロジェクト目標達成にかかる重要な外部条件

プロジェクト目標の達成に関する外部条件である「中小企業支援に関するタジキスタン政府の方針が変わらない」は満たされたため、プロジェクト期間を通じてプロジェクト目標は妥当であったと判断される。

(3) プロジェクト目標と成果の因果関係

8つの成果は、SIBIで起業家やMSEに対してインキュベーションサービスを提供するために必要な基本的な要件、すなわち(a) MSEと起業家を支援するシステム、(b) SIBIの組織・制度的な基盤、ならびに(c) 起業家やMSEに求められる政府関係機関での行政手続きで構成されていた。従って、これらの成果を挙げることはプロジェクト目標を達成することに直接的につながっている。

表 12: プロジェクト目標と成果の因果関係

プロジェクト目標: ドゥシャンベ・ビジネス・インキュベータ (DBI)の機能と運営方法が確立し、運営が開始される。			
プロジェクト目標到達のための基本的要素: (a) 起業家とMSEを支援するシステム (b) SIBIの組織・制度的な基盤 (c) MSEや起業家に求められる政府関係機関での行政手続き			
期待される成果	要素		
	(a)	(b)	(c)
1. 「ビジネスの基礎」研修提供のモダリティが確立される	X		
2. MSEに対するビジネスプラン作成支援のモダリティが確立される	X		
3. MSEに対する金融アクセス支援のモダリティが確立される	X		
4. MSEに対するメンタリングのモダリティが確立される	X		
5. ビジネス・インキュベータとOne-Stop Windowとの連携のモダリティが確立される		X	
6. 政府機関に対する、ビジネスに関する行政手続きの効率化支援のための方法論が確立される			X
7. 「政府機関ビジネス・インキュベータ」と国内外の同様のイニシアチブとのネットワークが形成される		X	
8. SIBI/DBIの運営効率が確実になる		X	

3-4 効率性

プロジェクトの効率性は「比較的高い」と判断される。プロジェクトの投入のほとんどは期待された成果を挙げるために計画通り実現したが、いくつかの要因によりプロジェクトの実施効率が低下した。

(1) 投入と活動の適切性**(a) プラス面**

- ・ 投入について、タジキスタン側、日本側とも量とタイミングの両面からほぼ適切だったといえる。また、派遣された JICA 専門家は当該分野での経験と知識が豊富であった。
- ・ 新型コロナウイルスの感染拡大に伴い、プロジェクト開始当初（2020年4月）から2021年2月まで JICA 専門家がタジキスタンに渡航できなかったにも関わらず、経験豊富な現地スタッフにより、プロジェクト自体は成功裏に開始することができた。さらにプロジェクト期間全体を通じて、これらの現地スタッフを活用し SIBI および

SCISPM のキーパーソンと密にコミュニケーションを取ることで、プロジェクト全体の運営を効率的に進めることができた。

- ・ カウンターパートに対する本邦研修には計 7 名が SCISPM と SIBI から参加し、タジキスタンにおける MSE と起業家育成のための政策策定のアイデアを日本の経験から得ることができた。研修期間中は、ネットワーキングならびに研修を目的に計 7 つの地方政府機関を訪問し、各地方において日本の産業政策がいかに製造業に携わる中小企業の成長を促したかを参加者が学ぶことができた。
- ・ ウズベキスタンで行われた5日間の第三国研修には6名（プロジェクトのインキュベーションサービス裨益者4名、SIBI職員2名）が参加し、ウズベキスタン日本センター（UJC）の経験豊富な講師による研修を受け、知識のレベルアップを図った。また、参加者にはウズベキスタンの企業関係者とのネットワーキングの機会も与えられ、自身が直面しているビジネス上の問題の解決やウズベキスタンでのビジネスチャンスなどについてのアイデアを得る場となった。

(b) マイナス面

- ・ One-Stop Window の整備が遅れ、その後代わって「Advisory Center」としての活動に変更されたため、過大な時間的ロスが発生し効率性が損なわれる結果となった。
- ・ SIBI 内にOne-Stop Windowを設置できなかったことにより、成果 6 の達成に大きな悪影響が及ぼされた。政府の行政手続きにおいて排除すべきボトルネックを特定するためには、One-Stop Windowに配置される職員を通じて主要政府機関と関係を築くことが前提条件であったが、One-Stop Windowが実現しなかったためにその機会が失われた。
- ・ IBTと税務委員会のコミュニケーション確立に過度の時間がかかり、IBTのe-walletや決済端末を使ったオンライン納税オプションの開発に遅れが生じた。

(2) 成果発現のための重要な外部条件

成果発現についての重要な条件である「国際金融機関のタジキスタン金融機関に対するクレジットラインが維持されている」については、妥当性が失われていると判断される。本プロジェクト開始前には、国際金融機関からタジキスタンの金融機関に提供されているクレジットラインを活用して、金融機関からコンサルティングサービス受益者に融資が行われることを想定していたが、「3-3 (1) プロジェクト目標の達成見込み」に記載の理由により、実現には至っていない。

3-5 インパクト

本プロジェクトのインパクトは以下の理由により「比較的高い」と判断される。

(1) 上位目標の達成見込み

本プロジェクトの終了後 3～5 年以内に SIBI が上位目標の 1 つ目の指標である「SIBI のインキュベーションサービスを通じて支援された 25 以上の企業において、収入が 50%増加または雇用が増加する」を達成できるかどうかは、政府またはドナー機関からの資金調達を図れるかどうかにか

よるところが大きい。本プロジェクトの実施期間中に BIP がインキュベーションサービスの裨益者に与えたインパクトの大きさから鑑みて、インキュベーションサービスのモダリティとその効果は十分に確立されていると判断される。「1-2-3 MSE のビジネスプラン作成を支援する」に示されているとおり、インキュベーションサービスの裨益企業は戦略的思考能力を強化することができた。今後はこれらの企業が強化された能力を活かして課題を解決し、50%以上の収入の増加や雇用の増加を実現することが期待される。指標で示された数値を達成するためには、SIBI がより多くの裨益者にこの手法を適用できるよう追加資金を調達することが必要となっている。

一方、「SIBI のインキュベーションサービスを通じて作成されたビジネスプランのうち、少なくとも 50 件が金融機関や投資家から融資を受ける」という指標については、ほとんどの MSE にとって、担保やネットワークの不足、高金利などの理由で金融機関からの融資を受けることが難しいことから、SIBI にとって達成は困難であると思われる。

なお、上記のとおり SIBI は指標の一つについて達成することは難しいものの、上位目標である「『政府機関ビジネス・インキュベータ』が、起業家及び MSE の発展のために効果的なサービスを提供できるようになる」に向けて SIBI は着実に進んでいると思われる。そのために、「1-7 「政府機関ビジネス・インキュベータ」と国内外の同様のイニシアチブとのネットワークの形成にかかる活動」に関して、SIBI では既に UNDP プロジェクト「タジキスタンにおけるスキル開発とイノベーションの促進による若者のエンパワーメント」において、本プロジェクトで育成したトレーナーを活用して「ビジネスの基礎」研修を実施している。

(2) 上位目標の達成に至るまでの重要な外部条件

「3-1 (1) タジキスタン政府の開発政策との整合性」で述べたとおり、上位目標達成のための重要な外部条件である「タジキスタン政府の MSE 支援政策に変更がない」はこのまま維持される可能性が高い。

3-6 持続性

本プロジェクトの持続性は以下の理由により「比較的高い」と判断される。

(1) 政策・制度面

「3-1 妥当性」で述べたとおり本プロジェクトは、起業家や MSE の発展を長期的な経済成長にとって最も重要な側面のひとつとしている NDS 2016-2030 に沿ったものである。SIBI は 2018 年に MSE への支援を行うために大統領令によって設立され、今後も継続して MSE 支援の中心的存在となる見込みである。

(2) 組織・財政面

本プロジェクトでは、設立されたばかりの SIBI を支援し、さまざまな SOP やマニュアルを作成することで、SIBI の運営効率確保を支えてきた。また、SIBI に会計システムを導入しそれを管理していく能力を強化するための支援も行った。政府機関である SIBI の主な財源は、財務省によって配分される国家予算であるが、2023 年度は 190 万ソモニ（約 2,500 万円）を SIBI に配分することを財務省が明らかにしているが、これは 2022 年の 128 万ソモニ（約 1,660 万円）と比較して約 50% 増であり、タジキスタン政府が SIBI の活動の価値を認め、今後の成果に期待したことの証左に他な

らない。また、SIBIの経営陣は組織に対して高いコミットメントを示しており、プロジェクト期間中に経営陣からは1人の離職もなく、組織の持続可能性は比較的確保されている。

SIBIは「政府機関」であり、民間事業者が提供しているものと同様のサービスを提供することができないという制約があるため、タジキスタン政府が予算配分を大幅に増やさない限り、財政的な持続性を確保して活動を拡大できる可能性は極めて低い。そこで、SIBIは「政府機関」から、財政的自立性をもって商業活動を行うことができる「State Unitary Enterprise (SUE)」への法的ステータスへの変更を検討し始めている。SIBIが財政的な持続可能性の問題を解決し、ドナーからの支援に依存しないためには、タジキスタン政府はSIBIに対して（政府機関として）「より多くの予算」をつけるか、もしくは「より大きな財政的自立」（SUEとして）与えるか、の2つのうち1つを選択する必要がある。

(3) 技術面

本プロジェクトでは「ビジネスの基礎」研修のTOTを5回実施し、計36人がトレーナーとしてのトレーニングを受けた。SIBI職員は優先的にトレーニングを受け、参加者36名のうち21名がSIBI職員である。そのうち何人かはすでにSIBIを退職しているが、残ったものはトレーナーとして活躍し経験を積んでいる。特にSIBIの副所長は、トレーナー候補者にTOTを実施するマスタートレーナーの1人であり、技術的な持続可能性は担保されている。

3-7 プロジェクトの成果に影響を及ぼした要因

本プロジェクトでは、以下の要因が実施および成果に影響を及ぼした。

(1) 新型コロナウイルスの感染拡大

「3-4 効率性」で述べたとおり、JICA 専門家の渡航制限がありながらも成功裏にプロジェクトを開始することができたが、新型コロナウイルスの感染拡大により、関係者の隔離や面談への制限で、予定されていた会合が頻繁に延期されるなど、プロジェクトの進行が大幅に遅れることとなった。これにより、「3 プロジェクト期間」に記載したように、プロジェクト期間の 8 カ月の延長を余儀なくされることとなった。

(2) 国境付近によるタジキスタン人とキルギス人による衝突

本プロジェクト実施中に、タジキスタン-キルギス国境付近で衝突が数回発生した。度重なる衝突のため、当該地域に対する渡航制限により、2022年6月以降ミニファイナンス裨益者のモニタリングのために、プロジェクトスタッフによるカニバダム（プロジェクト対象地域の一つ）の訪問ができなくなった。また、イスファラで事業を行っていたインキュベーションサービスの裨益者の一人は、衝突の影響を（精神的に）強く受けたため事業を中断することとなり、コンサルティングサービスを継続できなくなった。

(3) 急激な円安

急激な円安による予算削減で、BIPは2022年10月にリース機材購入のための支出を終了せざるを得なくなり、結果としてリース事業で設定した目標（10社）を達成することができなかった。

3-8 教訓

(1) ビジネスプランの必要性が低く、融資を受けるモチベーションが低い

タジキスタンの金融機関は、融資申込者が十分な担保並びに返済を保証する人脈を持っている場合にのみ融資を承認する傾向にあり、通常は申し込みの際にビジネスプランを要求しない。つまり、MSEは十分な担保と人脈がない限り、融資を受けられる可能性はほとんどないということである。金利の高さに加え、このような状況が、MSEが融資を受けようとするモチベーションを失う結果につながっている。

(2) 法的登録への躊躇

BIPで支援したミニファイナンスの裨益者など、小規模ビジネスの多くは、税負担や廃業時の手続きの煩雑さを嫌い、個人事業主として登録することを躊躇している。将来のビジネスの成長に自信がある、もしくは正式に登録された企業とビジネスを行いたいと考える場合のみビジネスの法的登録を行うこととなる。プロジェクトとしては、正規・非正規ビジネスの両者を支援すべきであるが、その際例えばミニファイナンスで機材を貸与する場合、非登録企業への最高額は500米ドルであるのに対し、法的に登録された企業の場合はそれより高額な機材を貸与できるようにするなど、形態によって異なる基準を適用する必要がある。

(3) ビジネス研修と機材の現物支給を組み合わせることの重要性

起業するにはビジネスの知識を得るだけでは十分とは言えないが、本プロジェクトで実施した、ビジネストレーニングと現物支援の組み合わせは、起業への大きな一歩を踏み出すことを後押ししたと言える。「1-1-6 ミニファイナンスを実施する」で示したように、機材貸与から少なくとも半年後に実施したモニタリングでは、裨益者の80%以上が事業を継続していることが確認された。

(4) 地域差を考慮した研修の実施

北部（AshtおよびKanibadam）、南部（Kulyab）ともにミニファイナンススキームの女性裨益者のほとんどが縫製業を選んでいるが、その背景には違いがあることがわかった。BIPで実施したモニタリングによると、北部の裨益者の多くは大きな需要があると考えて縫製業を選択したのに対し、クリャブの女性は夫から外で働くことを許されておらず、家庭で家事と同時にこなせることが理由で縫製業を選択したと答えている。このようにタジキスタン南部は保守的で、イスラム教の伝統を厳格に守ることが求められていることで知られているため、本プロジェクトでは南部で女性だけのグループを作り、女性のトレーナーによる研修を行った。また、ウズベク人が多い北部ではウズベク語での研修も実施した。

(5) ターゲット層選択の重要性

BIPのターゲット層は中等教育修了者であり、少なくとも読み書きができる人たちであった。タジキスタンでは、他のドナーの起業家育成プロジェクトは、革新的なアイデアを持つ大卒者（英語を話す者も多い）や「綺羅星」のようなトップレベルの者、または最も弱い立場の人々を対象としており、本プロジェクトのターゲット層にはこれまでほとんど支援が行われてこなかった。BIPで支援した人々は十分な読み書きができるため、数日間の適切なビジネストレーニングによって実際にビジネスを始め、収入を得ることが可能であり、また上記「(2)法的登録への躊躇

踏」で述べた通り、実際にビジネスの継続率はかなり高い。タジキスタンの経済は外的要因に対して極めて脆弱であるため、トップレベルや最脆弱層だけではなく、その中間に位置する層に適切な支援を行うことは、より効果的・効率的である。

(6) 適切なデリバリーチャンネル活用の重要性

「1-5-1 DBIとOne-Stop Window職員との連携の手法を確立する」で述べたとおり、SIBIのアドバイザリーセンターは、多くの起業家が訪れ、長い列を作って待つ場所にリーフレットを置くことで初めて集客に成功した。例えば、新卒の若者をピッチセッションに誘致するのであればSNSで、個人事業主をターゲットにするのであれば多くの人が訪れて時間を持て余しているような場所に従来のリーフレットやポスターを設置するなど、ターゲット層によって確実に届くことができるチャンネルを選択するべきであることを常に念頭に置く必要がある。

第4章 プロジェクト完了後の上位目標達成に向けて

4-1 上位目標達成への展望

上位目標：「政府機関ビジネス・インキュベータ」が、起業家及びMSEの発展のために効果的なサービスを提供できるようになる

〈指標〉

(1) SIBI のインキュベーションサービスを通じて支援された25以上の企業において、収入が 50%増加または雇用が増加する

SIBIは本プロジェクト終了後、資金を調達しBIPで開発されたモダリティを活用することで、この目標を順次達成していくと思われる。つまり、すでに確立されたモダリティと、開発されたサービスを提供する専門家の能力によって、SIBIが支援する企業の収入と雇用は確実に増加することが期待できる。一方で、このレベルのサービスを自らの資金で提供することは現実的ではないため、サービスの対価を専門家に払うための外部資金を確保する必要がある。

(2) SIBI のインキュベーションサービスを通じて作成されたビジネスプランのうち、少なくとも 50 件が金融機関や投資家から融資を受ける

MSEのほとんどは、担保やネットワークの不足、高金利などの理由で、金融機関からの融資を受けることが困難であることが明らかになっており、SIBIのネットワークを通じてMSEと投資家をつなぐ努力を続けても、50件の融資を達成することは非常に困難であると思われる。従ってこの目標値は現実的ではないと考えられ再考が望まれる。

4-2 提言

MSEを更に発展させるために、以下の項目を実施することが望まれる。

(1) 「ビジネスの基礎」研修のさらなる普及

本プロジェクトで開発した「ビジネスの基礎」研修モジュールの有効性は、プロジェクトの実施を通じて証明されている。SIBIは、UNDPから得た資金を活用して、すでに「ビジネスの基礎」研修の実施を開始している。SIBIとして「ビジネスの基礎」研修が実施可能であることをドナー機関にさらにアピールすることで、SIBIの財務的持続可能性に貢献することが期待される。

(2) 関係政府機関との連携の推進

プロジェクト目的は達成されたものの、成果6は未達成として残った。本プロジェクトでは、One-Stop Windowから情報を収集し、行政手続き上のボトルネックを特定し、関連政府機関と連携してボトルネックを解消することが期待されたが、「1-5-1 DBIとOne-Stop Window職員との連携の手法を確立する」で述べたように実現されていない。SIBIのアドバイザーセンターでは、MSEが直面する様々な課題を把握・整理しているため、SIBIはアドバイザーセンターに寄せられたMSEの課題を継続的に把握し、必要と判断した場合には関係省庁に働きかけ、問題の改善を要請することが望まれる。

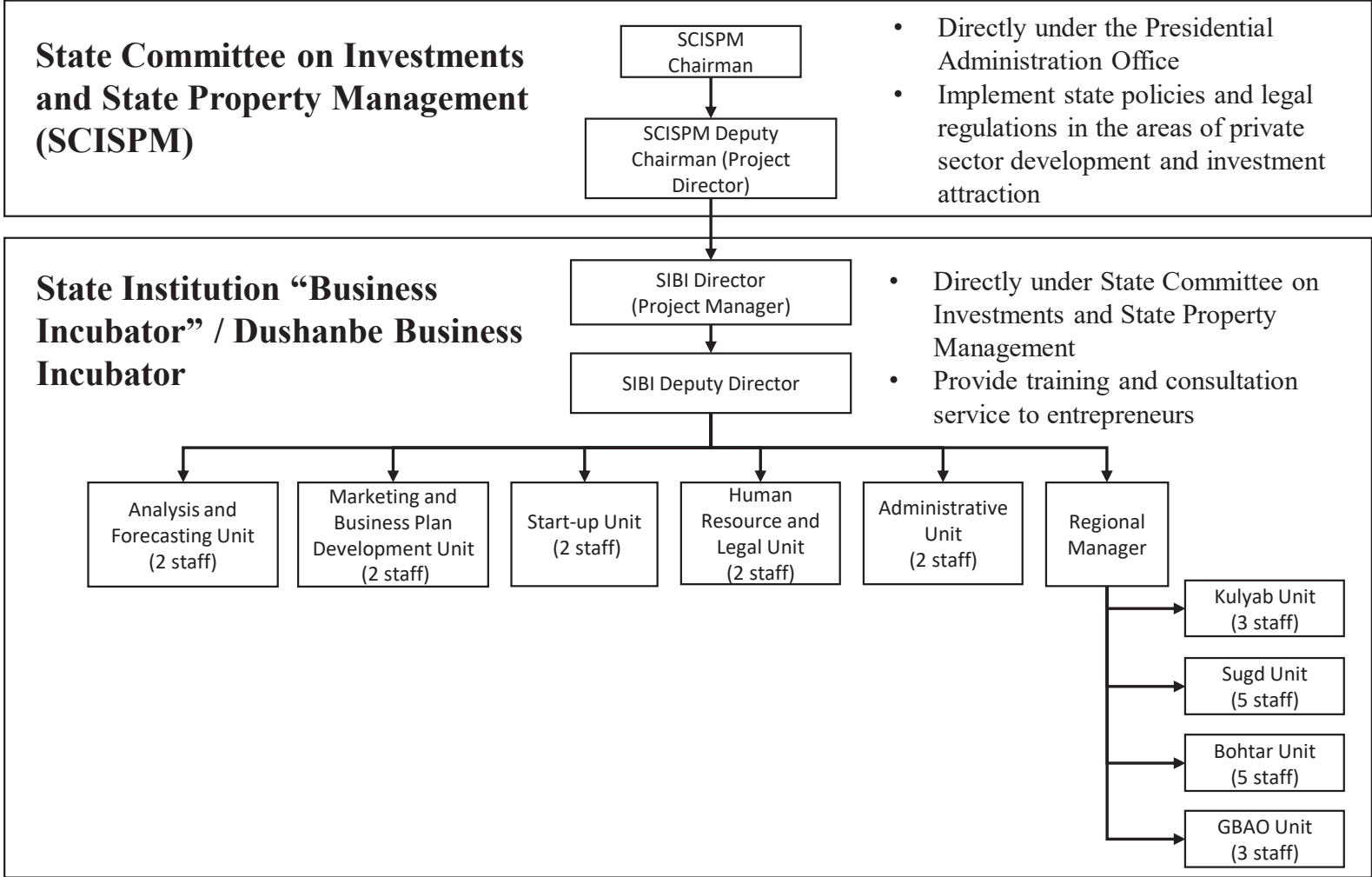
(3) 技能研修との組み合わせ

本プロジェクトでターゲットとした層が起業する際には、特定の技能を必要とするケースが少なくない。技能訓練はSIBIの地域支部（縫製、製パン、理容など）やタジキスタン成人訓練センター（ATCT）などの国営職業訓練所で実施されているが、これらの技能訓練コースは主に「就職」を希望する人に提供されていることから、これらのセンターではビジネスの知識に関する研修を実施しておらず、仮に実施している場合でも、BIPで開発した「ビジネスの基礎」のように内容が充実しているものではない。実際にATCT卒業生に対して行った「ビジネスの基礎」研修では、彼らがビジネスモジュールの研修を受けているにも関わらず、知識レベルは帰還移民たちとほとんど変わらないことが確認された。従って、「ビジネスの基礎」研修をパッケージとして提供する意義は高いと判断される。一方で、「ビジネスの基礎」を受講した移民の中には、貸与された機材を十分に使いこなしていない例も散見されたことから、このターゲット層に対しては、できる限り「ビジネスの基礎」研修とATCT技能訓練コースをパッケージとして提供することを勧めることが望ましい。

添付資料

- 1 SCISPM の組織図
- 2 Record of Discussions
- 3 Project Design Matrix (PDM)
 - 3.1 PDM ver0
 - 3.2 PDM ver1
 - 3.3 PDM ver2
- 4 Plan of Operation ver4
- 5 プロジェクト対象地域のプロフィール
- 6 「ビジネスの基礎」研修の提供ガイドライン
- 7 ミニファイナンス実施ガイドライン
- 8 ミニファイナンス開始に関する受益者との合意書フォーマット
- 9 ミニファイナンスのモニタリングにおける質問項目
- 10 リース実施ガイドライン
- 11 FAO 投資センターによる RuralInvest 最終レポート
- 12 ビジネスインキュベーションサービス提供ガイドライン
- 13 ビジネスインキュベーションサービスの登録コンサルタントおよびメンターリスト
- 14 金融機関との協力に関する覚書 (Arvand の例)
- 15 法的要件・登記手順にかかるガイドライン
 - 15.1 法的要件・登記手順にかかるガイドライン (フォーム入力に関する注意事項)
 - 15.2 法的要件・登記手順にかかるガイドライン (有限会社)
 - 15.3 法的要件・登記手順にかかるガイドライン (個人事業主)
 - 15.4 法的要件・登記手順にかかるガイドライン (デフカン農家)
- 16 ドナー機関との協力に関する基本合意書 (PEAK の例)
- 17 標準作業手順書
 - 17.1 SIBI 会計方針
 - 17.2 会計業務標準作業手順書
 - 17.3 会計業務標準作業手順フローチャート
 - 17.4 SIBI 出張規定
 - 17.5 出張申請書
 - 17.6 出張報告書フォーマット
 - 17.7 SIBI 職員服務規程
 - 17.8 採用フローチャート
 - 17.9 文書の処理・ファイリングガイドライン
 - 17.10 書類管理ガイドライン
- 18 貸与物品リスト

添付資料 1 SCISPM の組織図



添付資料 2 Record of Discussions

RECORD OF DISCUSSIONS

FOR

BUSINESS INCUBATION PROJECT

AGREED UPON BETWEEN

**STATE COMMITTEE ON INVESTMENT AND STATE PROPERTY
MANAGEMENT**

OF

THE REPUBLIC OF TAJIKISTAN

AND

JAPAN INTERNATIONAL COOPERATION AGENCY

Dated: November 25, 2019

Based on the minutes of meetings on the Planning Survey for the Business Incubation Project (hereinafter referred to as "the Project") signed on September 3, 2019 between State Committee on Investment and State Property Management of the Republic of Tajikistan (hereinafter referred to as "SCISPM") and the Japan International Cooperation Agency (hereinafter referred to as "JICA"), JICA held a series of discussions with the Counterpart and relevant organizations to develop a detailed plan of the Project.

The purpose of this record of discussions (hereinafter referred to as "the R/D") is to establish a mutual agreement for its implementation by both parties and to agree on the detailed plan of the Project as described in the followings and the Annexes, which will be implemented within the framework of the Agreement on Technical Cooperation signed on February 15, 2005 (hereinafter referred to as "the Agreement") and the Note Verbales exchanged on April 5, 2019 between the Government of Japan and the Government of the Republic of Tajikistan.

SCISPM will be responsible for the implementation of the Project in cooperation with JICA, coordinate with other relevant organizations and ensure that the self-reliant operation of the Project is sustained during and after the implementation period in order to contribute toward social and economic development of the Republic of Tajikistan.

Both parties also agreed that the Project will be implemented in accordance with the "Basic Principles for Technical Cooperation" published in 2016 (hereinafter referred to as "the BP"), unless other arrangements are agreed in the R/D.

The R/D is delivered at Dushanbe as of the day and year first above written. The R/D may be amended by a minutes of meetings between both parties, except the plan of operation to be modified in monitoring sheets. The minutes of meetings will be signed by authorized persons of each side who may be different from the signers of the R/D.

For

JAPAN INTERNATIONAL
COOPERATION AGENCY



Mr. Hideki TANABE
Chief Representative
JICA Tajikistan Office

For

STATE COMMITTEE ON
INVESTMENT AND STATE
PROPERTY MANAGEMENT



Mr. Farukh KHAMRALIZODA
Chairperson

- Annex 1 Main Points Discussed
 - Annex 2 Project Design Matrix (PDM)
 - Annex 3 Plan of Operation (PO)
 - Annex 4 Implementation Structure
 - Annex 5 List of Proposed Members of Joint Coordinating Committee
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MAIN POINTS DISCUSSED

I. BACKGROUND

Tajikistan has seen an annual economic growth of 6 to 7 % since 2000. However, with its export industry heavily dependent on aluminum and cotton and the remittances from emigrants exceeding 30% of GDP, the Tajik economy is highly vulnerable to external factors, especially the Russian economy. In order to overcome this weakness, the country is required to develop high value-added products for export while diversifying its industry.

The Government of Tajikistan (GoT) considers the private sector development as one of the most important development pillars in its National Development Strategy 2016-2030 as well as in its Mid-term Development Strategy 2016-2020. With micro, small and medium enterprises (MSME), 47% of which are represented by Dehkan farms, accounting for 90% of the private enterprises, entrepreneurship development and the promotion of MSME have become a priority issue for GoT.

The main obstacles in business environment in Tajikistan are low access to finances due to high interest rates (average weighted rate on loans in national currency 22%), the high level of collateral requirement of financial institutions' loans and number of business inspections. Moreover, micro, small and medium enterprises lack skills of developing business strategy, administering, develop customer-oriented quality products and services, conducting marketing research and writing business plans in accordance with international standards to getting loans from banks.

The Government of the Republic of Tajikistan is taking necessary measures for removing obstacles hindering entrepreneurship development in the country. With the aim of development of micro, small and medium enterprises, improving entrepreneurs' skills in developing business strategy, effective business administration, their financial-taxation and legal literacy by the decree of the Government of the Republic of Tajikistan from 31 December 2018 State enterprise "Formation and development of entrepreneurship in Tajikistan" was established.

At the same time, the GoJ decided to implement technical cooperation aimed at entrepreneurship development in Tajikistan through business incubation.

II. OUTLINE OF THE PROJECT

Details of the Project are described in the Project Design Matrix (Annex 2) and the tentative Plan of Operation (Annex 3).

1. Project Title

Both sides agreed that the title of the Project is "Business Incubation Project". The Project Title will be formally determined after the Note Verbale of change of the Project Title has been exchanged between the Government of Tajikistan and the Government of Japan.

2. Implementation Structure

The Project Organization Chart is given in Annex 4. The roles and assignments of relevant organizations are the following:

(1) SCISPM

(a) Project Director

Deputy Chairperson of SCISPM will be responsible for the overall administration and implementation of the Project.

(b) Project Coordinator

Director of the State Institution "Business Incubator" will be responsible for the coordination for the implementation of the Project

(c) Project Manager

Representative of Dushanbe Business Incubator (DBI) will be responsible for the overall administration and management of DBI in cooperation with Chief Advisor.

(2) JICA Experts

Chief Advisor will be engaged in the planning of the Project activities together with Representative of DBI and support their implementation. The JICA Experts will give necessary technical guidance, advice and recommendations to SCISPM and the State Institution "Business Incubator" on any matters pertaining to the implementation of the Project.

(3) Joint Coordinating Committee

Joint Coordinating Committee (hereinafter referred to as "JCC") will be established with the mandate of facilitating and overseeing the implementation of the Project. JCC will be held at least once a year and whenever deemed necessary. JCC will approve the annual work plan, review overall progress, conduct evaluation of the Project, and exchange opinions on major issues that arise during the implementation of the Project. The list of members of the JCC is shown in Annex 5.

3. Project Site and Beneficiaries

(1) Project Site

- Entire Country of Tajikistan

(2) Beneficiaries

- Potential entrepreneurs, start-ups and micro and small enterprises

4. Duration

Two (2) years and three (3) months

5. Reports

JICA Experts and SCISPM will jointly prepare the following reports in English.

- (1) Monitoring Sheet on semiannual basis until the Project completion.
- (2) Project Completion Report one (1) month before the completion of the project

III. UNDERTAKINGS OF SCISPM

1. SCISPM will take necessary measures to:

- (1) ensure that the technologies and knowledge acquired by the Tajik nationals as a result of Japanese technical cooperation contribute to the economic and social development of Tajikistan, and that the knowledge and experience acquired by the personnel of Tajikistan from technical training as well as the equipment provided by JICA will be utilized effectively in the implementation of the Project; and
- (2) privileges, exemptions and benefits to be granted to the JICA Experts referred to in II-2 (2) above and their families, which are no less favorable than those granted to Experts and members of the missions and their families of third countries or international organizations performing similar missions in Tajikistan within the framework of Technical Cooperation Agreement between the Government of Japan and the Government of Tajikistan.
- (3) Other undertakings are as stipulated in Technical Cooperation Agreement between the Government of Japan and the Government of Tajikistan.

2. SCISPM will bear claims, if any arises, against the JICA Experts resulting from, occurring in the course of, or otherwise connected with, the discharge of their duties in the implementation of the Project, except when such claims arise from gross negligence or willful misconduct on the part of the JICA Experts.

IV. MONITORING AND EVALUATION

JICA and SCISPM will jointly and regularly monitor the progress of the Project through the Monitoring Sheets based on the Project Design Matrix (PDM) and Plan of Operation (PO). The Monitoring Sheets shall be reviewed every six (6) months. Also, Project Completion Report shall be drawn up one (1) month before the termination of the Project.

V. PROMOTION OF PUBLIC SUPPORT

For the purpose of promoting support for the Project, SCISPM will take appropriate measures to make the Project widely known to the people of the Republic of Tajikistan.

VI. ENVIRONMENTAL AND SOCIAL CONSIDERATIONS

With regard to the Section 10.1 of the BP, the Project is likely to have minimal adverse impact on the environment and society under the 'JICA Guidelines for Environmental and Social Considerations (April 2010)'.

VII. MISCONDUCT

If JICA receives information related to suspected corrupt or fraudulent practices in the implementation of the Project, SCISPM and relevant organizations shall provide JICA with such information as JICA may reasonably request, including information related to any concerned official of the government and/or public organizations of the Republic of Tajikistan.

SCISPM, State Institution "Business Incubator" and relevant organizations shall not, unfairly or unfavorably treat the person and/or company which provided the information related to suspected corrupt or fraudulent practices in the implementation of the Project.

VIII. MUTUAL CONSULTATION

JICA and SCISPM will consult each other whenever any major issues arise in the course of Project implementation.

IX. AMENDMENT

The Record of Discussions may be amended by the minutes of meetings between JICA and SCISPM.

The Minutes of Meetings will be signed by authorized persons of each side who may be different from the signers of the Record of Discussions.

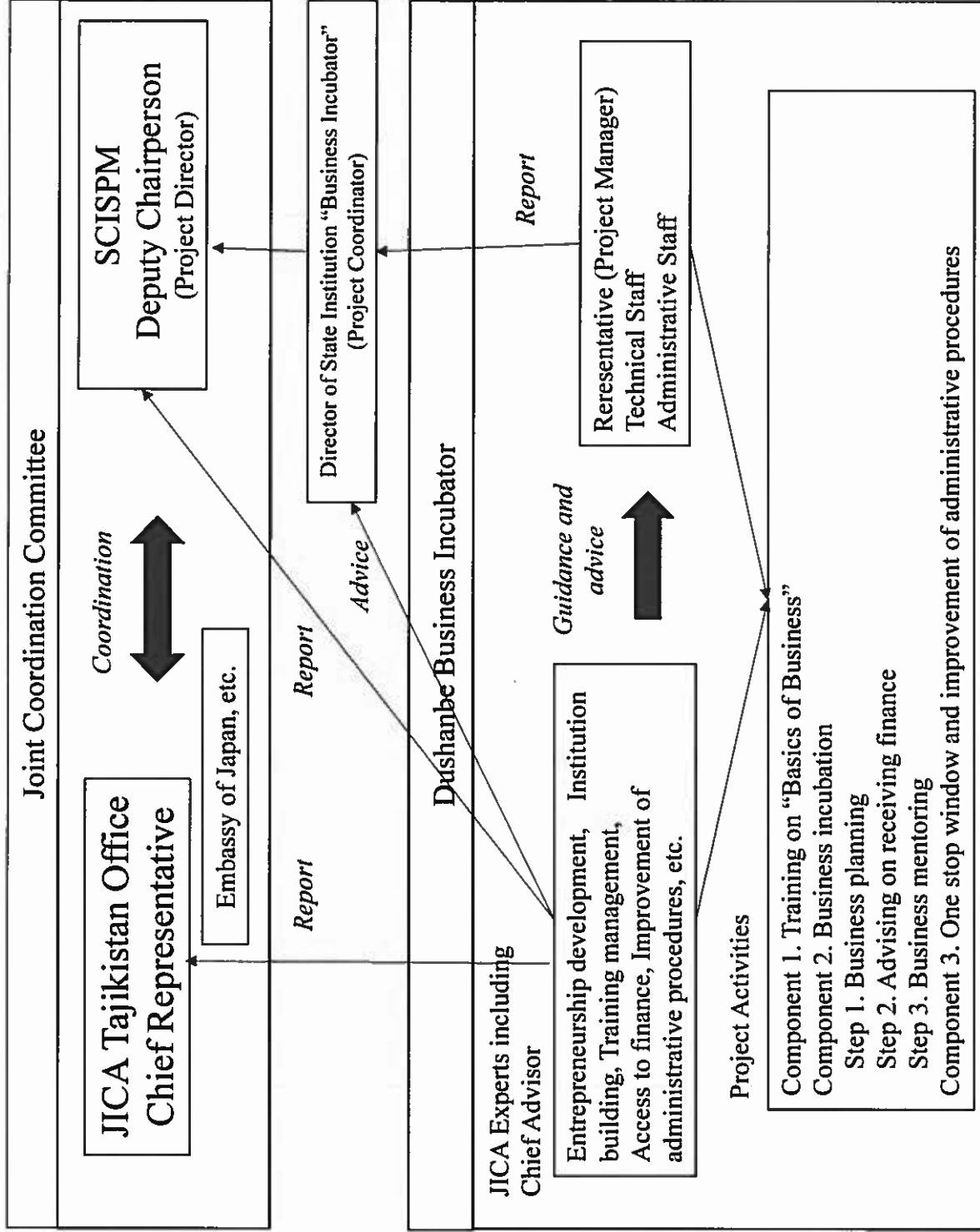
Project Design Matrix (PDM 0)

- Project Title: Business Incubation Project in Tajikistan
- Period of the Project: 2 years and 3 months
- Project Site: Entire Country of Tajikistan
- Target Beneficiaries: Potential entrepreneurs, start-ups and micro and small enterprises with a special focus on youth, women and returned migrants

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumption
Overall Goal			
The State Institution "Business Incubator" is able to provide effective services for the development of entrepreneurs and micro and small enterprises (MSE).	<ol style="list-style-type: none"> 1. Number of MSE that increased sales and employment after receiving services by the State Institution "Business Incubator" 2. Number of MSE that received financing with support from the State Institution "Business Incubator" 	<ol style="list-style-type: none"> (1) Sample survey (2) Project monitoring sheet 	
Project Purpose			
Dushanbe Business Incubator (DBI) becomes operational with its functions and operating methodologies established.	<ol style="list-style-type: none"> 1. Established modalities and methodologies for strengthening the capacity of entrepreneurs and MSE 2. Number of business plans financially supported by financial institutions or investors 	<ol style="list-style-type: none"> (1) Project monitoring sheet (2) Project monitoring sheet 	<ul style="list-style-type: none"> • The policy of GoT to support MSE is not changed.
Outputs			
1. The modality for the delivery of "Basics of Business" training is established.	<ol style="list-style-type: none"> 1-1. Training materials in conformity with the identified needs (for training of trainers and for training of participants) that are ready to be used 1-2. Identified channels for delivering training 1-3. Number of trainers trained 1-4. Number of trained participants 	<ol style="list-style-type: none"> (1) Training materials (2) Project monitoring sheet (3) Project monitoring sheet (4) Project monitoring sheet 	<ul style="list-style-type: none"> • International Financial Institutions' lines of credit to Tajikistan financial institutions are maintained.
2. The modality for supporting MSE in preparing business plans is established.	<ol style="list-style-type: none"> 2-1. Strengthened human resources (quality and quantity) and established methodologies for supporting MSE in preparing business plans 2-2. Number of business plans prepared with support from DBI 	<ol style="list-style-type: none"> (1) Project monitoring sheet (interviews with supported MSE) (2) Project monitoring sheet 	
3. The modality for supporting MSE's access to finance is established.	<ol style="list-style-type: none"> 3-1. Number of MOUs signed with financial institutions 3-2. Number of business plans shared with financial institutions and investors. 	<ol style="list-style-type: none"> (1) Signed MOUs (2) Project monitoring sheet 	

4. The modality for conducting mentoring of MSE is established.	4-1. Strengthened human resources (quality and quantity) and established methodologies for conducting mentoring of MSE	(1) Project monitoring sheet (interviews with supported MSE)	
5. The modality for collaboration between business incubation and one-stop window is established.	5-1. Number of collaboration cases	(1) Project monitoring sheet	
6. The methodologies for supporting government agencies in streamlining their administrative procedures related to business operations are established.	6-1. Established methodologies for supporting government agencies in streamlining their administrative procedures 6-2. Number of days spent in processing MSE's applications submitted to government agencies	(1) Project monitoring sheet (2) Project monitoring sheet	
7. Networks linking the State Institution "Business Incubator" and similar initiatives in and out of the country are established.	7-1. Number of cases where businesses are supported jointly by DBI and similar initiatives in and out of the country	(1) Project monitoring sheet	
Activities		Inputs	
<p>1-1. Examine the needs of training and business incubation through interviews with relevant actors.</p> <p>1-2. Develop training materials for the training of trainers and participants.</p> <p>1-3. Identify the trainers and channels for delivering training.</p> <p>1-4. Conduct training of trainers.</p> <p>1-5. Conduct the training of entrepreneurs and MSE.</p>		<p>Tajikistan Side</p> <ol style="list-style-type: none"> 1. Assigning of Project Director, Project Coordinator and Project Manager 2. Provision of the DBI premises including the office space for JICA Experts 3. Assigning DBI's personnel and securing their basic salaries 4. DBI's utility costs 	
<p>2-1. Identify and strengthen the human resources (including external resources) who conduct the diagnosis of MSE's operation, specify the needs of support for each MSE, and support MSE in preparing business plans.</p> <p>2-2. Establish methodologies for supporting MSE in preparing business plans while strengthening their capacity.</p> <p>2-3. Support MSE in preparing business plans.</p>		<p>Important Assumptions</p> <ul style="list-style-type: none"> • Government agencies relevant to businesses agree to assign appropriate human resources to DBI's one-stop window. • The policy on supporting MSE of GoT does not change. 	
<p>3-1. Develop modalities to link up MSE and micro-finance institutions and banks.</p> <p>3-2. Link up MSE and financial institutions and investors.</p>			
<p>4-1. Identify and strengthen the human resources who conduct the mentoring of MSE.</p> <p>4-2. Establish methodologies for conducting the mentoring of MSE.</p> <p>4-3. Conduct the mentoring of MSE.</p>			
<p>5-1. Establish the modality of collaboration between DBI's operation and the personnel assigned to the one-stop window.</p>			

<p>6-1. Through DBI's interactions with MSE as well as with the one-stop window, identify the administrative procedures that are hindering efficient business operations.</p> <p>6-2. Select procedures that can be improved relatively easily and support the relevant government agencies in streamlining such procedures.</p> <p>6-3. Monitor the changes brought into administrative procedures.</p>	<p>development, institution building, training management, access to finance, and improvement of administrative procedures</p>	
<p>7-1. Establish linkages and partnerships with the government and donor agencies / projects promoting businesses (in such fields as technical and vocational education, supply chains of agriculture and agribusiness, investment and export promotion, and business climate), which will lead to the strengthening of the State Institution "Business Incubator".</p> <p>7-2. Invite lecturers from business-related institutions in Japan and third countries and send selected project beneficiaries to Japan and third countries.</p>	<p>2. TOT for Tajikistan trainers and short-term training in third countries or in Japan</p> <p>3. Costs of trainers and mentors for entrepreneurs and MSE</p> <p>4. Part of the renovation costs of the DBI's premises</p> <p>5. Machinery and equipment</p> <p>6.</p>	<p><u>Pre-conditions</u> An appropriate amount of state budget for establishment and operation of DBI will be approved.</p>



**List of Proposed Members of Joint Coordination Committee for
Business Incubation Project**

1. Composition

(1) Chairperson

- Deputy Chairperson, SCISPM

(2) Project Team

- Project Director, Deputy Chairperson, SCISPM
- Project Coordinator, Director of the State Institution "Business Incubator"
- Project Manager, Representative of DBI
- JICA Experts

(3) Other members from Tajikistani side

- Head of the Department for Support of Entrepreneurs, SCISPM
- Head of the Unit of Single Window for Investment, SCISPM
- Other persons that Tajikistani side might consider necessary

(4) Other members from Japanese Side

- Chief Representative of JICA Tajikistan Office
- Representative of Embassy of Japan in Tajikistan
- Other persons that Japanese side might consider necessary

添付資料 3 Project Design Matrix (PDM)

添付資料 3.1 PDM ver0

Project Design Matrix (PDM 0) (Proposal)

- Project Title: Business Incubation Project in Tajikistan
- Period of Project: from February 2020 to April 2022 (2 years and 3 months)
- Project Site: Entire Country of Tajikistan
- Target Beneficiaries: Potential entrepreneurs, start-ups and micro and small enterprises with a special focus on youth, women and returned migrants

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumption
Overall Goal			
The State Institution "Business Incubator" is able to provide effective services for the development of entrepreneurs and micro and small enterprises (MSE).	<ol style="list-style-type: none"> 1. Number of MSE that increased sales and employment after receiving services by the State Institution "Business Incubator" 2. Number of MSE that received financing with support from the State Institution "Business Incubator" 	<ol style="list-style-type: none"> (1) Sample survey (2) Project monitoring sheet 	
Project Purpose			
Dushanbe Business Incubator (DBI) becomes operational with its functions and operating methodologies established.	<ol style="list-style-type: none"> 1. Established modalities and methodologies for strengthening the capacity of entrepreneurs and MSE 2. Number of business plans financially supported by financial institutions or investors 	<ol style="list-style-type: none"> (1) Project monitoring sheet (2) Project monitoring sheet 	<ul style="list-style-type: none"> • Project phase 2 is approved by both Tajikistan and Japanese governments.
Outputs			
1. The modality for the delivery of "Basics of Business" training is established.	<ol style="list-style-type: none"> 1-1. Training materials in conformity with the identified needs (for training of trainers and for training of participants) that are ready to be used 1-2. Identified channels for delivering training 1-3. Number of trainers trained 1-4. Number of trained participants 	<ol style="list-style-type: none"> (1) Training materials (2) Project monitoring sheet (3) Project monitoring sheet (4) Project monitoring sheet 	<ul style="list-style-type: none"> • International Financial Institutions' lines of credit to Tajikistan financial institutions are maintained.
2. The modality for supporting MSE in preparing business plans is established.	<ol style="list-style-type: none"> 2-1. Strengthened human resources (quality and quantity) and established methodologies for supporting MSE in preparing business plans 2-2. Number of business plans prepared with support from DBI 	<ol style="list-style-type: none"> (1) Project monitoring sheet (interviews with supported MSE) (2) Project monitoring sheet 	
3. The modality for supporting MSE's access to finance is established.	<ol style="list-style-type: none"> 3-1. Number of MOUs signed with financial institutions 3-2. Number of business plans shared with financial institutions and investors. 	<ol style="list-style-type: none"> (1) Signed MOUs (2) Project monitoring sheet 	

4. The modality for conducting mentoring of MSE is established.	4-1. Strengthened human resources (quality and quantity) and established methodologies for conducting mentoring of MSE	(1) Project monitoring sheet (interviews with supported MSE)	
5. The modality for collaboration between business incubation and one-stop window is established.	5-1. Number of collaboration cases	(1) Project monitoring sheet	
6. The methodologies for supporting government agencies in streamlining their administrative procedures related to business operations are established.	6-1. Established methodologies for supporting government agencies in streamlining their administrative procedures 6-2. Number of days spent in processing MSE's applications submitted to government agencies	(1) Project monitoring sheet (2) Project monitoring sheet	
7. Networks linking the State Institution "Business Incubator" and similar initiatives in and out of the country are established.	7-1. Number of cases where businesses are supported jointly by DBI and similar initiatives in and out of the country	(1) Project monitoring sheet	
Activities		Inputs	
1-1. Examine the needs of training and business incubation through interviews with relevant actors. 1-2. Develop training materials for the training of trainers and participants. 1-3. Identify the trainers and channels for delivering training. 1-4. Conduct training of trainers. 1-5. Conduct the training of entrepreneurs and MSE.		Tajikistan Side 1. Assigning of Project Director, Project Coordinator and Project Manager 2. Provision of the DBI premises including the office space for JICA Experts 3. Assigning DBI's personnel and securing their basic salaries 4. DBI's utility costs Japanese Side 1. Experts (including chief advisor) in the fields including entrepreneurship	
2-1. Identify and strengthen the human resources (including external resources) who conduct the diagnosis of MSE's operation, specify the needs of support for each MSE, and support MSE in preparing business plans. 2-2. Establish methodologies for supporting MSE in preparing business plans while strengthening their capacity. 2-3. Support MSE in preparing business plans.		Important Assumptions <ul style="list-style-type: none"> Government agencies relevant to businesses agree to assign appropriate human resources to DBI's one-stop window. The policy on supporting MSE of GoT does not change. 	
3-1. Develop modalities to link up MSE and micro-finance institutions and banks. 3-2. Link up MSE and financial institutions and investors.			
4-1. Identify and strengthen the human resources who conduct the mentoring of MSE. 4-2. Establish methodologies for conducting the mentoring of MSE. 4-3. Conduct the mentoring of MSE.			
5-1. Establish the modality of collaboration between DBI's operation and the personnel assigned to the one-stop window.			

<p>6-1. Through DBI's interactions with MSE as well as with the one-stop window, identify the administrative procedures that are hindering efficient business operations.</p> <p>6-2. Select procedures that can be improved relatively easily and support the relevant government agencies in streamlining such procedures.</p> <p>6-3. Monitor the changes brought into administrative procedures.</p>	<p>development, institution building, training management, access to finance, and improvement of administrative procedures</p>	
<p>7-1. Establish linkages and partnerships with the government and donor agencies / projects promoting businesses (in such fields as technical and vocational education, supply chains of agriculture and agribusiness, investment and export promotion, and business climate), which will lead to the strengthening of the State Institution "Business Incubator".</p> <p>7-2. Invite lecturers from business-related institutions in Japan and third countries and send selected project beneficiaries to Japan and third countries.</p>	<ol style="list-style-type: none"> 2. TOT for Tajikistan trainers and short-term training in third countries or in Japan 3. Part of personnel costs of DBI 4. Costs of trainers and mentors for entrepreneurs and MSE 5. Part of the renovation costs of the DBI's premises 6. Machinery and equipment 7. Other costs when deemed necessary 	<p><u>Pre-conditions</u></p> <p>An appropriate amount of state budget for establishment and operation of DBI will be approved.</p>

添付資料 3.2 PDM ver1

Project Design Matrix (PDM 1) (Proposal)

- Project Title: Business Incubation Project in Tajikistan
- Period of Project: from February 2020 to October 2022 (2 years and 9 months)
- Project Site: Entire Country of Tajikistan
- Target Beneficiaries: Potential entrepreneurs, start-ups and micro and small enterprises with a special focus on youth, women and returned migrants

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumption
Overall Goal			
The State Institution "Business Incubator" is able to provide effective services for the development of entrepreneurs and micro and small enterprises (MSE).	<ol style="list-style-type: none"> 1. At least 25 businesses supported through SIBI's incubation services increase revenues by 50% or increase employment. 2. At least 50 business plans prepared through SIBI's incubation services are financially supported by financial institutions or investors 	<ol style="list-style-type: none"> (1) SIBI annual report (2) SIBI annual report 	
Project Purpose			
Dushanbe Business Incubator (DBI) becomes operational with its functions and operating methodologies established.	At least 2 business plans prepared through SIBI's incubation services are financially supported by financial institutions or investors	Project monitoring sheet	<ul style="list-style-type: none"> • The policy of GOT to support SME is not changed.
Outputs			
1. The modality for the delivery of "Basics of Business" training (BoB) is established.	<ol style="list-style-type: none"> 1-1. BoB training materials are prepared, tested and adopted by SIBI. 1-2. At least 15 trainers are trained. 1-3. Procedures to conduct BoB are established through which at least a total of 80 sessions of training are delivered in the target districts (Dushanbe, Kulyab, Rasht, Vahdat, Kanibadam, Huroson, Asht, Hamadoni and Vose). 1-4. At least 50 businesses supported by the mini-financing scheme achieve an increase of revenues or employment. 	<ol style="list-style-type: none"> (1) Training materials (2) Project monitoring sheet (3) Project monitoring sheet (4) Project monitoring sheet 	<ul style="list-style-type: none"> • International Financial Institutions' lines of credit to Tajikistan financial institutions are maintained.
2. The modality for supporting MSE in preparing business plans is established.	<ol style="list-style-type: none"> 2-1. At least 20 consultants are contracted to support entrepreneurs in preparing business plans. 2-2. At least 10 business plans are prepared with 	<ol style="list-style-type: none"> (1) Project monitoring sheet (2) Project monitoring sheet 	

	support from DBI.		
3. The modality for supporting MSE's access to finance is established.	3-1. At least 5 MOUs are signed with financial institutions. 3-2. At least 10 business plans are shared with financial institutions and investors.	(1) Signed MOUs (2) Project monitoring sheet	
4. The modality for conducting mentoring of MSE is established.	4-1. At least 5 entrepreneurs are mentored.	Project monitoring sheet	
5. The modality for collaboration between business incubation and one-stop window is established.	5-1. At least 3 events are held in collaboration with one-stop window.	Project monitoring sheet	
6. The methodologies for supporting government agencies in streamlining their administrative procedures related to business operations are established.	6-1. At least 2 government procedures are streamlined 6-2. The number of days spent in processing requests submitted by SME to government agencies decreases at least in one procedure.	(1) Project monitoring sheet (2) Project monitoring sheet	
7. Networks linking the State Institution "Business Incubator" and similar initiatives in and out of the country are established.	7-1. At least 2 businesses are supported jointly by DBI and government / donor agencies / projects.	Project monitoring sheet	
8. SIBI/DBI's operational efficiency is secured.	8-1. SOPs and manuals have been prepared for at least 70% of major administrative procedures.	Project monitoring sheet	
Activities		Inputs	
1-1. Examine the needs of training and business incubation through interviews with relevant actors. 1-2. Develop training materials for the training of trainers and participants. 1-3. Identify the trainers and channels for delivering training. 1-4. Conduct training of trainers. 1-5. Conduct the training of entrepreneurs and MSE. 1-6. Implement a mini-financing scheme in Kanibadam and Kulyab districts.		<u>Tajikistan Side</u> 1. Assigning of Project Director, Project Coordinator and Project Manager 2. Provision of the DBI premises including the office space for JICA Experts 3. Assigning DBI's personnel and securing their basic salaries 4. DBI's utility costs	
2-1. Identify and strengthen the human resources (including external resources) who conduct the diagnosis of MSE's operation, specify the needs of support for each MSE, and support MSE in preparing business plans. 2-2. Establish methodologies for supporting MSE in preparing business plans while strengthening their capacity. 2-3. Support MSE in preparing business plans.		<u>Important Assumptions</u> <ul style="list-style-type: none"> Government agencies relevant to businesses agree to assign appropriate human resources to DBI's one-stop window. The policy on supporting MSE of GoT does not change. 	
3-1. Develop modalities to link up MSE and micro-finance institutions and banks. 3-2. Link up MSE and financial institutions and investors.			

<p>4-1. Identify and strengthen the human resources who conduct the mentoring of MSE. 4-2. Establish methodologies for conducting the mentoring of MSE. 4-3. Conduct the mentoring of MSE.</p>	<p><u>Japanese Side</u></p> <ol style="list-style-type: none"> 1. Experts (including chief advisor) in the fields including entrepreneurship development, institution building, training management, access to finance, and improvement of administrative procedures 2. TOT for Tajikistan trainers and short-term training in third countries or in Japan 3. Costs of trainers and mentors for entrepreneurs and MSE 4. Part of the renovation costs of the DBI's premises 5. Machinery and equipment 	
<p>5-1. Establish the modality of collaboration between DBI's operation and the personnel assigned to the one-stop window.</p>		<p><u>Pre-conditions</u></p> <p>An appropriate amount of state budget for establishment and operation of DBI will be approved.</p>
<p>6-1. Through DBI's interactions with MSE as well as with the one-stop window, identify the administrative procedures that are hindering efficient business operations. 6-2. Select procedures that can be improved relatively easily and support the relevant government agencies in streamlining such procedures. 6-3. Monitor the changes brought into administrative procedures.</p>		
<p>7-1. Establish linkages and partnerships with the government and donor agencies / projects promoting businesses (in such fields as technical and vocational education, supply chains of agriculture and agribusiness, investment and export promotion, and business climate), which will lead to the strengthening of the State Institution "Business Incubator". 7-2. Invite lecturers from business-related institutions in Japan and third countries and send selected project beneficiaries to Japan and third countries.</p>		
<p>8-1. Draft standard operating procedures (SOP) and manuals for SIBI's different operations. 8-2. Monitor SIBI's operations and revise the SOP and manuals when necessary.</p>		

添付資料 3.3 PDM ver2

Project Design Matrix (PDM 2) (Proposal)

- Project Title: Business Incubation Project in Tajikistan
- Period of Project: from March 2020 to February 2023 (2 years and 11 months)
- Project Site: Entire Country of Tajikistan
- Target Beneficiaries: Potential entrepreneurs, start-ups and micro and small enterprises with a special focus on youth, women and returned migrants

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumption
Overall Goal			
The State Institution “Business Incubator” is able to provide effective services for the development of entrepreneurs and micro and small enterprises (MSE).	<ol style="list-style-type: none"> 1. At least 25 businesses supported through SIBI’s incubation services increase revenues by 50% or increase employment. 2. At least 50 business plans prepared through SIBI’s incubation services are financially supported by financial institutions or investors 	<ol style="list-style-type: none"> (1) SIBI annual report (2) SIBI annual report 	
Project Purpose			
Dushanbe Business Incubator (DBI) becomes operational with its functions and operating methodologies established.	At least 2 business plans prepared through SIBI’s incubation services are financially supported by financial institutions or investors	Project monitoring sheet	<ul style="list-style-type: none"> • The policy of GOT to support SME is not changed.
Outputs			
1. The modality for the delivery of “Basics of Business” training (BoB) is established.	<ol style="list-style-type: none"> 1-1. BoB training materials are prepared, tested and adopted by SIBI. 1-2. At least 15 trainers are trained. 1-3. Procedures to conduct BoB are established through which at least a total of 80 sessions of training are delivered in the target districts (Dushanbe, Kulyab, Rasht, Vahdat, Kanibadam, Huroson, Asht, Hamadoni and Vose). 1-4. At least 50 businesses supported by the mini-financing scheme achieve an increase of revenues or employment. 1-5. At least 10 business supported by the leasing scheme achieve an increase of revenues or employment. 	<ol style="list-style-type: none"> (1) Training materials (2) Project monitoring sheet (3) Project monitoring sheet (4) Project monitoring sheet (5) Project monitoring sheet 	<ul style="list-style-type: none"> • International Financial Institutions’ lines of credit to Tajikistan financial institutions are maintained.

2. The modality for supporting MSE in preparing business plans is established.	2-1. At least 20 consultants signed an MOU for supporting entrepreneurs in preparing business plans. 2-2. At least 10 business plans are prepared with support from DBI.	(1) Project monitoring sheet (2) Project monitoring sheet	
3. The modality for supporting MSE's access to finance is established.	3-1. At least 5 MOUs are signed with financial institutions. 3-2. At least 10 business plans are shared with financial institutions and investors.	(1) Signed MOUs (2) Project monitoring sheet	
4. The modality for conducting mentoring of MSE is established.	4-1. At least 5 entrepreneurs are mentored.	Project monitoring sheet	
5. The modality for collaboration between business incubation and one-stop window is established.	5-1. At least 3 events are held in collaboration with one-stop window.	Project monitoring sheet	
6. The methodologies for supporting government agencies in streamlining their administrative procedures related to business operations are established.	6-1. At least 2 government procedures are streamlined 6-2. The number of days spent in processing requests submitted by SME to government agencies decreases at least in one procedure.	(1) Project monitoring sheet (2) Project monitoring sheet	
7. Networks linking the State Institution "Business Incubator" and similar initiatives in and out of the country are established.	7-1. At least 2 businesses are supported jointly by DBI and government / donor agencies / projects.	Project monitoring sheet	
8. SIBI/DBI's operational efficiency is secured.	8-1. SOPs and manuals have been prepared for at least 70% of major administrative procedures.	Project monitoring sheet	
Activities		Inputs	
1-1. Examine the needs of training and business incubation through interviews with relevant actors. 1-2. Develop training materials for the training of trainers and participants. 1-3. Identify the trainers and channels for delivering training. 1-4. Conduct training of trainers. 1-5. Conduct the training of entrepreneurs and MSE. 1-6. Implement a mini-financing scheme in Kanibadam, Asht and Kulyab districts. 1-7. Implement a leasing scheme nationwide with priority given to target areas.		Tajikistan Side 1. Assigning of Project Director, Project Coordinator and Project Manager 2. Provision of the DBI premises including the office space for JICA Experts	Important Assumptions <ul style="list-style-type: none"> Government agencies relevant to businesses agree to assign appropriate human resources to DBI's one-stop window.
2-1. Identify and strengthen the human resources (including external resources) who conduct the diagnosis of MSE's operation, specify the needs of support for each MSE, and support MSE in preparing business plans.			

<p>2-2. Establish methodologies for supporting MSE in preparing business plans while strengthening their capacity.</p> <p>2-3. Support MSE in preparing business plans.</p>	<p>3. Assigning DBI's personnel and securing their basic salaries</p>	<ul style="list-style-type: none"> The policy on supporting MSE of GoT does not change.
<p>3-1. Develop modalities to link up MSE and micro-finance institutions and banks.</p> <p>3-2. Link up MSE and financial institutions and investors.</p>	<p>4. DBI's utility costs</p>	
<p>4-1. Identify and strengthen the human resources who conduct the mentoring of MSE.</p> <p>4-2. Establish methodologies for conducting the mentoring of MSE.</p> <p>4-3. Conduct the mentoring of MSE.</p>	<p><u>Japanese Side</u></p> <p>1. Experts (including chief advisor) in the fields including entrepreneurship development, institution building, training management, access to finance, and improvement of administrative procedures</p> <p>2. TOT for Tajikistan trainers and short-term training in third countries or in Japan</p>	<p><u>Pre-conditions</u></p> <p>An appropriate amount of state budget for establishment and operation of DBI will be approved.</p>
<p>5-1. Establish the modality of collaboration between DBI's operation and the personnel assigned to the one-stop window.</p>		
<p>6-1. Through DBI's interactions with MSE as well as with the one-stop window, identify the administrative procedures that are hindering efficient business operations.</p> <p>6-2. Select procedures that can be improved relatively easily and support the relevant government agencies in streamlining such procedures.</p> <p>6-3. Monitor the changes brought into administrative procedures.</p>	<p>4. Part of the renovation costs of the DBI's premises</p>	
<p>7-1. Establish linkages and partnerships with the government and donor agencies / projects promoting businesses (in such fields as technical and vocational education, supply chains of agriculture and agribusiness, investment and export promotion, and business climate), which will lead to the strengthening of the State Institution "Business Incubator".</p> <p>7-2. Invite lecturers from business-related institutions in Japan and third countries and send selected project beneficiaries to Japan and third countries.</p>	<p>5. Machinery and equipment</p>	
<p>8-1. Draft standard operating procedures (SOP) and manuals for SIBI's different operations.</p> <p>8-2. Monitor SIBI's operations and revise the SOP and manuals when necessary.</p>		

添付資料 4 Plan of Operation ver4

Plan of Operation

Version 4

Dated 16 Aug 2022

Project Title: Business Incubation Project in Tajikistan

																	Monitoring		
Inputs	Year	2020				2021				2022				2023	Remarks	Issue	Solution		
		II	III	IV	I	II	III	IV	I	II	III	IV	I						
Expert																			
Chief Advisor / Entrepreneurship Development / Administrative Process Management	Plan																		
Training Management / Entrepreneurship Development /Institution Building (1)	Actual																		
Training Management / Entrepreneurship Development /Institution Building (2)	Plan																		
Training Management / Entrepreneurship Development /Institution Building (3)	Actual																		
Access to Finance	Plan																		
Impact Analysis	Actual																		
Equipment																			
Office equipment and materials	Plan																		
Equipment and materials for mini-financing scheme	Actual																		
Equipment for leasing scheme	Plan																		
Training in Japan	Actual																		
Training for Counterpart Personnel	Plan																		
In-country/Third country Training	Actual																		
Camp in Uzbekistan	Plan																		
Actual	Actual																		
Activities																			
Sub-Activities	Year	2020				2021				2022				2023	Responsible Organization		Achievements	Issue & Countermeasures	
		II	III	IV	I	II	III	IV	I	II	III	IV	I	Japan	Tajikistan				
Output 1: The modality for the delivery of "Basics of Business" training is established																			
1.1 Examine the needs of training and business incubation through interviews with relevant actors	Plan														JICA	SIBI	Training needs were identified		
1.2 Develop training materials for the training of trainers and participants	Actual														JICA	SIBI	BIP prepared video tutorial materials composed of 9 modules for individual entrepreneurs.		
1.3 Identify the trainers and channels for delivering training	Plan														JICA	SIBI	Trainers were identified, including SIBI staff.		
1.4 Conduct training of trainers	Actual														JICA	SIBI	A total of 35 trainers have been trained through ToT		
1.5 Conduct the training of entrepreneurs and MSE	Plan														JICA	SIBI	A total of 587 entrepreneurs have been trained through 57 BoB training sessions.		
1.6 Implement a mini-financing scheme in Kanibadam and Kulyab districts	Actual														JICA	SIBI	A total of 234 sub-projects are being implemented.		
1.7 Implement a leasing scheme	Plan														JICA	SIBI	A total of 6 beneficiaries were selected and the lease equipment was handed over to the beneficiaries (5 tractors and 1 mini-tractor)		
	Actual																		

Output 2: The modality for supporting MSE in preparing business plans is established													
2.1 Identify and strengthen the human resources (including external resources) who conduct the diagnosis of MSE's operation, specify the needs of support for each MSE, and support MSE in preparing business plans	Plan									JICA	SIBI	BIP has signed MOU with a total of 71 consultants	
	Actual												
2.2 Establish methodologies for supporting MSE in preparing business plans while strengthening their capacity	Plan									JICA	SIBI	The guidelines for Incubation Services (consulting services) have been prepared.	
	Actual												
2.3 Support MSE in preparing business plans	Plan									JICA	SIBI	A total of 10 entrepreneurs were provided with consulting services for the preparation of business plans.	
	Actual												
Output 3: The modality for supporting MSE's access to finance is established													
3.1 Develop modalities to link up MSE and micro-finance institutions and banks.	Plan									JICA	SIBI	Five MOUs have been signed by financial institutions.	
	Actual												
3.2 Link up MSE and financial institutions and investors	Plan									JICA	SIBI	BIP discussed with Arvand how to collaborate in general and with Khumo details on referrals of its clients to BIP.	
	Actual												
Output 4: The modality for conducting mentoring of MSE is established													
4.1 Identify and strengthen the human resources who conduct the mentoring of MSE	Plan									JICA	SIBI	A total of 71 prospective mentors have been identified, with whom MOUs have been signed.	
	Actual												
4.2 Establish the methodologies for conducting the mentoring of MSE	Plan									JICA	SIBI	The guidelines for Incubation Services (mentoring services) have been prepared.	
	Actual												
4.3 Conduct the mentoring of MSE	Plan									JICA	SIBI	7 entrepreneurs have been mentored.	
	Actual												
Output 5: The modality for collaboration between business incubation and one-stop window is													
5.1 Establish the modality of collaboration between DBI's operation and the personnel assigned to the one-stop window.	Plan									JICA	SIBI	Two consultants (one legal consultant and one financial/tax consultant) were hired and started providing advice to the visitors to the Advisory Center	
	Actual												
Output 6: The methodologies for supporting government agencies in streamlining their administrative													
6.1 Through DBI's interactions with MSE as well as with the one-stop window, identify the administrative procedures that are hindering efficient business operations	Plan									JICA	SIBI	Two issues have been identified to be tackled: (1) legal addresses for certificate holders and (2) online platform (mobile application and terminals) for tax payment for individual entrepreneurs.	
	Actual												
6.2 Select procedures that can be improved relatively easily and support the relevant government agencies in Dushanbe in streamlining such procedures	Plan									JICA	SIBI, SCISPM	(1) BIP has identified an on-going practice that resolves the legal address issue. (2) Online platform for tax payment for individual entrepreneurs has been developed and thus ready to be tested.	(2) The data exchange agreement among the Tax Committee (TC), SUE Development and Tax Administration Center (DAC) and International Bank of Tajikistan (IBT) has yet to be signed.
	Actual												
6.3 Monitor the changes brought into administrative procedures	Plan									JICA	SIBI, SCISPM		
	Actual												

Output 7: Linkages and partnerships with relevant government and donor agencies / projects are																	
7.1 Establish linkages and partnerships with the government and donor agencies / projects promoting businesses (in such fields as technical and vocational education, supply chains of agriculture and agribusiness, investment and export promotion, and business climate), which will lead to the strengthening of the State Institution "Business Incubator"	Plan													JICA	SIBI, SCISPM	MOUs have been signed with PEAK, AgaKhan Foundation, and GIZ (TRIGGER). BIP has been conducting incubation services (consulting services and mentoring services) to the clients referred by PEAK.	
	Actual																
7.2 Invite lecturers from business-related institutions in Japan and third countries and send selected project beneficiaries to Japan and third countries	Plan													JICA	SIBI	BIP convened a seminar on "Fundraising for start-ups" with an external speaker (around 20 young people attended the seminar)	
	Actual																
Output 8: SIBI/DBI's operational efficiency is secured.																	
8.1 Draft standard operating procedures (SOP) and manuals for SIBI's different operations.	Plan													JICA	SIBI	SOPs were prepared and submitted to SIBI.	
	Actual																
8.2 Monitor SIBI's operations and revise the SOP and manuals when necessary	Plan													JICA	SIBI		
	Actual																
Duration / Phasing	Plan																
	Actual																
Monitoring Plan	Year	2020			2021				2022				2023	Remarks	Issue	Solution	
		II	III	IV	I	II	III	IV	I	II	III	IV	I				
Monitoring																	
Joint Coordination Committee	Plan			●		●		●		●		●					
Submission of Monitoring Sheet	Plan			▲		▲		▲		▲		▲					
	Actual			▲		▲		▲		▲		▲					
Reports/Documents																	
Work Plan	Plan	▲															
	Actual	▲															
Training Materials	Plan	▲		▲													
	Actual	▲		▲													
Project Completion Report	Plan																
	Actual																
Public Relations																	
Establishment and Operation of Facebook page	Plan	▲															
	Actual	▲															

添付資料 5 プロジェクト対象地域のプロフィール

District	Economy	Roads and Transport	Potential
ASHT	<p>Asht is the most northern district of Tajikistan. It is located in Fergana valley and borders Tashkent and Namagan regions of Uzbekistan.</p> <p>The district consists of 8 rural jamoats¹ (Pongoz, Kamishkurgon, Shodoba, Oshoba, Kirkkuduk, Charbulok, Asht, Punuk) and Shaydon settlement (capital of Asht district). Population is mainly Tajiks (77%) and Uzbeks (21%).</p> <p>Due to climatic conditions and terrain pattern the main agricultural industries in Asht are cotton production, apricot growing and cattle breeding. Such crops as wheat, barley, potato, corn are also widely grown. There are around 11 thousand hectares of arable land, including 5163 ha under cotton, 852 ha under wheat, and 2720 ha are allocated for cattle forage.</p> <p>Besides, there are 1638 ha of fruit gardens dominated by apricot, but apple, wall nut, peach, grape, cherry and plum are also cropped. Fresh and dried fruits are supplied either to Hujand markets or exported to Russia and Kazakhstan.</p> <p>93% of arable land is irrigated by pump stations which take water from Syrdarya river (Northern Fergana Chanel).</p> <p>Livestock is an important subsector of agriculture, the</p>	<p>There is only one 108 km asphalted road connecting Hujand city (capital of Sugd region) with Shaydon settlement but it is in very obsolete condition. The road goes through dry steppe and none of any fuel stations, hotels or communal facilities are observed along the road.</p> <p>“Public” transportation is represented by private vans with the capacity of 15-18 people and small old cars (sedans) without a fixed work time schedule.</p> <p>There is also a paved road from Asht district to Namangan region of Uzbekistan. The closest airport is in Buston city (130 km from Shaydon) and the closest railway is Rapkon station located 35 km from Shaydon.</p>	<p>The district produces a relatively large volume of agricultural products that could be processed locally. For example, in average 15-16 thousand tons of grapes are produced annually in Asht, which, due to the lack of processing opportunities, has to be sold fresh in the local market at low prices. In addition, there are opportunities on the basis of cotton processing enterprises to create workshops for the primary and secondary processing of raw materials and the production of the final product.</p> <p>There is also a great opportunity to create enterprises for leather and wool processing.</p> <p>Such activities as brick/roof tiles manufacture, construction, vehicle repair, beauty salons, bakery might generate the employment opportunities for Asht population.</p> <p>The district is very famous for blacksmithing, so there is a potential for manufacturing touristic souvenirs like knives and metallic gifts.</p>

¹ The jamoats of Tajikistan are the third-level administrative divisions, similar to communes or municipalities, in the Central Asian country of Tajikistan. As of January 2020, there are 368 rural jamoats, 65 towns and 18 cities in Tajikistan. Each jamoat is further subdivided into villages (or deha or kishlok).

	<p>development of which is favored by the presence of pastures in Asht district. For most private households, the sale of cattle, goats and sheep is the main source of subsistence income. The weight of animal husbandry in the total volume of agricultural production is about 54%, with dominating by goats and sheep (more than 180 thousand heads).</p> <p>The district is rich in natural resources: polymetallic mines (silver, copper, fluorite, tin, zinc), construction raw materials, marble and granite.</p> <p>Manufacturing enterprises include Asht cannery and bakery, “Namaki Asht” LLC (salt plant), Fishery farm “Rakshona”, some construction industry enterprises and agricultural cold storages.</p>		<p>There is also a recreation facility on the bank of Aksukon lake (aka “Tajik Dead Sea”) widely known by its salty waters and mud used for medical treatment. Hence, some niche for the related services could be explored.</p>
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District	Economy	Infrastructure	Potential
HAMA DONI	<p>Hamadoni district is located in the southeast of Khatlon region, on the shore of the Pyanj River. The district borders the Islamic Republic of Afghanistan (170 km) on the south.</p> <p>Hamadoni district consists of 8 jamoats: Moscow (the district center), Kakhramon, Mekhnatobod, Dashtigulo, Kalinin, Turdiev, Panjob, and Chubek.</p> <p>Agriculture is the primary economic sector, providing employment to more than 55% of the district's working population. The main crops are cereals, cotton, forage plants, horticulture products, grape, and vegetables.</p> <p>Animal husbandry is also an important subsector. Hamadoni area has favorable conditions for development of animal husbandry and organization of a fodder base for animals, since 55 percent of the total agricultural land is used as pasture. In Hamadoni 31,991 heads of large cattle were registered, the bulk of which (89.4 percent) belongs to the population.</p> <ul style="list-style-type: none"> • Cow heads - 20,210 • Small cattle (goats and sheep) heads - 53,777 • Horse heads - 897 • Domestic fowl - 48,012 <p>The socio-economic indicators of the district are the following (as of 2020):</p>	<p>The distance from the district to Dushanbe is 207.2 km.</p> <p>Road: The total length of the roads on the territory of the district is 209.8 km (international roads-13 km, national roads-13.1 km, and the local roads-183.7 km), and the majority of the roads (appr. 150 km²), of which) are in bad conditions and needs to be repaired.</p> <p>Transport: The nearest train station is located at a distance of 30 km from the district center. Share-taxis minibuses are the only public intercity transport in Hamadoni. No internal transport except private negotiable taxis. No schedules for public transport.</p> <p>Electricity supply: The power supply system in Hamadoni was constructed in 1966, it is served by 3 substations with voltage 35/10 kVA ("Hamadoni", "Gulzor", "Tagnob"). Total length of power lines: 10 kV - 280 km and 0.4 kV - 580 km.</p> <p>In wintertime, electricity blackouts are quite common; power is supplied 3-4 hours in the morning and 3-4 hours in the evening.</p> <p>ICT services: In terms of communication, mainly mobile networks, operated by "Babylon-M", "Megafon", "TCell" and "ZET-mobile", are in use.</p>	<p>Hamadoni is rich in natural resources such as salt and limestone. The most significant deposit is the Mt. Khoja Mumin, with a reserve of 40 to 50 billion tons of rock salt.</p> <p>The salt deposit of the Mt. Khoja Mumin is formed by high-quality white, green-blue, or purple-tinted rock salt. Processing and marketing the salt will contribute to not only the development of local businesses.³ Proper processing technology and product development may create an opportunity for exporting the local salt.</p> <p>Identified limestone deposits are located around the Mt. Khoja Mumin. Limestone exploitation and cement production can also be considered as a potential business in the district.</p>

² Roads paved with asphalt-32 km and the rest are asphalt-concrete roads.

³ Currently (as of Dec 2020), five enterprises have been processing the salt officially based on the permits by the local authority. Many others operate unofficially.

1	Population	14,596
2	Households	18,687
3	SMEs (Dehkan excluded)	1,179
	SMEs by sectors:	
	Trade	581
	Transportation	80
	Service	196
	Other	
4	Number of total farms	6,074
	(Farms managed by women)	(521)
	Farms by types:	
	Dehkan farms	4,047
	Individual farms	1,580
	Collective dehkan farms	28
	Production cooperatives	419
5	Land (territory), ha	50,979
6	Agricultural land*, ha	34,392
	Irrigated fields, ha	13,210
	Rainfed fields, ha	21,182
7	Agricultural land rented**, ha	19,365

* Most of the farming land is mainly used to produce cereals, cotton, and forage plants.

** The land of Shuraabad and Farkhor districts. The majority of the rented land is pastures.

Main home and office internet providers are “Tojnet” and “Babylon-T”.

In Hamadoni 98.2% of the population has access to TV channels like “Shabakai Avval”, “Safina”, “Bahoriston”, “Jahonnamo”, “TV-Khatlon” and “RTR-Planeta”. Such radio waves as “Tojikiston”, “Ozodi” and “Imruz” are broadcasted.

Water supply and sewerage system: Drinking water supply in Hamadoni is quite well, within JICA Grant Aid Project 2008-2013 almost all water supply system in district center (Moskva town) was rehabilitated; in two more villages of Hamadoni (Navobod and Gulobod) new systems were constructed. During the summertime, due to high demand of population and insufficient capacity of the utility, water is supplied on hourly basis. There is no operable sewage system in the district.

District	Economy	Roads and Transport	Potential
KANI-BADAM	<p>Kanibadam (Konibodom) is a city in Sugd region of Tajikistan which borders Batken region of Kyrgyzstan and Namangan/Fergana regions of Uzbekistan. Kanibadam’s territory includes Kanibadam city itself and 6 jamoats: Hamrabaev, Lohuti, Ortikovm Patar, Pulatan, Sharipov.</p> <p>The population is mainly Tajiks (over 65 70%) but there are also many Uzbeks and Kyrgizs.</p> <p>Due to climatic conditions and location near Big Fergana irrigation channel, agriculture is the main economic sector of Kanibadam. Main agricultural industries are cotton production, growing and processing of fruits (apricot, apple, grape) and livestock. There are around 24 thousand hectares of arable land, including over 9 thousand ha of gardens (dominated by apricots). Fresh and dried fruits are supplied either to Hujand markets or exported to Russia and Kazakhstan.</p> <p>Approximately 6,5 thousand hectares of Kanibadam’s territory are pastures, with the population actively engaged in cattle and sheep breeding.</p> <p>Manufacturing enterprises include a cannery and fruit drying facility LLC “Mevai Kand”, a vegetable oil refinery, several cotton gins, auto parts plant, spinning mills and a textile plant, and a cruel oil refinery.</p>	<p>There is a moderate paved road from Hujand to Kanibadam (100 km) which then goes to Isfara and further to Kyrgyzstan. The road has many fuel stations (mostly owned by Kyrgyzs).</p> <p>“Public” transportation is represented by private vans with the capacity of 15 - 18 people and small sedans without a fixed work time schedule.</p> <p>The closest airports are in Batken city, KG (28 km), Buston city, TJ (39 km) and Tashkent city, UZ (90 km). The closest railway station “Kanibadam” is only 6 km away from Kanibadam city. There are two international border posts (with Uzbekistan and Kyrgyzstan).</p>	<p>The district has a lot of farmer-owned apricot gardens; establishment of small-scale drying facilities is a promising income generation activity. As cotton is grown widely in Kanibadam and processed into thread/yarn by local gins, sewing skill and machines are in high demand among rural women.</p> <p>As Kanibadam neighbors Laylak district of Kyrgyzstan (a 10-meter width freely accessible road acts as their border of these 2 districts), there are many opportunities in service sector (e.g. beauty salons, vehicle repair, road groceries) for rural population.</p> <p>Due to mild climatic conditions, beekeeping and greenhouse construction are on rise in Kanibadam during the last 3 - 4 years.</p> <p>Since Kanibadam borders Kayrokkum reservoir (aka “Tajik Sea”), there are good opportunities for tourism development (both domestic and foreign tourists), as well as niche for handicrafts/souvenirs.</p>

District	Economy	Roads and Transport	Potential
KHUR OSON	<p>Area of Khuroson district is 900 km². It is divided into 5 Jamoats (Ayni, Fakhrobod, Hiloli, Qizilqal'a and Ghallaobod) and Obikiik town.</p> <p>Total estimated population of Khuroson district as of January 2020 is 116,500. The main sources of income in Khuroson are agriculture and labor migration. Total cultivated area is 15,808 ha. These lands are mainly occupied by cereal crops, cotton, vegetables and fruit gardens/vineyards.</p> <p>Animal husbandry is also very common due to huge pasturelands. Small cattle represent majority of the livestock. Most part of the land is rain-fed, with some areas irrigated by pump stations.</p> <p>Khuroson districts is rich in natural resources like limestone, gypsum and clay, which are not mined to a full extent.</p> <p>Large-scale entities include a cotton gin plant and a dairy farm Saodat LLC (one of the biggest dairy factories in Tajikistan). There are also small dairy factories, poultry farms and cold storages.</p> <p>The severest problem at the district level is total absence of drinking water supply and sewage system. Most of households collect rainwater or buy water from water trucks for drinking purposes.</p>	<p>Khuroson is transected by Dushanbe - Bokhtar highway. It is located almost in the middle of those two cities (40 km south of Dushanbe).</p> <p>A brand new, partially mountain four-lane road connects Dushanbe and Khuroson.</p> <p>Since Khuroson is located between two big cities, there is heavy traffic in Obikiik town, Khuroson's capital.</p> <p>From public transportation, there are minibuses and small old cars with no fixed working schedule.</p>	<p>Agricultural products annually produced in Khuroson (average):</p> <ul style="list-style-type: none"> • Grape: 6.5 - 7 thousand tons. • Other fruits: 7 - 8 thousand tons. • Cereal crops: 40 - 42 thousand tons. • Cotton: 8.5 - 9 thousand tons. • Potato: 8.5 - 9 thousand tons. • Other vegetables: 32 - 33 thousand tons. • Milk: 17 - 18 thousand tons. <p>Given the above figures there are good opportunities to create workshops and facilities for processing and production of value added products.</p> <p>Moreover, having in mind the increasing construction tendency in the country, mining of gypsum, clay and limestone deposits can be promoted. Clay mining can serve as a base for launching the production of baked bricks, which are highly demanded at construction market.</p> <p>Another fact that deserves an attention is that mushrooms hunting in Khuroson is very famous in Tajikistan; when it is season, people from other cities and towns tend to visit Khuroson especially for its mushrooms. This trend gives an excellent opportunity of mushroom farming.</p> <p>Small production of bottled purified drinking water should also be considered due to absence of centralized water supply system.</p>

District	Economy	Infrastructure	Potential
KULYAB	<p>Kulyab is located 203 km southeast of Dushanbe, and it is the central district of Khatlon region. The total area of the district is 272.9 km².</p> <p>The district consists of Kulyab city (the district center) and three rural jamoats: Dahana, Zarbdor, and Ziraki. The total population of the district is 217,900 (31,000 households) as of 2020, and the majority is formed by Tajiks and Uzbeks.</p> <p>Kulyab district is classified into the 3rd category of the hydro modular region⁴ in which the groundwater level is located at a depth of 1.3-2.0 m. The main waterway is the Yakhsu River, a tributary of the Pyanj River.</p> <p>Agriculture plays an important role in Kulyab's economy, after the trade sector (In 2018, Kulyab's agricultural production was TJS 439.7 million while its commodities turnover was TJS 597.3 million). Main crops are cotton, cereals (wheat, barley), potato, and vegetables. Fruit gardens and viticulture are also common in the district. Most of these crops are cultivated on irrigated farms. The total agricultural area is 10,030 ha. (the total irrigated area is 8,350 ha). Animal husbandry (breeding of cattle and small</p>	<p><u>Road and Transport:</u></p> <p>Kulyab is connected with Dushanbe and Bokhtar through a highway. There is a railroad linking Kulyab and Bokhtar, but it does not function as an intercity public transport. The city has an international airport which operates flights from/to Moscow. The railway also operates a train service that connects Kulyab and Moscow.</p> <p>Internal and intercity public transport is represented by private share-taxis and minibuses. "Rakhsh Taxi" taxi service is also available. Also, "Asian Express" transportation company provides buses for intercity trips with a fixed schedule.</p> <p><u>Electricity supply:</u></p> <p>Technical information on power supply in Kulyab is not available. Electricity blackouts for population in wintertime are quite common. No official power limitation schedule is available.</p> <p>ICT services: The main means of communication are mobile networks, operated by "Babilon-M", "Megafon", "TCell" and "ZET-mobile". Main home</p>	<p>Due to its location near the Pamirs and numerous pilgrimage sites existing in its territory, Kulyab receives many tourists. Since Kulyab is famous for its folk craft "Chakan" and "Gulduzi" embroidery, making these souvenirs targeting tourists can be profitable.</p> <p>Despite the increasing number of hotels and hotel complexes, hotel service has still been one of the most demanded services. Since the hotel service quality has been low, business training for hotel owners is also required.</p> <p>The people of Kulyab have long been known for their traditional sericulture skills. Although silkworm breeding is being conducted to a limited extent, many local people maintain traditional sericulture skills.⁵ Sericulture farming is one of the potential businesses.</p> <p>"Tanobchi-Kyzylsu," a mud-cure resort area located in the district, is well-known for its curative mud. The healing clay and the mineral water⁶ of the lakes in Tanobchi-Kyzylsu are used for healthcare purposes; operating health</p>

⁴ Hydro-modular region is a part of the soil-reclamation region, characterized by similar indicators of the thickness of the soil cover, mechanical composition, structure and composition of the soil in the aeration zone, water-physical properties, groundwater level, which generally determine the amount and regime of irrigation.

⁵ The central government is planning to implement a four-year program aimed at the development of the silkworm industries and processing of silkworm cocoons in the Republic of Tajikistan from 2020. ⁶ The daily consumable amount (water) is 993 m³. The water is rich in sodium chloride. The trace elements are sulfuric acid and potassium carbonate.

	<p>ruminants) is an important income source for rural households.</p> <p>The numbers of entities and entrepreneurs in Kulyab district are the following:</p> <ul style="list-style-type: none"> • Legal entities-771 • Individual entrepreneurs-3,161 (patents-2,466 and certificates-695) • Home-based business -5,929 • Farmers (Agricultural entrepreneurs) -1,997. 	<p>and office internet providers are “Tojnet”, “Babylon-T” and “Telecom Technology”. Population in Kulyab has free access to TV channels like “Shabakai Avval”, “Safina”, “Bahoriston”, “Jahonnamo”, “TV-Khatlon” and “RTR-Planeta”. Such radio waves as “Tojikiston”, “Ozodi” and “Imruz” are broadcasted.</p> <p><u>Water supply and sewerage system:</u></p> <p>Water supply and sewerage systems are operated by the branch of State Unitary Enterprise “Khojagii Manziliyu Kommunali” (Housing and Communal Services). Considering the increase of number of population and buildings/facilities, the total capacity of existing systems is not sufficient. Water is supplied on hourly basis (no official figures at free access on coverage ratio found).</p>	<p>resorts/establishments in the area can be another type of potential business.</p> <p>There is a huge natural and human potential for businesses such as brick / tile production, construction, car repairs, beauty salons, and bakery.</p>
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District	Economy	Infrastructure	Potential
VAHDAT	<p>Vahdat is located in the Gissar Valley on the Kafirnigan River, at the mouth of the Romit Gorge.</p> <p>It is bordered on the north by Ayni district of the Sughd region; on the west by Rasht, Nurobod, Rogun and Fayzabad regions; on the east by the Rudaki district, which is a part of the Regions of Republican Subordination, on the south by Nurek and Yavan districts of the Khatlon region.</p> <p>Vahdat district includes the city of Vahdat (the urban settlement Numan Rozik) and ten rural communities (jamoats): Abdullo Abduvosiev, Bahor, Bozorboy Burunov, Dusti, Guliston, Rajab Ismoilov, Romit, Simiganj, Chorsu, Chuyangaron.</p> <p>The district population is approximately 42,800 as of 2019. The primary economic sector is agriculture. Vahdat is one of the main districts that supply Dushanbe with fresh vegetables and fruits. The total number of farms in the Vahdat district is 8,025. The field cultivation in 2020 was the following: cereals - 8,334 ha, potatoes - 1,150 ha, vegetables - 3,600 ha, and cotton - 500 ha.</p> <p>The manufacturing sector consists of the following types of plants and factories:</p> <ul style="list-style-type: none"> • Cotton gins • Expanded clay processing factories • Automobile repair shops • Metal product manufacturers • Brick factories 	<p><u>Road and transport:</u></p> <p>The distance from Dushanbe to the city of Vahdat is 21 km. The main road connecting the Dushanbe, DRS and Khatlon region runs through the town.</p> <p>Share-taxis are the only means of passenger transportation between Dushanbe and Vahdat. With fixed rates not available, taxi fares are decided based on the negotiation between passengers and taxi drivers. No fixed schedules are available; share-taxis set off when the vehicles become full of passengers.</p> <p><u>Electricity supply:</u></p> <p>Technical information on power supply in Vahdat is not available. Electricity blackouts for rural population in wintertime are quite common. No official power limitation schedule is available.</p> <p><u>ICT services:</u></p> <p>The main means of communication are mobile networks, operated by "Babilon-M", "Megafon", "TCell" and "ZET-mobile". Main home and office internet providers are "Tojnet", "Telecom Technology" and "Babilon-T". All national TV channels, including cable TV is available.</p>	<p>There are many tourist spots in the district. The most famous places are the Romit Gorge and the Ramit Reserver. The former is known for its healing springs, protected forests, and turbulent mountain rivers, while the latter for its unique mountain flora and various species of birds and animals. The environs of Vahdat city is of interest primarily for those who like hiking in the mountains. Through the center of the district flows the river Kafarnigan (northeast to southwest), where fish and various types of flora and fauna live.</p> <p>Vahdat has considerable potential for mining and the fisheries industry (Some of the Vahdat's big fish farms are "Aqua Pors," "Ribkhoz," and "Farel"). Vahdat is rich in natural resources. One of its significant mineral deposits is the Pakrud gold deposit (the estimated reserve is 116.8 tons).</p> <p>Another potential industry can be small-scale factories of construction materials such as burnt bricks, cement, and gravel.</p> <p>In the very center of Vahdat, tall buildings are being erected, providing room opportunities to the service providers such as hairdressers, beauty salons, retail outlets, sewing workshops,</p>

	<ul style="list-style-type: none">• Construction companies and construction material producing plants• Mill• Furniture factories• Poultry farms• Sericulture farms• Fish farms	<p><u>Water supply and sewage system:</u></p> <p>Sewage and water supply systems are operated by the branch of State Unitary Enterprise “Khojagii Manziliyu Kommunal” (Housing and Communal Services) (No official figures at free access on coverage ratio were found)</p>	<p>language centers, and repair and maintenance workshops.</p>
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District	Economy	Infrastructure	Potential
VOSE	<p>Vose is one of the oldest districts in Khatlon region. The territory is 3,630.9 km².</p> <p>Vose district is formed by Hulbuk (the district's capital) and seven rural jamoats - Aral, Mehnatabad, Gulistan, Michurin, Pakhtaabad, Pakhtakor, and Tugarak.</p> <p>With its socio-economic development policy, the district plans to increase the agricultural and industrial production volumes. The policy emphasizes the importance of support to start-up businesses and restoration of old factories. The traditional occupation of the population of the Vose district is agriculture, folk craft and small trade.</p> <p>It has local brewery. Since Vose, shares the salt mountain with Hamadoni, salt mining is practiced.</p> <p>With approximately 80 thousand farmlands operating in the district, the agricultural sector plays a crucial role in Vose's economy. 25% of the farmlands are irrigated; the agriculture in Vose is considered to be more intensive than other districts in the region. The main agricultural products are cotton and grain crops.</p> <p>The manufacturing sector is mostly formed by enterprises engaged in the brewery, salt production as well as small trades.</p>	<p><u>Road and transport:</u></p> <p>Distance from Dushanbe to Vose is 173.6 km. The nearest railway station is Aral, located at a distance of 18 km to the south-west of Kulyab city.</p> <p>Intercity public transport is represented by private share-taxis and minibuses. Also, "Asian Express" transportation company provides buses for intercity trips with fixed schedule. No internal transport except private negotiable taxis. The railway is not used for intercity public transportation, but for cargo transporting and international passenger trips.</p> <p><u>Electricity supply:</u></p> <p>Technical information on power supply in Vose is not available. Electricity blackouts for population in wintertime are quite common. No official power limitation schedule is available.</p> <p><u>ICT services:</u></p> <p>The main means of communication are mobile networks, operated by "Babilon-M", "Megafon", "TCell" and "ZET-mobile". Main home and office internet providers are "Tojnet" and "Babilon-T".</p>	<p>The Khulbuk fortress⁸ and the district's beautiful nature provide an excellent opportunity to develop the tourism sector. There are also areas suitable for sanatoriums and recreational resort facilities. However, the lack of utilities may affect the development of these types of businesses.</p> <p>Another business opportunity is health and spa sanatoriums. Different types of medicinal herbs grow in the mountains of Vose, providing the locals with a chance to earn additional income throughout the harvesting season.</p>

⁸ An ancient medieval citadel located in Kurbanshaid village (Kurban Shahid). The settlement of the citadel covers an area of 70 hectares. The palace of Khatlon princes functions as a fortress-museum where many invaluable archeological collections are displayed.

The following table presents the main socio-economic indicators of the district as of 2020:

1	Population (people)	220,000
2	Households (num)	25,000
3	Registered businesses:	
	Legal entities	471
	Home-based business	5,942
	Entrepreneurs ⁷	2,073
	Operating on patent	1,533
	Operating on certificate	540
4	Number of farmers	3,398
5	Land (territory) (ha)	3,630,900
6	Agricultural land (ha)	21,258
	Irrigated fields (ha)	19,522
	Rainfed fields (ha)	1,736

Population in Vose has free access to TV channels like “Shabakai Avval”, “Safina”, “Bahoriston”, “Jahonnamo”, “TV-Khatlon” and “RTR-Planeta”. Such radio waves as “Tojikiston”, “Ozodi” and “Imruz” are broadcasted.

Water supply and sewage system:

Water supply system is operated by the branch of Sate Unitary Enterprise “Khojagii Manziliyu Kommunal” (Housing and Communal Services). Sewage system does not exist. The capacity of existing water supply system is very low. Water is supplied on hourly basis (No official figures at free access on coverage ratio were found)

⁷ Dehkan farms or agricultural entrepreneurs are excluded.

添付資料 6 「ビジネスの基礎」研修の提供ガイドライン

Guideline for Delivery of “Basics of Business” Training

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1 Outline

1.1 Objective

This guideline sets forth the procedures for delivery of “Basics of Business” (BoB) training to be provided by SIBI in cooperation with the Business Incubation Project (BIP).

The guideline explains the detailed tasks to be carried out upon the planning, preparation, delivery, and evaluation of the training. It also determines the tools and formats to be used for performing the tasks and defines each actor’s roles and responsibilities.

1.2 Target area

The training will be provided to entrepreneurs and MSEs in Dushanbe and eight districts in Sugd, DRS, and Hatlon regions. The table below shows the target districts and the SIBI’s regional divisions/units (business incubators) in charge of delivery of the training in the districts:

Table 1. Target area

Region	No	District	Business incubator in charge
Dushanbe	1	Dushanbe	Dushanbe business incubator
DRS	2	Vahdat	Dushanbe business incubator
	3	Rasht	Dushanbe business incubator
Hatlon	4	Kulyab	Kulyab/Dushanbe business incubator
	5	Hamadoni	Kulyab/Dushanbe business incubator
	6	Vose	Kulyab/Dushanbe business incubator
	7	Huroson	Dushanbe business incubator
Sugd	8	Asht	Hujand business incubator
	9	Kanibadam	Hujand business incubator

The locations of the target districts and the SIBI’s regional divisions/units are shown in the figure below:

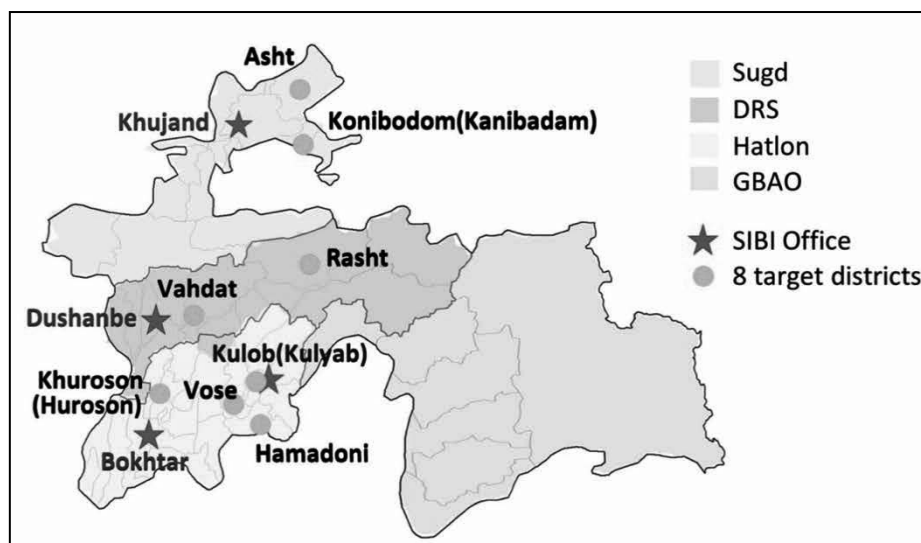


Figure 1. Target districts

1.3 Basic approaches

The following approaches will be adopted in the delivery of BoB training:

- SIBI, through its business incubators, will conduct BoB training, while BIP will support SIBI both technically and financially in the delivery of the training. The details are presented in the table below:

Table 2. Roles of BIP and SIBI

No	Parties	Roles
1	BIP	<ul style="list-style-type: none"> • Review the training program and teaching materials and propose modifications when necessary • Provide TOT to the selected trainers • Prepare PR tools (posters, leaflets, etc.) • Organize logistics (identify prospective venues and negotiate conditions, print teaching materials/hand-outs, purchase materials, etc.) • Finance training costs • Evaluate the overall effectiveness of the training
2	SIBI	<ul style="list-style-type: none"> • Plan and prepare for BoB training • Assign trainers • Recruit trainees (entrepreneurs and MSEs) • Support BIP in performing logistics tasks when necessary • Conduct training

- Each business incubator will designate a coordinator for BoB training who will plan and prepare for training sessions and support trainers in delivering training. SIBI HQs' staff in charge of training will support the coordinators as well as coordinate among SIBI HQs, the business incubators, and BIP;
- The training will be conducted not only at business incubators but also in venues easily accessible to entrepreneurs and MSEs; and
- The training will be provided to entrepreneurs and MSEs free of charge. BIP will bear the costs for trainers' allowance and travel allowances (accommodation, daily allowance and transportation costs), venue rental fees, and charges for refreshments/lunch.
- In each target district, BIP, with the support of SIBI, will identify venue operators and businesses who can provide (or arrange) lunch and refreshments, negotiate charges and conditions¹; and prepare a list of prospective venues/service providers after signing an MOU with each of them. This list will be used when selecting venues and providers of refreshments/lunch for training.

2 “Basics of Business” training

2.1 Target trainee

“Basics of Business” (BoB) is the training to be provided to current or potential entrepreneurs and MSEs who lack basic knowledge and skills to start and operate their businesses, having limited understanding on the internal and external environment of their businesses. Most of these entrepreneurs and MSEs are often troubled by simple issues such as what to produce or how to keep books and tend not to have enough time to participate in training to improve their knowledge.

BoB training to be offered by SIBI will be short and simple, with the contents shown in “[2.3](#)

¹ If the training is conducted at the business incubators, the venue should be provided for free.

Training program” below. Any entrepreneurs and MSEs planning to start or expand their businesses can attend the training as long as they are interested in the training program and willing to spend time. No additional requirements will be set for trainees. A session of the training will be, in principle, organized for up to ten trainees.

2.2 Trainers

Each one of the sessions of training will be conducted by one trainer. Trainers could be either SIBI’s staff members or external trainers with experience of conducting similar types of training. SIBI will identify candidate trainers for each target district. From the perspective to support female entrepreneurs, SIBI should try to select as many female candidates as possible.

BoB training does not require trainers to have in-depth knowledge of business, but rather a facilitation skill to help trainees collect their business ideas; BIP in cooperation with SIBI will develop their training/facilitation skills through Training of Trainers (TOT).

The TOT will be conducted in the following steps: (1) BIP staff with SIBI master trainers will conduct BoB training for candidate trainers, with the latter playing the entrepreneurs’ role in the training; (2) with the assistance of BIP staff / SIBI master trainers, candidate trainers will provide the same training to local entrepreneurs; and (3) candidate trainers will conduct the training by themselves under the observation by BIP staff / SIBI master trainers. If the results are satisfactory, the candidates will finally be recognized as trainers. BIP and SIBI will provide the business incubators with the list of recognized trainers. External trainers will sign the memorandum of understanding shown in “Attachment-3: MOU to be signed with external trainers (Template)” with BIP/SIBI.

2.3 Training program

Considering the typical entrepreneurs’ needs for training, BIP prepared a BoB training program (Table3) and teaching materials.

Table 3. BoB training program

Day		Topic	Contents	Duration (min)
Day1	Morning	Step1: Introduction to Business	Introduction	15
			Baseline test	20
			What are your business ideas?	25
			Coffee break	20
			Business operation	20
			SWOT analysis	50
			Lunch break	60
	Afternoon	Step2: Marketing	Market	20
			Marketing	10
			4 Ps of marketing	30
Coffee break			20	
		4 Ps of marketing (continuation)	50	
Day2	Morning	Step3: Cost and Pricing	Costing	60
			Coffee break	20
			Costing (continuation)	30
			Price setting	40
			Lunch break	60
	Afternoon	Step4: Record Keeping	Cashier’s checks, payment vouchers, and invoices	25
			Cash flow	35
			Coffee break	20

			Income statement	50	
Day3	Morning	Step5: Business Planning	Business planning	60	
			Coffee break	20	
			Business planning (continuation)	40	
			Clarification of business plans	30	
				Lunch break	60
	Afternoon	Legal obligations	Legal obligations and administrative procedures	60	
			Coffee break	20	
			Useful contacts (10 min)	10	
Final test			40		

The teaching materials are prepared for both trainees (“Participant’s Workbook”) and trainers (“Facilitator’s Guide”). The former covers essential knowledge for business with simple examples and exercises, while the latter explains teaching methods and important points (along with time slots) that should be taken into account when delivering each topic.

Prior to the first TOT, the training program’s effectiveness will be tested through actual training, based on which the training program and teaching materials will be revised. Once approved by the SIBI director, the program/teaching materials will be used in every training session provided by SIBI’s business incubators. Modifications to the program/teaching materials will be made based on the SIBI director’s consent.

2.4 Implementation schedule

The training will be conducted in accordance with the annual training calendars that the business incubators will prepare with the support of the SIBI HQs’ staff in charge of training. The training calendar must show the approximate schedule of each training session and the cities/villages where these sessions are planned.

3 Responsibilities of the actors

The table below shows the responsibilities of the actors involved in the delivery of BoB training:

Table 4. Responsibilities of actors

	Actors	Responsibilities
1	SIBI HQs’ staff in charge of training	<ul style="list-style-type: none"> Support business incubators in preparing their annual training calendars Support coordinators of business incubators in planning training sessions and recruiting trainees (disseminating information about training sessions) Consolidate reports of training sessions delivered by business incubators and update SIBI’s training database Coordinate among SIBI, BIP, and business incubators
2	Coordinators of business incubators	<ul style="list-style-type: none"> Plan the training sessions to be conducted by his/her business incubator Prepare for the training sessions Support BIP in performing logistics tasks upon request Determine trainers and recruit trainees Monitor delivery of training sessions and support trainers when necessary Collect trainees’ comments and opinions on the training Compile training data

3	Trainers	<ul style="list-style-type: none"> • Deliver training sessions • Assess trainees' performance by taking attendance and conducting tests • Prepare reports on delivery of the training
4	Accounting staff in SIBI/ business incubators	<ul style="list-style-type: none"> • Make payments to relevant SIBI personnel • Make payments to venue providers if requested by BIP • Prepare documents required for reimbursement of allowances paid to SIBI personnel and claim the allowances to BIP
5	BIP staff	<ul style="list-style-type: none"> • Prepare posters, leaflets and sample contents for newspaper publicity and web advertisements • Conduct TOT together with SIBI master trainers • Determine prospective training venues, providers of refreshments/lunch and prices • Purchase materials, and print teaching materials/test sheets/questionnaires/formats) • Monitor delivery of training sessions • Make payments and conduct accounting • Support SIBI staff members in delivering the training
6	BIP JICA expert	<ul style="list-style-type: none"> • Analyze training data and evaluate the overall effectiveness of the training • Review the training program/teaching materials and propose modifications

The section below (“4 Procedures and methods for delivery of the training”) explains the methods for discharging the tasks.

4 Procedures and methods for delivery of the training

4.1 Planning training sessions

At the end of each quarter, the coordinator in respective business incubators will plan training sessions to be provided by their business incubator in the next quarter and submit the plan to BIP through the head of the business incubator. With approval by the head of the business incubator and BIP, the coordinator will prepare for the training sessions.

When planning the training sessions, the coordinator will select the venues in the municipalities (cities or villages) where the training sessions will be conducted, select trainers, and decide the exact schedule for each session. The details of the tasks are explained in the table below:

Table 5. Details of tasks

No	Tasks	Details
1	Select venue	<p>The coordinator will select a venue for each of the training sessions from the list of prospective venues/service providers provided by BIP/SIBI. In case that the training session has to be conducted in a venue other than those on the list, the coordinator will propose to BIP/SIBI a facility that meets the following requirements:</p> <ul style="list-style-type: none"> • Accessibility: The facility must be located at a place that can be easily accessed with public transport; • Room capacity: The room must accommodate ten trainees at a time, with sufficient spaces for social distancing; • Refreshments and lunch: Refreshments and lunch can be served at the training venue (catering services can also be utilized); and • Health and hygiene: The room must be sufficiently illuminated and ventilated, equipped with air conditioning/ heating systems. The facility must have toilets/washrooms inside or nearby.

2	Select trainers	<p>The coordinator will select potential trainers for each of the training sessions from the list provided by SIBI/BIP. Priority will be given to SIBI staff members. When necessary, the coordinator will consult SIBI's HQs or other business incubators about available trainers. External trainers will be sought when there is no suitable person available within SIBI.</p> <p>The coordinator will inform the potential trainers about the training schedule and conditions for the work, and verify their willingness and availability for the training sessions. Based on their consent and availability, the coordinator will select the trainers and assign them to the training sessions.</p>
3	Identify provider for refreshments and lunch	<p>If the venue operator cannot provide refreshments and lunch, the coordinator should identify catering services and provide BIP with information about the services. BIP will negotiate prices and select a provider.</p> <p>The selected provider will be added onto the list of prospective venues/service providers, and then the updated list will be shared with the business incubator.</p>
4	Prepare a training plan	<p>The coordinator will prepare the training plan by filling the results of above tasks in the format shown in "Attachment-1: Training plan (Sample)" and submit it to the head of the business incubator and BIP for approval.</p>

4.2 Preparing for training sessions

After obtaining the approval on the training plan, the coordinator will proceed to the preparatory tasks. The details of the tasks are shown in the table below:

Table 6. Details of the preparatory tasks

No	Tasks	Details
1	Prepare PR tools	<p>With the SIBI HQs' staff in charge of training, BIP will design posters/leaflets and draft sample contents for newspaper publicity and web advertisements.</p> <p>The poster and leaflet contain general information about BoB training as well as fields for information on delivery schedule, venue, and application method that will be filled by the business incubators when announcing a training session.</p> <p>BIP will print posters and leaflets, and deliver them to the business incubators. The coordinator will make the posters and leaflets ready for use by filling the fields with the information about the planned training sessions.</p>
2	Recruit trainees	<p>Using the posters/leaflets and the sample contents for newspaper publicity and web advertisements, the coordinator, in cooperation with the SIBI HQs' staff in charge of training, will disseminate information about the training sessions through mass media as well as the SIBI's website and Facebook page. The poster will be placed at district offices, city halls, Job Centers (Ministry of Labor, Migration and Employment), Migration Centers (including those supported by ADB project on TVET), the local branches of SCISPM, and other places where entrepreneurs and MSEs often visit.</p> <p>The coordinator will respond to inquiries by entrepreneurs and MSEs interested in the training and register them on a first-come-first-served basis in the format shown in "Attachment-2: Registry of trainees (Format)." Entrepreneurs and MSEs can submit their requests for</p>

		registration by telephone/email or in-person by visiting the business incubator. In order to cater to last-minute cancellation, the coordinator can hold a waiting list (or a reserve list) for trainees.
3	Deliver required items	Based on the request of the coordinator, BIP will deliver to the business incubator the consumables as well as printed teaching materials, test sheets, questionnaire and formats to be used during the training.
4	Complete other arrangements	Other tasks that the coordinator has to perform might include placing orders for the venue and refreshments/lunch, and making the materials and formats ready.

4.3 Providing training sessions

The coordinator will be present at a training session in the morning of the first day and in the afternoon of the last day. Before the session begins, the coordinator will verify the venue and refreshment/lunch preparation and make the materials ready for the training. Upon the end of the session, the coordinator will collect trainees' comments and opinions on the training following the instructions presented in the table below.

The trainer will deliver the session following the "Facilitator's Guide." Important tasks that should be completed during the training are the following:

Table 7. Tasks to be completed during training sessions apart from training

No	Tasks	Details
1	Take attendance of the trainees	When starting the morning and afternoon parts of the training session, the trainer will take the trainees' attendance using the format shown in " Attachment-4: Attendance record (Format) ." At the end of the training, the trainees' overall attendance rate will be recorded on the same sheet, and the filled sheet will be submitted to the coordinator after the training.
2	Test trainees' knowledge	At the end of the training session, the improvement of the trainees' knowledge of business will be evaluated. To assess the improvement of the trainees' knowledge, the trainer will give the trainees the same test twice, at the beginning and end of the session, using the test sheet presented in " Attachment-5: Test sheet ." The trainer will evaluate the results of both tests using the format presented in " Attachment-6: Test evaluation sheet ." By comparing the results of the tests given at the beginning and end of the session, the trainer will identify the difference in the trainees' level of knowledge. The filled tests and test evaluation sheets will be submitted to the SIBI/BIP after the session.
3	Obtain trainees' comments and opinions on the training	At the end of the training session, the coordinator will distribute the questionnaire shown in " Attachment-8: Questionnaire on BoB training (for trainees) " to the trainees and have it filled. The trainees' responses to the questionnaire will be used for evaluating the training session and improving the training program, teaching materials, and the delivery method. The coordinator will summarize the responses and submit them to SIBI HQs and BIP with the report on the delivery of the training session (see " 4.4 Reporting the results " below).

4.4 Reporting the results

Within 10 business days after the completion of each training session, the coordinator, in cooperation of the trainer will prepare the report on the delivery of the training session using the format presented in “[Attachment-7: Report on delivery of BoB training session](#)” and submit the report to BIP through the head of the business incubator.

The following documents should be attached to the report:

- Registry of trainees;
- Test evaluation sheet; and
- Summary results of trainees’ responses to the questionnaire.

5 Financing costs

Having reviewed the report, the head of the business incubator will permit the business incubator’s staff in charge of accounting to pay the allowances (trainer’s allowance and travel allowances) and transportation costs to the trainer (if the trainer is a SIBI’s staff member). If requested by BIP, the business incubator will also make payments to the venue operator and refreshments/lunch provider.

When claiming the above costs, the business incubators should submit to BIP the documents shown in the table below.

Table 8. Documents required to get reimbursement of costs

No	Costs	Documents to be submitted
1	Trainer’s allowance (if the trainer is a SIBI’s staff member)	The documents indicated in the Memorandum of Understanding signed between BIP and SIBI on the allowances for SIBI’s staff members
2	Travel allowances (accommodation, daily allowance and transportation costs)	Same as above
3	Venue rental fee (in exceptional cases)	Invoice and/or receipt issued by the venue operator (addressed to IMG and/or BIP)
4	Charges for refreshments/lunch (in exceptional cases)	Invoice and/or receipt issued by the provider (addressed to IMG and/or BIP). If the refreshments/lunch were provided by the venue operator, the charges will be indicated on the same invoice and/or receipt for the venue rental fee.

Regarding #3 and #4 above (exceptional cases), the invoices and/or receipts to be submitted to BIP for reimbursement of costs must meet the requirements indicated in “[Attachment-9: Instruction for receipts](#)”; the SIBI accounting staff will ensure that the receipts satisfy the requirements upon receiving them.

Upon the receipt of the documents above, BIP will reimburse the amounts to the respective business incubators through SIBI HQs.

All other payments will be made by BIP directly to respective providers.

6 Training data management

The data of the provided training sessions will be recorded in the following two files: (a) Entrepreneur and MSE database and (b) Database of provided training. The structure of each database is the following:

(a) Data fields for the Entrepreneur and MSE's database:

- Name
- Gender
- Address (district, city, and other details)
- Contact address (telephone No. and email address)
- Current business (or planned business)
- Purpose of attending the training
- Attended training (the business incubator in charge, Training serial No., and date of provision)
- Attendance (attended hours and attendance rate)
- Test results (results of the preliminary and final tests)

(b) Data fields for the Database of provided training:

- Target district
- City/Village
- Business incubator in charge
- Training serial No.
- Name of coordinator
- Name of trainer
- Date of provision (started and ended)
- Number of trainees
- Venue (operator's name and facility name, and address)

After providing a training session, the coordinator will update these files and submit them to the SIBI HQs' staff in charge of training. The SIBI HQs' staff in charge of training will consolidate the files and share the consolidated file with the business incubators. The consolidated file will serve as the SIBI's training database.

7 Attachments

7.1 Attachment-1: Training plan (Sample)

		Business Incubator in charge: _____	
		Target district: _____	
Plan for Basics of Business Training Sessions			
Number of training sessions: _____		Quarter: _____, Year: _____	
(1) General		Date: _____	
	Items	Session1	Session2
1	Training Serial No.		
2	Dates of provision		
	Start		
	End		
3	Target City / Village		
4	Venue		
	Name		
	Address		
5	Provider of lunch/refreshments (if the venue operator does not provide the service)		
6	Trainer		
	Full name		
	Date of arrival in the target city		
	Date of departure from the city		
(2) Preparations and overall schedule			
No	Tasks	Person in charge	Month1: _____ 1->10 11->20 21->31 Month2: _____ 1-10 11-20 21->31 Month3: _____ 1-10 11-20 21->31
1	Recruit trainees	Coordinator	
2	Select and brief a trainer	Coordinator	
3	Deliver materials (consumables, teaching materials, test sheet, questionnaire and formats)	BIP staff	
4	Provide training	Trainer (Coordinator)	
5	Report results	Trainer / Coordinator	
Prepared by: _____ (signature) _____, (name)			

7.2 Attachment-2: Registry of trainees (Format)

Registry of trainees

Business incubator in charge: _____

Target district: _____

Training serial No.: _____

Date of provisions: Start: _____; End: _____

No	Date	Full name	Gender (M / F)	Address	Tel No. / Email address	Current business	Purpose ("Start a new business" / "Expand existing business")

Registered by: _____(Signature)_____, (Name)

7.3 Attachment-3: MOU to be signed with external trainers (Template)

Memorandum of Understanding on Delivery of “Basics of Business” Training

This Memorandum of Understanding (hereinafter referred to as “MOU”) is signed among Business Incubation Project (hereinafter called “BIP”), State Institution “Formation and Development of Entrepreneurship in Tajikistan” (hereinafter called “SIBI”) and _____ (full name) with the National ID No. _____ (hereinafter called “the Trainer”), which states their mutual agreement on the cooperation among the parties in delivery of “Basics of Business” training.

(1) General provision

The purpose of this MOU is to determine the terms and conditions when BIP/SIBI uses the Trainer’s service in the provision of the training described in “(2) ‘Basics of business’ training.”

Signing this MOU does not oblige either BIP or SIBI to employ the Trainer. The Trainer’s service will be requested when SIBI or its business incubators need the Trainer’s service, and the Trainer will be assigned to a session(s) of the training based on his or her consent.

Once the Trainer is assigned to a session of the training, the parties must fulfill the terms and conditions set forth in the following sections.

(2) “Basics of Business” training

“Basics of Business” is the training to be provided to potential and current entrepreneurs or MSEs who lack basic knowledge and skills to start and operate their businesses. The training covers the essential topics that include business operation, marketing, costs and pricing, record keeping, business planning, and administrative procedures related to business operations.

The training is conducted regularly in short and simple sessions in accordance with the program determined by BIP/SIBI, with up to ten trainees per session in principle.

(3) Obligations of the parties

3-1 SIBI’s obligations:

- Inform the Trainer about the schedule of the training session at least one month before the training session starts;
- Provide a TOT to the Trainer;
- Prepare for the training session, including recruitment of trainees, the arrangement of venues, and preparation of materials necessary for the training;
- Provide the Trainer with teaching materials (both “Participant’s workbook” and “Facilitator’s Guide”), and templates/formats required for implementing the Trainer’s obligations indicated in “3-2 The Trainer’s obligations” below; and
- Support the Trainer at the beginning and end of the training session(s).

3-2 Trainer’s obligations:

- Deliver the training session in accordance with the “Facilitator’s Guide”;
- Take attendance of the trainees;
- Evaluate trainee’s knowledge by conducting tests before and after the training session; and
- Prepare a report on the delivered training session and submit it to BIP through SIBI in 10 business days after completion of the training session.

3-3 BIP's obligations:

- To pay the Trainer the amount indicated in “(4) Payment.”

(4) Payment

BIP will pay the following amount to the Trainer upon the submission of the report on the delivered training session:

- _____ **TJS per day** as a remuneration for the period during which the training session(s) is actually delivered;
- **40 TJS per day** as a per diem for the period during which the Trainer stays in the place where the training session is conducted;
- **300 TJS per night** as an accommodation allowance for the period during which the Trainer stays in the place where the training is conducted; and
- One of the following amounts as a transportation allowance for intercity travels:
 - **200 TJS per one way** for Dushanbe-Sughd trip
 - **100 TJS per one way** for Dushanbe-Rasht trip
 - **50 TJS per one way** for other trips

(5) Covered period

This MOU shall become effective upon signature by the parties and remain effective until modified or terminated based on the parties' mutual consent.

Date: _____

Business Incubation Project:

Trainer:

Name: _____

Name: _____

Position: _____

Address: _____

Tel No.: _____

Tel No.: _____

State Institution “Formation and Development of Entrepreneurship in Tajikistan”:

Name: _____

Position: _____

Address: _____

Tel No.: _____

7.4 Attachment-4: Attendance record (Format)

Attendance record

Business incubator in charge: _____

Target district: _____

Training serial No.: _____

Date of provision: Start: _____; End: _____

No	Name of trainee	Gender (M/F)	Attendance (in hours)						Total (__ hrs)	Attendance rate (%)	Remark
			Day1		Day2		Day3				
			A.M.	P.M.	A.M.	P.M.	A.M.	P.M.			
			(__ hrs)	(__ hrs)	(__ hrs)	(__ hrs)	(__ hrs)	(__ hrs)			

Trainer: _____(Signature)_____, (Name)

7.5 Attachment-5: Test sheet

**Basic of Business Training
- Comprehension Test -**

Full Name : _____

Date : _____

Please fill in the blanks and answer the questions

1. Successful business (2 points)

A successful business provides a service or a product that the (c _____) want at a reasonable price while at the same time making a (p _____) for the owner.

2. SWOT (4 points)

1) Do you know what is SWOT? Yes or No? _____

2) If yes, fill in the blanks :

INTERNAL	EXTERNAL
Build on (S _____)	Exploit (O _____)
Resolve (W _____)	Avoid (T _____)

3. 4P (4 points)

1) Do you know what is 4P? Yes or No? _____

2) If yes, what do they stand for? (P _____), (P _____), (P _____), (P _____)

4. Cost and Pricing (5 points)

1) Do you know the difference between fixed cost and variable cost? Yes or No? _____

2) If yes, write F for fixed cost and V for variable cost in below chart.

	Item	F or V (Fixed cost or Variable cost) ?
1)	Raw material cost	
2)	Business license fee	
3)	Salaries for permanent employees	
4)	Electricity cost to run your machines	
5)	Electricity cost of your office	

5. Depreciation Cost (2 points)

- 1) **Choose 2 items below which are suitable for depreciation.** _____ , _____
- a. office building you are renting (\$500 per month)
 - b. salaries (\$500 per month)
 - c. company car that you bought (\$10,000)
 - d. equipment that you bought (\$2,000)
 - e. notebooks that you bought (\$10)

2) Monica's HOT Bakery bought an oven for 1,800 TJS. It has a lifespan of 5 years.

How much is its annual depreciation cost? (_____ TJS)

6. Price (4 points)

1) Fill in the blanks : Price = (C _____) + (P _____)

2) Fill in the blanks :

When setting a price, you need to consider 4 things :

- i) Total expenses you will spend;
- ii) How much customers are willing to pay for your products/services;
- iii) Your (c _____)'s prices; and
- iv) (P _____) you want to achieve.

7. Unit Cost (1 point)

Answer the question below :

Ben owns a farm and sells milk in the town. The amount of milk that he sells in a month is 1,000 liters. He pays 6,000 TJS for cow feed each month and 100 TJS a day to his worker who works on the farm for 20 days every month. The monthly transportation cost is 2,000 TJS. How much is the unit cost of the milk per liter?

Answer : (_____) TJS per liter

8. Profit (3 points)

Write down 3 different ways to increase your profit:

1. to increase the (s _____)
2. to increase the (p _____)
3. to decrease the (c _____)

9. Cash Flow (5 points)

Fill in the blanks :

You rent a counter at the local food market and sell vegetables. The table below is your cash flow journal for November. On 6 Nov, you purchased 10 kg of potato from a farmer at 40 TJS per kilogram. On the following day, you sold 5 kg of potato at the price of 60 TJS/kg. Fill the missing figures in the cash flow journal.

Date	Details	Cash (TJS)		
		in	out	balance
	Balance at the end of the previous month			3,000
1 Nov	Sold 20 kg of carrot at the price of 50 TJS/kg	1,000		4,000
2 Nov	Paid the monthly rental fee		2,000	2,000
6 Nov	Purchased 10 kg of potato and paid 40 TJS for each kg			
7 Nov	Sold 5 kg of potato at the price of 60 TJS/kg			
	Balance at the end of this month			

Score: _____ / 30

Basic of Business Training
- Comprehension Test (Answer) –

Full Name : _____

Date : _____

Please fill in the blanks and answer the questions

1. Successful business (2 points)

A successful business provides a service or a product that the **(customers / consumers / clients)** want at a reasonable price while at the same time making a **(profit)** for the owner.

2. SWOT (4 points)

1) Do you know what is SWOT? Yes or No? _____

2) If yes, fill in the blanks :

INTERNAL	EXTERNAL
Build on (Strengths)	Exploit (Opportunities)
Resolve (Weaknesses)	Avoid (Threats)

3. 4P (4 points)

1) Do you know what is 4P? Yes or No? _____

2) If yes, what do they stand for? **(Product), (Price), (Place), (Promotion)**

4. Cost and Pricing (5 points)

1) Do you know the difference between fixed cost and variable cost? Yes or No? _____

2) If yes, write F for fixed cost and V for variable cost in below chart.

	Item	F or V (Fixed cost or Variable cost) ?
1)	Raw material cost	V
2)	Business license fee	F
3)	Salaries for permanent employees	F
4)	Electricity cost to run your machines	V
5)	Electricity cost of your office	F

5. Depreciation Cost (2 points)

1) Choose 2 items below which are suitable for depreciation. (c , d)

- a. office building you are renting (\$500 per month)
- b. salaries (\$500 per month)
- c. company car that you bought (\$10,000)
- d. equipment that you bought (\$2,000)
- e. notebooks that you bought (\$10)

2) Monica's HOT Bakery bought an oven for 1,800 TJS. It has a lifespan of 5 years.

How much is its annual depreciation cost? (360 TJS)

6. Price (4 points)

1) Fill in the blanks : Price = (Cost) + (Profit)

2) Fill in the blanks :

When setting a price, you need to consider 4 things :

- i) Total expense you will spend;
- ii) How much customers are willing to pay for your products/services;
- iii) Your (competitor)'s prices; and
- iv) (Profit) you want to achieve.

7. Unit Cost (1 point)

Answer the question below :

Ben owns a farm and sells milk in the town. The amount of milk that he sells in a month is 1,000 liters. He pays 6,000 TJS for cow feed each month and 100 TJS a day to his worker who works on the farm for 20 days every month. The monthly transportation cost is 2,000 TJS. How much is the unit cost of the milk per liter?

Answer : (10) TJS per liter

8. Profit (3 points)

Write down 3 different ways to increase your profit:

- 1. to increase the (sales/ sales volume)
- 2. to increase the (price)
- 3. to decrease the (cost)

9. Cash Flow (5 points)

Fill in the blanks :

You rent a counter at the local food market and sell vegetables. The table below is your cash flow journal for November. On 6 Nov, you purchased 10 kg of potato from a farmer at 40 TJS per kilogram. On the following day, you sold 5 kg of potato at the price of 60 TJS/kg. Fill the missing figures in the cash flow journal.

Date	Details	Cash (TJS)		
		in	out	balance
	Balance at the end of the previous month			3,000
1 Nov	Sold 20 kg of carrot at the price of 50 TJS/kg	1,000		4,000
2 Nov	Paid the monthly rental fee		2,000	2,000
6 Nov	Purchased 10 kg of potato and paid 40 TJS for each kg		400	1,600
7 Nov	Sold 5 kg of potato at the price of 60 TJS/kg	300		1,900
	Balance at the end of this month			1,900

Score: _____ / 30

7.6 Attachment-6: Test evaluation sheet

Test evaluation sheet

Business incubator in charge: _____
 Target district: _____
 Training serial No.: _____

Type of the test (circle): 1. Baseline test 2. Final test
 Date: _____

No	Name of trainee	Scores										Overall evaluation 0-18: "Bad" 19-23: "Moderate" 24-30: "Good"	Remark
		Q1 (2 pts)	Q2 (4 pts)	Q3 (4 pts)	Q4 (5 pts)	Q5 (2 pts)	Q6 (4 pts)	Q7 (1 pts)	Q8 (3 pts)	Q9 (5 pts)	Total (30 pts)		

Trainer: _____ (Signature) _____ , (Name)

7.7 Attachment-7: Report on delivery of BoB training session

Target district: _____

Business Incubator in charge: _____

Training Serial No.: _____

Coordinator: _____

Trainer: _____

Report on delivery of BoB training session

Date: _____

A. Provided training

1. Venue (circle):

a) Business Incubator

b) Other (Specify): _____

2. Duration of training: _____ days (From __ (date) __ To __ (date) __)

3. Number of trainees: _____ persons

B. Evaluation of the trainees' performance

No	Name of trainees	Attendance rate	Total scores of the tests			Attitude ("Good"/ "Moderate"/ "Bad")
			Preliminary	Final	Difference	

Remarks: _____

C. Comments

(appropriateness of the number of trainees, delivery method, contents of the training, issues that need to be improved, etc.):

D. Promising entrepreneurs and MSEs to be recommended to SIBI for business incubation

Entrepreneur/MSE	Reason to recommend

E. Attachments

- 1. Attendance sheet (filled)
- 2. Tests filled by the trainees
- 3. Test evaluation sheet (filled)

Prepared by:

Trainer: ___(signature)___

Coordinator: ___(signature)___

7.8 Attachment-8: Questionnaire on BoB training (for trainees)

Training serial No.: _____

(to be filled by the coordinator)

Questionnaire on Basics of Business training

Q1. Was the size of your training group appropriate?

- a. Yes
- b. No

If no, how many trainees should be covered with one training session?

_____ trainees

Q2. How do you rate the contents of the teaching material (the Participant's Handbook)?

“5” =Easy to understand → “1” =Difficult to understand

5

4

3

2

1

Q3. Mark the topics that you found difficult to understand?

- a. Introduction to business
- b. Marketing
- c. Cost and pricing
- d. Record keeping
- e. Business planning
- f. Legal obligations

Q4. Did you learn anything new?

- a. Yes
- b. No

If yes, what was most interesting?

Q5. How would you rate the trainer?

- a. Outstanding
- b. Good
- c. Acceptable
- d. Unacceptable

Please provide the details: _____

Q6. Was the training relevant to your needs?

- a. Highly relevant
- b. Relevant
- c. Irrelevant
- d. Highly irrelevant

Q7. Would you recommend the training to other people?

- a. Yes
- b. No

Q8. If you have any suggestions to improve this training, please describe them.

THANK YOU FOR YOUR COOPERATION

7.9 Attachment-9: Instruction for receipts

Receipt Requirements:

The following information needs to be indicated on the receipt:

1. Date of payment (day, month, and year),
2. Client's name (it should be "IMG" and/or "BIP"),
3. Service provider's name (name of the venue operator or provider of lunch/refreshments),
4. Service provider's signature and/or company stamp,
5. Details of the provided service (Service type [e.g. "Venue rental", "Provision of refreshments", "Provision of lunch"], unit price and quantity of each service, total amount, and the type of currency [e.g. "somon"]),
6. Title of the paper must be "Receipt" or "Invoice." If the title is "Invoice," there must be a "PAID" stamp (hand-written "Paid" is also acceptable).

Watch-Outs:

1. When any of the above is missing or corrected, the receipt is not valid (correction fluid or correction tape cannot be used).
2. As the ink on thermal paper fades quickly, please copy the receipt and attach the copy to the original receipt.
3. Please confirm all the calculation is correct (i.e., the total should be the sum up of each item, and the amount of each item should be its price multiplied by its quantity).
4. If the service provider has his/her original format but lacks some of the above information, please add the missing information manually. But if the title of the format is not "Receipt" or "Invoice," please use the format shown below.

RECEIPT				
Client:	IMG Inc.	Supplier Name:		
Date:	_____	Address:		
		Tel:		
<i>Duly received the amount on the items shown below.</i>				
Currency: <u>Somoni</u>				
No	Item	Quantity	Unit Price	Amount
Total				
Received by:				
Name (print): _____				
Signature: _____				

添付資料 7 ミニファイナンス実施ガイドライン

Start-up Mini-Financing Scheme (Implementation Plan)

1 Outline

1.1 Objective

The pilot project aims to create new employment and generate incomes for the beneficiaries indicated in “1.2 Target beneficiaries” in Kanibadam (Sogd) and Kulyab (Hatlon) districts by providing the support shown in “1.3 Support to be provided”.

1.2 Target beneficiaries

The beneficiaries are returned migrant laborers and people who could not immigrate due to the closure of the borders resulted from the outbreak of COVID-19.

A total of 400 people will be targeted in this pilot project.

1.3 Support to be provided

BIP will provide mini-financing to the applicants whose business plans (BPs) are deemed feasible and in line with the objective of the pilot project. SIBI’s regional divisions in Khujand and Kulyab (Khujand and Kulyab business incubators) will support potential beneficiaries in developing their BPs by providing “Basics of Business” training (and business incubation services).

With an average of USD 500 per beneficiary, a total of USD 200,000 will be provided in-kind through the pilot project.

1.4 Implementation Structure

The implementation structure of the pilot project is the following:

1. One project officer will be placed in SIBI HQs, under whom one field officer will be placed in each of the two target districts.¹
2. In each of the Khujand and Kulyab business incubators, SIBI will designate a coordinator for the Start-up Mini-Financing Scheme.
3. An appraisal committee co-chaired by SIBI’s deputy-director and BIP’s representative will determine the beneficiaries. The following members will form the committee:
 - Co-Chairperson: SIBI’s deputy-director and BIP’s representative
 - Secretary: BIP Project officer
 - Members: JICA Tajikistan Office staff in charge of BIP, BIP’s JICA experts and project officers, and Senior specialist for development of BP in SIBI’s HQs

The table below shows the responsibilities of the actors:

Table 1. Responsibilities of actors

	Actors	Responsibilities
1	BIP Project officer	<ul style="list-style-type: none"> • Supervise field officers; • Supervise field officers in preliminary screening (based on the BP and field investigation); • Support field officers in procurement;

¹ A workspace will be provided to the field officers within Khujand and Kulyab business incubators.

		<ul style="list-style-type: none"> • Manage funds and consolidate accounting; • Manage documents and prepare reports; and • Support field officers in conducting monitoring.
2	BIP Field officers	<ul style="list-style-type: none"> • Disseminate information about the pilot project in the target districts; • Register applicants; • Support applicants in filling the application form; • Receive applications; • Conduct preliminary screening; • Conduct procurement; and • Conduct monitoring in cooperation with SIBI coordinator.
3	SIBI's coordinators	<ul style="list-style-type: none"> • Identify applicants' needs for incubation services; • Select trainers for "Basics of Business" training and consultants; and • Plan, organize, and evaluate the provided training and incubation services
4	Appraisal Committee	<ul style="list-style-type: none"> • Evaluate applications and select beneficiaries
5	BIP JICA expert	<ul style="list-style-type: none"> • Evaluate the impact and effectiveness of the scheme; and • Compile the results of the pilot project into a report

1.5 Basic principles

The following principles will apply to the implementation of the pilot project:

- Applicants to the Start-up Mini-Financing Scheme must, in principle, attend "Basics of Business" training in the two target districts (Kanibadam and Kulyab);
- When deemed necessary, applicants will be offered an incubation service to be provided by the Khujand and Kulyab business incubators;
- The beneficiaries will be selected based on their BPs which will be prepared during "Basics of Business" training;
- The mini-financing will be provided in the form of equipment and materials;
- The payment for the equipment and materials provided to the beneficiaries will be made directly to the suppliers; and
- The beneficiaries must bear the transportation costs of the items to be provided under the scheme.

2 Terms and conditions

2.1 Eligibility of applicants

In order to benefit from the Start-up Mini-Financing Scheme, applicants must meet the following requirements:

- Be a resident of the target districts;
- Worked abroad and returned to Tajikistan after 1 July 2019 in the cases of returned migrant laborers;
- Obtained, after 1 Jan 2020, the permission to work abroad and were planning to immigrate in the cases of those people who could not immigrate;
- Be willing to attend "Basics of Business" training;
- Be ready to pay the transportation costs of the equipment and materials supplied under the scheme; and
- Accept the terms and conditions shown in "2.3 Terms and conditions of the mini-financing."

2.2 Application by a group of applicants

Applicants can apply for the scheme either individually or as a group². The maximum amount to be provided to a group will be 500 USD multiplied by the number of its members who meet the requirements outlined in “2.1 Eligibility of applicants” above.

All members of the group must agree on the terms and conditions set forth under the section “2.3 Terms and conditions of the mini-financing” below.

2.3 Terms and conditions of the mini-financing

Items to be provided: Equipment and materials to be used for improving and implementing the production and delivery of goods/services will be provided, on condition that the beneficiary proves himself or herself to be able to procure all other inputs required for his or her business.

The following items will not be supported within this pilot project:

- Items for general and office purposes;
- Goods to be traded;
- Fuel (gasoline) and lubricants;
- Payment of services; and
- Labor costs and public utility fees.

Ownership: JICA Tajikistan Office will retain the ownership of the provided items for the following period:

- Consumables³: 1 year from the date of provision
- Non-consumable⁴: Until the provided items are fully depreciated (The depreciation period of the items is set forth in the Table of Depreciation for Fixed Assets provided by the Ministry of Finance, which will be specified in the memorandum of agreement (MOA) between the BIP and beneficiary)

Upon the completion of the above period, the ownership will be transferred to the beneficiaries.

Conditions for utilization of provided items: The following conditions will apply to the provision and utilization of equipment and materials:

(1) The provided items are neither for resale nor to be transferred to a third party. The beneficiaries must use the items for the purpose indicated in the MOA signed with BIP for the provision of the items. Any breach of this condition will be considered as a misuse of the provided items;

(2) The beneficiaries must keep the provided items in good condition by maintaining them properly; and

(3) The items must be returned or an equivalent amount of money be repaid to JICA Tajikistan Office in the case of the following circumstances:

- The beneficiary retreated from his/her business during the period when JICA Tajikistan Office retains the ownership of the items, unless circumstances unmanageable by the beneficiary arose;

² In the cases of applications submitted as a group, the organizational capacity of the group will be carefully assessed in the preliminary screening as well as in the final appraisal.

³ “Consumables” are items with a unit price up to USD 450 or items with a depreciation period of less than one year.

⁴ “Non-consumables” are those materials and equipment of which the unit price is more than USD 450 and that are used repeatedly for a period longer than one year.

- The beneficiaries did not properly operate and maintain the provided equipment; and
- The beneficiary misused the provided items.

2.4 Requirements for the business plans

The applicants must prepare their BPs using the format provided in BIP's "Basics of Business" training manual. The BP must contain adequate information that helps the Appraisal Committee evaluate its impact and feasibility.

The following information should be indicated in the BP:

- Description of the business: Products and services, location of the business, and applicant's past experiences and objectives;
- Marketing plan: Target customers, competitors, prices, and expected revenues;
- Operation plan: Production processes, required tools and equipment, and estimation of raw materials and consumables;
- Management and organization plan: List of employees, wages, and recruitment method; and
- Financial plan: Total fund required for the business and financial sources, and projected cash flow and income statements.

3 Implementation plan

3.1 Implementation procedures

The mini-financing will be disbursed in two batches. Each batch will be implemented through the following steps:

- (1) Solicit for application;
- (2) Register applicants;
- (3) Support applicants in preparing BP (Provide "Basics of Business" training to the applicants);
- (4) Receive applications;
- (5) Conduct preliminary screening;
- (6) Select beneficiaries;
- (7) Procure equipment and materials; and
- (8) Conduct monitoring and consulting.

The implementation method is shown in the table below:

Table 2. Implementation method

No	Steps	Implementation method																
1	Solicit for application	BIP in cooperation with SIBI will disseminate information about the Start-up Mini-Financing Scheme through local TV and newspapers, as well as SIBI’s website and facebook page. Advertisement (posters) will be placed at the district offices as well as places where migrant laborers often visit. Cooperation in solicitation for application will also be requested from the local branches of SCISPM and the Ministry of Labor, Migration and Employment in the target districts.																
2	Register applicants	<p>Field officers will provide people interested in the Start-up Mini-Financing Scheme with the application package that includes the application form, the memorandum of agreement (MOA) form, and the leaflet containing the information about (1) the scheme, (2) the terms and conditions set forth in “<u>2 Terms and conditions</u>” above, (3) the required documents, (4) the selection procedures, and (5) the schedules.</p> <p>Upon the receipt of the documents presented below, field officers register applicants using the format shown in “<u>5.2 Attachment-2: Registry of applicants</u>”:</p> <table border="1" data-bbox="645 754 1946 1294"> <thead> <tr> <th data-bbox="645 754 707 807">No</th> <th colspan="2" data-bbox="707 754 1946 807">Documents</th> </tr> </thead> <tbody> <tr> <td data-bbox="645 807 707 850">1</td> <td colspan="2" data-bbox="707 807 1946 850">Copy of National ID</td> </tr> <tr> <td data-bbox="645 850 707 903">2</td> <td colspan="2" data-bbox="707 850 1946 903">Certificate of residence issued by the local governments in the place of residence</td> </tr> <tr> <td data-bbox="645 903 707 1294" rowspan="3">3</td> <td colspan="2" data-bbox="707 903 1946 946">The following documents that show the applicant’s eligibility to apply for the Start-up Mini-Financing Scheme:</td> </tr> <tr> <td data-bbox="707 946 1234 1031"><i>(Returned migrant laborers)</i></td> <td data-bbox="1234 946 1946 1031"><i>(People who could not immigrate due to the closure of the borders)</i></td> </tr> <tr> <td data-bbox="707 1031 1234 1294">A copy of passport (pages with the personal information and the immigration stamps put at the time of the applicant’s disembarkation and embarkation)</td> <td data-bbox="1234 1031 1946 1294"> Either one of the following documents: <ul style="list-style-type: none"> • A copy of the permission to work abroad, issued by the Ministry of Labor, Migration and Employment (Migration Center?); • A letter of acceptance issued by the foreign entity that was planning to employ the applicant; • A copy of the passport page with the visa of the country of destination; and </td> </tr> </tbody> </table>	No	Documents		1	Copy of National ID		2	Certificate of residence issued by the local governments in the place of residence		3	The following documents that show the applicant’s eligibility to apply for the Start-up Mini-Financing Scheme:		<i>(Returned migrant laborers)</i>	<i>(People who could not immigrate due to the closure of the borders)</i>	A copy of passport (pages with the personal information and the immigration stamps put at the time of the applicant’s disembarkation and embarkation)	Either one of the following documents: <ul style="list-style-type: none"> • A copy of the permission to work abroad, issued by the Ministry of Labor, Migration and Employment (Migration Center?); • A letter of acceptance issued by the foreign entity that was planning to employ the applicant; • A copy of the passport page with the visa of the country of destination; and
No	Documents																	
1	Copy of National ID																	
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	<i>(Returned migrant laborers)</i>	<i>(People who could not immigrate due to the closure of the borders)</i>																
	A copy of passport (pages with the personal information and the immigration stamps put at the time of the applicant’s disembarkation and embarkation)	Either one of the following documents: <ul style="list-style-type: none"> • A copy of the permission to work abroad, issued by the Ministry of Labor, Migration and Employment (Migration Center?); • A letter of acceptance issued by the foreign entity that was planning to employ the applicant; • A copy of the passport page with the visa of the country of destination; and 																

		<table border="1"> <tr> <td></td> <td> <ul style="list-style-type: none"> • A copy of the itinerary or airplane ticket ordered or purchased before the closure of the borders. </td> </tr> </table> <p>Note: In the cases of applications by group, each member must submit the documents shown in the table above.</p> <p>As the applicants are required to attend “Basics of Business” training,⁵ the filled registry forms will be shared with the SIBI’s coordinators so that they can plan the training.</p>		<ul style="list-style-type: none"> • A copy of the itinerary or airplane ticket ordered or purchased before the closure of the borders.
	<ul style="list-style-type: none"> • A copy of the itinerary or airplane ticket ordered or purchased before the closure of the borders. 			
3	Support applicants in preparing BPs	<p>Khujand and Kulyab business incubators will provide the applicants with “Basics of Business” training, during which the applicants will prepare their BPs.</p> <p>Upon the receipt of the information about the registered applicants, the SIBI’s coordinators will recruit the trainers and prepare the schedules of “Basics of Business” training. The trainers will be first selected from SIBI’s local staff; external trainers will be sought when there is no suitable person available in the business incubators (BIP will pay the remunerations for trainers). A session of the Basics of Business training will be organized for up to 10 people. At the end of each training session, the trainer must assess the applicants’ attitude and the quality of the BPs prepared during the training, and submit the results to the field officer through SIBI’s coordinator.</p> <p>The results of the assessment must be submitted in the format presented in “5.3. Attachment-3: Training evaluation sheet.” The field officers will then summarize the assessment results in the format shown in “5.4 Attachment-4: Record of provided training.” When BPs are found to be viable and in need of elaboration, field officers will support the beneficiaries in completing their BPs.</p>		
4	Receive applications	<p>The applicants are required to submit to field officers their applications along with the business plans within two weeks after the completion of “Basics of Business” training. The application form is shown in “5.1 Attachment-1: Application form.”</p> <p>Upon the receipt of the application and the BP, the field officers will make sure that the documents for the applicant’s eligibility were also received, check their validity, and register the application in the format shown “5.5 Attachment-5: List of applications.” Immediately after the registration, the field officers will transfer the received applications and business plans to the project officer for his/her review.</p>		
5	Conduct preliminary screening	<p>The preliminary screening will be conducted through the steps of document review and field assessment.</p> <p>With the support of the field officers, the project officer will conduct the document review. The purpose of the</p>		

⁵ Should the Appraisal Committee find it necessary, applicants will be offered an incubation service.

		<p>document review is to verify the applicant’s eligibility and attendance/attitude at the BoB training as well as to identify the items in his/her BP that need further clarification. Applicants whose eligibility is not confirmed or whose BPs do not meet the requirements set forth in “<u>2.4 Requirements for the business plans</u>” are not qualified to proceed to the field assessment (the 2nd stage of the preliminary screening).</p> <p>Under the supervision of the project officer, field officers conduct the field assessment. During the field assessment, main items in the BP will be clarified. In particular, the following items will be examined (for details, see “<u>5.6 Attachment-6: Preliminary Screening Sheet</u>”):</p> <ul style="list-style-type: none"> • Applicant’s (and his/her employees’) experience and technical skills required for the business; • Rationality of the estimations of tools, equipment, and materials required for the applicant’s business; • Available tools, equipment and materials (other than those requested to the scheme), and the applicant’s ability to procure the rest of required materials; and • Availability and physical condition of the facility for storing and/or using the equipment and materials to be provided. <p>During the field assessment, field officers should take photos of equipment, materials, sites and facilities at the applicants’ disposal.</p> <p>The results of the document review and field assessment will be summarized in the format presented in “<u>5.6 Attachment-6: Preliminary Screening Sheet</u>,” and submitted to the Appraisal Committee along with the application documents.</p>								
6	Select beneficiaries	<p>The Appraisal Committee will select the beneficiaries among eligible applicants. The committee will evaluate the proposed business’ expected impact and feasibility based on the information presented in the application, the BP, and the results of the preliminary screening. The following scoring method will be used in the evaluation.</p> <table border="1" data-bbox="633 1070 1953 1337"> <thead> <tr> <th data-bbox="633 1070 701 1155">No</th> <th data-bbox="701 1070 891 1155">Items to evaluate</th> <th data-bbox="891 1070 1205 1155">Indicators</th> <th data-bbox="1205 1070 1953 1155">Evaluation method</th> </tr> </thead> <tbody> <tr> <td data-bbox="633 1155 701 1337">1</td> <td data-bbox="701 1155 891 1337">Impact (30 points)</td> <td data-bbox="891 1155 1205 1337"> 1-1. Generation of new employment 1-2. Increase in the </td> <td data-bbox="1205 1155 1953 1337"> 1-1. 15 points will be given if the preliminary screening confirms the possibility of a new employment. Otherwise, no points will be provided. 1-2. This item will be confirmed by comparing the estimated total salary expense in the BP with the current total salary </td> </tr> </tbody> </table>	No	Items to evaluate	Indicators	Evaluation method	1	Impact (30 points)	1-1. Generation of new employment 1-2. Increase in the	1-1. 15 points will be given if the preliminary screening confirms the possibility of a new employment. Otherwise, no points will be provided. 1-2. This item will be confirmed by comparing the estimated total salary expense in the BP with the current total salary
No	Items to evaluate	Indicators	Evaluation method							
1	Impact (30 points)	1-1. Generation of new employment 1-2. Increase in the	1-1. 15 points will be given if the preliminary screening confirms the possibility of a new employment. Otherwise, no points will be provided. 1-2. This item will be confirmed by comparing the estimated total salary expense in the BP with the current total salary							

			salary expenses	expense indicated in the application. Depending on the amount of the difference, up to 15 points will be given. If the total salary expense is expected to increase by more than _____ TJS, the full score (15 points) will be given.
		2	<p>Technical feasibility (35 points)</p> <p>2-1. Applicant's experience and technical skills</p> <p>2-2. Ability to procure required tools, equipment and materials other than those requested to the Start-up Mini-financing scheme</p>	<p>2-1. Comparison of the applicant's past experiences and technical skills with the skills required for the business. The information obtained through the field assessment will be used. The employee's technical skills will also be taken into consideration. Up to 15 points will be given.</p> <p>2-2. This item will be confirmed from the results of the preliminary screening. Up to 20 points will be given.</p>
		3	<p>Financial feasibility (35 points)</p> <p>3-1. Expected net profit</p> <p>3-2. Differentiation and sales potential of the product/service</p>	<p>3-1. This item will be confirmed from the projected income statement presented in the BP. Up to 20 points will be given. If the share of the profit exceeds 20% of the sales revenue, the full score (20) will be given.</p> <p>3-2. This item will be confirmed from the contents of the BP. Up to 15 points will be given.</p>
		Total score=up to 100.		
<p>For each BP, the overall average of the total scores given by the committee members will be obtained using the format of “<u>5.7 Attachment-7: Score sheet</u>”. For each of the two batches, beneficiaries rated top 200 will qualify for the provision of the requested items. The results will be notified to all applicants. The selected beneficiaries are requested to sign the MOA on Start-up Mini-Financing (see “<u>5.8 Attachment-8: Memorandum of Agreement</u>”).</p> <p>BPs prepared for the business areas shown in “<u>5.10 Attachment-10: Priority business areas (Provisional)</u>” will be given a priority; however, other business areas are also acceptable as long as their feasibility or effectiveness is</p>				

		acknowledged by the Appraisal Committee. Priority is also given to the businesses that involve women as workers or direct beneficiaries.
7	Procure equipment and materials	<p>Together with the beneficiaries (or their representatives), field officers will decide the procurement schedule and terms of delivery, survey market prices, identify the suppliers who offer the best prices, and procure the equipment and materials. At the time of procurement, the beneficiaries (or their representatives) must verify the specifications and quantity of the items as well as inspect their physical conditions and functionality. The field officers can conduct the procurement without the presence of beneficiaries (or their representatives) based on their consent.</p> <p>The payment to the supplier will be made by either the project officer or the field officer. The beneficiaries will transport the purchased items at their costs.</p> <p>If there are items that can only be purchased in Dushanbe, the project officer will procure such items and organize the delivery after collecting the transportation costs from the beneficiaries.</p> <p>The project officer / field officers must submit to BIP the following documents after the procurement:</p> <ul style="list-style-type: none"> • Receipt • Acceptance note signed by the beneficiary (the format is shown in “5.9 Attachment-9: Acceptance note (format)”) • MOA on Start-up Mini-Financing signed by the beneficiary
8	Conduct monitoring and consulting	Under the supervision of the project officer, the field officers will monitor the supported businesses and provide advice to the beneficiaries. If necessary, consulting or mentoring service will be provided to the beneficiaries in cooperation with the Khujand and Kulyab business incubators.

3.2 Schedule (Provisional)

The mini-financing will be disbursed to the beneficiaries in two batches: the 1st batch in May and the 2nd batch in November 2021. A provisional schedule is shown in the figure below:

No	Tasks	2020			2021													
		10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	
0	Preparations and arrangements	■	■	■														
1	Solicit for application		■	■						■	■							
2	Register participants			■							■							
3	Support applicants in preparing business plans			■	■	■	■	■	■			■	■	■	■			
4	Receive applications			■	■	■	■	■				■	■	■	■			
5	Conduct preliminary screening			■	■	■	■	■				■	■	■	■			
6	Select beneficiaries			■				■	■	■				■	■	■		
7	Procure equipment and materials			■					■	■	■					■	■	■
8	Conduct monitoring and consulting			■							■	■	■	■	■	■	■	■

Figure 1. Schedule

4 Preparations

The following tasks should be completed before the beginning of the activities explained in Table 2:

- Preparation of a poster and a flyer/leaflet for application;
- Preparation of a questionnaire for monitoring; and
- Identification and training of trainers.

5 Attachments

5.1 Attachment-1: Application form

Application for mini-financing

(For official use): Serial No.: _____ Date of receipt: _____

Declaration:

I hereby certify that I understood the terms and conditions of the Start-up Mini-financing scheme including the prohibition of using the items to be provided under the scheme for any purposes except as indicated in this application.

All information furnished below is true and the representatives authorized by BIP may, at any time, verify the information by any means. I will also provide additional information upon request by BIP.

1. Information about the applicant

1-1. Category of the applicant (circle)

- a. Individual b. Group

1-2. Personal information of the applicant or the leader of the group:

1). Name: _____

2). Gender (circle): a. Male b. Female

3). Date of birth: Day: _____ Month: _____ Year: _____

4). Education: _____

5). Current employment: _____

6). Address: _____

7). Contact address: Tel. No.: _____

e-mail address: _____

1-3. Members of the group (if the application is submitted as a group):

No	Name	Gender	Address	Tel. No

2. Outline of the business to be supported

2-1. Classification of the business (circle):

- a. New business b. Existing business

2-2. Description and location of the business:

2-4. Details of the current business (for applicants selected “b” under “2-1” above)

a. Date of establishment: Day: _____ Month: _____ Year: _____

b. Legal status: _____

c. Number of employees: _____ persons

d. Annual salary expense (most recent): _____ TJS

e. Annual sales revenue (most recent): _____ TJS

3. Materials requested to the scheme

a. Tools and equipment (Specify brand, specification, quantity, unit price and purpose of utilization):

b. Materials and consumables (Specify brand, specification, quantity, unit price and purpose of utilization):

Signature of the applicant: _____

Date: _____

5.2 Attachment-2: Registry of applicants

Registry of applicants

BIP: Start-up Mini-financing Scheme
Target district: _____

Batch No.: _____

No	Date	Full name	Gender (M / F)	Address	Tel No. / Email address	Contents of briefing (tick)					Signature of applicant
						Information about the scheme	Terms and conditions	Application documents	Selection procedure	Schedules	
1											
2											
3											
4											
5											
6											

Registered by: _____ (Signature) _____, (Name)

5.3 Attachment-3: Training evaluation sheet (to be filled by trainer)

Target district: _____

Business Incubator in charge: _____

Training Serial No.: _____

Training evaluation sheet

Date: _____

A. Name of trainee:

B. Provided training:

1. Venue (circle):

a. Business Incubator

b. Other (Specify): _____

2. Duration of training: _____ days (From __*(date)*__ To __*(date)*__)

Total hours: _____ hours

C. Evaluation of trainee:

1. Attendance:

a. Attended hours: _____ hours

b. Attendance rate: _____ %

2. Attitude: _____

3. Overall evaluation: _____ (Good/Moderate/Bad)

Remarks: _____

D. Evaluation of the business plan (at the end of the training)

Overall evaluation: _____ (Good/Moderate/Bad)

Remarks/Elaboration needed: _____

Filled by: __*(signature)*__ (*Name of the trainer*)

5.4 Attachment-4: Record of provided training

Record of provided training

BIP: Start-up Mini-financing Scheme

Target district: _____

Business incubator in charge: _____

Venue: _____

Name of trainer: _____

Training Serial No.: _____

Date of provision: Started ____ (date) ____ Ended ____ (date) ____

No	Name of trainee	Planned hours	Attended hours	Attendance rate (%)	Overall evaluation of applicant's attitude and the quality of the business plan

Filled by: _____ (Signature) _____, (Name)

5.5 Attachment-5: List of applications

List of applications

BIP: Start-up Mini-financing Scheme

Target district: _____

Batch No.: _____

No	Received date	Applic ation serial No. ⁶	Name of applicant	Training No. (attended training)	Documents received (tick)						Remark
					Application	Business plan	Copy of National ID	Certificate of residence	Evidence for eligibility		
										(Specify the document)	

Registered by: _____(Signature)_____, (Name)

⁶ Application Serial No. is the combination of the Batch No., the initial letter in the name of target district, and the received order of the application. The received order of applications starts from “1” in each of the two batches.

5.6 Attachment-6: Preliminary Screening Sheet (to be filled by Field Officer)

Preliminary Screening Sheet		
Application serial No.: _____		Date: _____
1. General information		
1-1 Target district		
1-2 Number of applicants		
1-3 Name of applicant/leader of group		
1-4 Business area		
1-5 Business name		
1-6 Products and services		
2. Eligibility of the applicant(s)		
Requirements	Results of the review	
2-1 Be a resident of the target district		
2-2 Be a returned migrant laborer (person who could not immigrate due to COVID-19 are included)		
2-3 Attend the BoB training		
Conclusion: _____		
Number of eligible applicants: _____ persons		
3. Field assessment		
3-1. Names and positions of the Interviewees		
3-2. Mode of Assessment	A. Site visit	B. Face to face interview
	C. Telephone interview	D. Others
	Reasons if a site visit is not conducted:	
3-3 Condition of place/facility to operate		
Ownership	A. Applicant	B. Applicant's relatives
	C. Rented property	D. Others

	Terms and conditions for utilization of the facility (If the property does not belong to the applicant):	
Infrastructure (road and public utility [electricity, water, gray water, and gas])	A. Sufficient	B. Will surely be made sufficient
	C. Not sufficient	D. Difficult to assess
	Reasons/Comments:	
3-4. Condition of facility for storing the equipment and materials to be provided		
Ownership	A. Applicant	B. Applicant's relatives
	C. Rented property	D. Others
	Terms and conditions for utilization of the facility (If the property does not belong to the applicant):	
Physical condition	A. Sufficient	B. Will surely be made sufficient
	C. Not sufficient	D. Difficult to assess
	Reasons/Comments	
Security	A. Sufficient	B. Will surely be made sufficient
	C. Not sufficient	D. Difficult to assess
	Reasons/Comments	
3-5 Ability to procure required inputs other than what is provided by the Start-up Mini-financing scheme		
Availability of required tools and equipment	A. Sufficient	B. Will surely be made sufficient
	C. Not sufficient	D. Difficult to assess
	Reasons/Comments and Financial sources:	
Availability of raw materials and consumables	A. Sufficient	B. Will surely be made sufficient
	C. Not sufficient	D. Difficult to assess
	Reasons/Comments and Financial sources:	
Applicant's financial capability (revenues, savings, etc.) to procure the rest of materials	A. Looks high	B. Looks moderate
	C. Looks low	D. Difficult to assess
	Reasons/Comments:	
3-6 Experience and skills		

Applicant's business experience	A. Looks high	B. Looks moderate
	C. Looks low	D. Difficult to assess
	Reasons/Comments:	
Applicant's (employees') technical capability to supply quality products/services and to operate the requested equipment	A. Looks high	B. Looks moderate
	C. Looks low	D. Difficult to assess
	Reasons/Comments:	

Remarks:

3. Photos:

Photo1. _____	Photo2. _____
Photo3. _____	Photo4. _____

Photo5. _____

Photo6. _____

4. Conclusion of the Field Assessment

<input type="checkbox"/>	A. The application is recommended.
<input type="checkbox"/>	B. The application is not recommended.

Project Officer: _____

Field Officer _____

Signature _____

Signature _____

5.7 Attachment-7: Score sheet

Score sheet

Batch No.: _____ Date of appraisal: _____

Target district: _____

Application serial No.: _____

Name of applicant: _____

Business area: _____

Business: _____

Category	Indicators	Max score	Scores given by the committee members				Overall average
			Member1	Member2	Member3	Member4	
1. Impact	1-1 Generation of new employment	15	15	15	15	15	15.00
	1-2 Increase in the salary expenses	15	8	9	6	9	8.00
	Subtotal	30	23	24	21	24	23.00
2. Feasibility	2-1 Applicant's experience and technical skills	15	10	9	11	8	9.50
	2-2 Ability to procure required tools, equipment and materials other than those requested to the scheme	20	15	17	18	17	16.75
	Subtotal	35	25	26	29	25	26.25
3. Sustainability	3-1 Expected net profit	20	15	16	15	14	15.00
	3-2 Differentiation and sales potential of the product/service	15	12	10	11	10	10.75
	Subtotal	35	27	26	26	24	25.75
Total		100	75	76	76	73	75.00

Overall Score	75.00
---------------	-------

5.8 Attachment-8: Memorandum of Agreement

Memorandum of Agreement on Start-up Mini-Financing

Application Serial No.: _____

This Memorandum of Agreement (hereinafter referred to as “MOA”) is signed by Business Incubation Project financed by JICA (hereinafter called “Financier”) and

_____ (full name) with the National ID No. _____ (hereinafter called “Beneficiary”), which states their mutual agreement on the terms and conditions for the equipment and materials to be lent to the Beneficiary under the Financier’s Start-up Mini-Financing Scheme.

1. Purpose

The purpose of Start-up Mini-Financing is to support the Beneficiary in starting or expanding his/her business with the provision of equipment and materials. The equipment and materials are not for resale or to be transferred to a third party. The Beneficiary must use them solely for improving and implementing the production and delivery of his/her goods/services.

2. Equipment and materials to be provided

The Financier will provide the Beneficiary with the equipment and materials equivalent to the total of _____ TJS (_____ *[spell out the amount]* _____ Tajikistan Somoni). The details of the equipment and materials are shown in the attachment “Equipment and materials to be provided” (hereinafter referred to as “the items” or “the provided items”).

3. Procurement

The Financier, together with the Beneficiary, will procure the items following the schedule presented in the attachment “Equipment and materials to be provided.” At the time of procurement, the Beneficiary must verify the specifications and quantity of the items as well as inspect their physical conditions and functionality. The costs for the items will be borne by the Financier while the transportation costs will be borne by the Beneficiary.

4. Ownership

JICA Tajikistan Office will retain the ownership of the provided items until they are fully depreciated. The depreciation period for each item is presented in the attachment “Equipment and materials to be provided”. Upon the completion of the depreciation period, the ownership will be transferred to the Beneficiary.

5. Conditions for utilization of provided items

The following conditions will apply to the utilization of the provided items:

- 5-1. The Beneficiary must keep the provided items in good condition by maintaining them properly; and
- 5-2. The items must be returned or an equivalent amount of money be repaid to JICA Tajikistan Office in the case of the following circumstances:
 - The Beneficiary retreats from his/her business before the end of the period indicated in “**6. Covered period**” unless circumstances unmanageable by the Beneficiary arise;
 - The Beneficiary does not properly operate or maintain the provided equipment; and

- The Beneficiary sold or transferred the provided items to a third party.

6. Covered period

This MOA becomes effective upon the signing by the parties and remains effective for one year. At the end of this period, the Financier will extend the period if the Beneficiary does not breach the conditions set forth in “**5. Conditions for utilization of provided items**.” The extension of the period will become valid with a written agreement signed by the parties and remains effective until the end of the depreciation periods of the provided items.

7. Attachments

- Equipment and materials to be provided

Date: _____

Financier’s representative:

(Signature)

Beneficiary:

(Signature)

Name: _____

Position: _____

Address: _____

Tel No.: _____

Name: _____

Address: _____

Tel No.: _____

(Attachment)

Equipment and Materials to be provided

Application Serial No.: _____

Total value of the items: _____ TJS

Details of the equipment and materials:

Category "Tools" / "Equipment" / "Materials")	Items	Brand/Model	Specifications	Depreciation period (years)	Quantity	Price (TJS/unit)	Amount (TJS)

Procurement Schedule: From: ___(date)___ To: ___(date)___

Remark:

5.9 Attachment-9: Acceptance note (format)

Acceptance Note

Application Serial No.: _____

Date of acceptance: _____

I, ____ (full name of the Beneficiary)____, hereby certify that I have inspected the specification, quality/physical conditions and functionality of the equipment and materials listed below and verified that they were in good condition and worked properly. I acknowledge the acceptance of the equipment and materials.

Equipment and materials accepted:

No	Items	Brand/Model	Specifications / Serial No	Quantity	Unit price (TJS/unit)	Amount (TJS)

Handed over by (BIP's representative):

Beneficiary:

(Signature) _____

(Signature) _____

Name: _____

Name: _____

Position: _____

5.10 Attachment-10: Priority business areas (Provisional)

Business areas	Examples of businesses
Agriculture	<ul style="list-style-type: none">• Leasing of irrigation equipment (pipes, pumps, generators, etc.)• Cultivation with plastic tunnels• Drilling and construction of wells for the purposes of agriculture or animal husbandry (possibly in partnership with TVET)• Leasing, installation and maintenance of micro hydro power plants• Sericulture• Production of fruit juice and jam
Animal husbandry	<ul style="list-style-type: none">• Production of fodder (including hay)• Provision of artificial insemination and veterinary services
Construction	<ul style="list-style-type: none">• Carpentry, manufacturing of wood or metal furniture (possibly in partnership with TVET)• Installation and maintenance of solar panels (possibly in partnership with TVET)
Services	<ul style="list-style-type: none">• Beauty salons• Rental of materials for wedding ceremonies• Transportation of drinking water
Transport	<ul style="list-style-type: none">• Truck transportation utilizing ICT
Tourism	<ul style="list-style-type: none">• Networking for ecotourism and package tours

添付資料 8 ミニファイナンス開始に関する受益者との 合意書フォーマット

Memorandum of Agreement on Start-up Mini-Financing

Application Serial No.: _____

This Memorandum of Agreement (hereinafter referred to as “MOA”) is signed by Business Incubation Project financed by JICA (hereinafter called “Financier”) and

_____ (full name) with the National ID No. _____ (hereinafter called “Beneficiary”), which states their mutual agreement on the terms and conditions for the equipment and materials to be lent to the Beneficiary under the Financier’s Start-up Mini-Financing Scheme.

(1) Purpose

The purpose of Start-up Mini-Financing is to support the Beneficiary in starting or expanding his/her business with the provision of equipment and materials. The equipment and materials are not for resale or to be transferred to a third party. The Beneficiary must use them solely for improving and implementing the production and delivery of his/her goods/services.

(2) Equipment and materials to be provided

The Financier will provide the Beneficiary with the equipment and materials equivalent to the total of _____ TJS (_____ *[spell out the amount]* Tajikistan Somoni). The details of the equipment and materials are shown in the attachment “Equipment and materials to be provided” (hereinafter referred to as “the items” or “the provided items”).

(3) Procurement

The Financier, together with the Beneficiary, will procure the items following the schedule presented in the attachment “Equipment and materials to be provided.” At the time of procurement, the Beneficiary must verify the specifications and quantity of the items as well as inspect their physical conditions and functionality. The costs for the items will be borne by the Financier while the transportation costs will be borne by the Beneficiary.

(4) Ownership

JICA Tajikistan Office will retain the ownership of the provided items until they are fully depreciated. The depreciation period for each item is presented in the attachment “Equipment and materials to be provided”. Upon the completion of the depreciation period, the ownership will be transferred to the Beneficiary.

(5) Conditions for utilization of provided items

The following conditions will apply to the utilization of the provided items:

5-1. The Beneficiary must keep the provided items in good condition by maintaining them properly; and

5-2. The items must be returned or an equivalent amount of money be repaid to JICA Tajikistan Office in the case of the following circumstances:

- The Beneficiary retreats from his/her business before the end of the period indicated in “(6) Covered period” unless circumstances unmanageable by the Beneficiary arise;
- The Beneficiary does not properly operate or maintain the provided equipment; and
- The Beneficiary sold or transferred the provided items to a third party.

(6) Covered period

This MOA becomes effective upon the signing by the parties and remains effective for one year. At the end of this period, the Financier will extend the period if the Beneficiary does not commit any breaches of the conditions set forth in “(5) Conditions for utilization of provided items .” The extension of the period will become valid with a written agreement signed by the parties and remains effective until the end of the depreciation periods of the provided items, or terminated based on Article 5-2 under the section “(5) Conditions for utilization of provided items.”

(7) Attachments

- Equipment and materials to be provided

Date: _____

Financier’s representative:

Beneficiary:

Name: _____

Name: _____

Position: _____

Address: _____

Address: _____

Tel No.:

Tel No.:

(Attachment)

Equipment and Materials to be provided

Application Serial No.: _____

Total value of the items: _____ TJS

Details of the equipment and materials:

No	Category ("Tools" / "Equipment" / "Materials")	Items	Brand/Model	Specifications	Depreciation period (years)	Quantity	Price (TJS/unit)	Amount (TJS)

Procurement Schedule: From: ___(date)___ To: ___(date)___

Remark: _____

Agreed by:

Financier's representative:

Beneficiary:

(signature)

(signature)

Name: _____ Position: _____

Name: _____

添付資料 9 ミニファイナンスのモニタリングにおける 質問項目

**QUESTIONNAIRE FOR MONITORING
(START-UP MINI-FINANCING SCHEME)**

1. District: _____
2. Application serial No: _____
3. Beneficiary (full name): _____
4. Date of monitoring: _____
5. Covered period: From _____ To _____

6. Results of the monitoring

6-1 Equipment and materials provided:

(1) Current condition of the equipment and materials:

No	Items*	Quantity		Physical condition (new / good / poor)	Functionality (functional / non-functional)	Status of utilization (In-use / Not in-use)
		Provided*	Available			

*: The information will be taken from the relevant acceptance note beforehand.

(2) Comments: _____

(3) Instructions given (if any): _____

6-2 Beneficiary's business

(1) Current status

1. Human resource	A. Sufficient	B. Will surely be made sufficient
	C. Not sufficient	D. Other
	Reasons/Comments:	
2. Raw materials and consumables	A. Sufficient	B. Will surely be made sufficient
	C. Not sufficient	D. Other

	Reasons/Comments:	
3. Equipment and assets	A. Sufficient	B. Will surely be made sufficient
	C. Not sufficient	D. Other
	Reasons/Comments:	
4. Production and operation	A. On schedule	B. Will surely be on schedule
	C. Behind schedule	D. Difficult to assess
	Reasons/Comments:	
5. Achievement of the sales target	A. Achieved	B. Will surely be achieved
	C. Not achieve or will not be achieved	D. Difficult to assess
	Reasons/Comments:	

(2) Please specify if and how BIP can improve the current status of your business and the provided equipment and materials:

None Technical service Funding Consulting/Mentoring Other:

(3) Observations: _____

6-3 Conclusions and recommendations

Monitoring conducted by:

Signature: _____
 Full name: _____
 Position: _____

Photos

Photo1. _____	Photo2. _____
Photo3. _____	Photo4. _____

添付資料 10 リース実施ガイドライン

Guideline for Implementation of Leasing Scheme

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1 Outline

1.1 Objective

This leasing scheme is a pilot project to be implemented under the Business Incubation Project for the purposes of (1) testing the validity of a revolving fund for leasing to be utilized to support entrepreneurs in purchasing equipment, and (2) creating employment for Tajik migrant laborers who were forced to return from Russia or other countries as well as people who could not migrate due to the COVID-19 outbreak (they will be called as “migrants” or “migrant laborers” in this guideline).

This guideline sets forth the basic principles and procedures for implementing the leasing scheme described in “1.3 Description of the scheme” below. It also determines tasks to be carried out, the implementation methods of the tasks, and the responsibilities of the involved parties and provides the formats and templates to be used in performing each of the tasks.

1.2 Definitions of the terms

The terms used in this guideline are defined as below:

Lease: Financial and economic activities carried out under a contract signed between two parties wherein one party (the lessor) provides an asset for use to the other party (the lessee) for a specified period in return for specified payment.

Finance lease: A type of lease that allows the lessor to retain the ownership of an asset while transferring to the lessee the costs and benefits resulting from the use of the asset. The ownership of the asset is transferred to the lessee: (1) after the lessee completes the payment of the entire value of the asset as well as the interest charged by the lessor, and (2) after the completion of the standard economic life of the asset.

Lease period: The period specified in the lease contract, which is the standard economic life of the asset, during which the lessor recovers both the cost of the leased asset and interests charged to the lessee for the use of the asset.

Installment: An amount of the lease payment that the lessee pays to the lessor in accordance with the terms and conditions specified in the lease contract. Each installment consists of two parts: the asset value (principal) to be recovered for the concerned period and a return charged on the outstanding principal (interest).

Initial balance of outstanding principal: The balance between the total value of the leased items and the down payment made by the lessee.

1.3 Description of the scheme

(1) General description

BIP will set up a revolving fund for leasing within Tajikagroleasing (TAL), from which machines and equipment will be purchased and leased to entrepreneurs who meet the requirements specified in “(3) Target beneficiaries and their eligibility” below and apply for the scheme following the instructions set forth under “3. Receive applications” of Table 2.

The Appraisal Committee indicated in “(5) Implementation structure” below will select the lessees from eligible applicants based on their application documents and on the business plan created through RuralInvest. The lessees must either employ migrant laborers, provide agricultural machine services to migrant laborers utilizing leased equipment/machinery or be migrant laborers themselves. A total of 80 migrants will be supported or employed over the period of this pilot project.

The machines and equipment should be, in principle, chosen from the Attachment-10 “List of Equipment/Machines”. The BIP, in collaboration with TAL, will purchase the machines and equipment from the supplier(s) agreed on by the lessee, then the ownership of the machines and equipment will be transferred to TAL. The ownership of the leased machines and equipment will be transferred to the lessees after the completion of both (1) the payment by the lessees and (2) the statutory economic life of the equipment.

In conjunction with the implementation of lease, BIP will provide “Basics of Business” training to the applicants of lease. Incubation services (consulting services and mentoring services) can also be provided upon necessity.

(2) Target areas

The leasing will be provided to entrepreneurs who implement their businesses in any of the target districts for BIP (Dushanbe, Asht, Kanibadam, Rasht, Vahdat, Huroson, Kulyab, Hamadoni and Vose).

(3) Target beneficiaries and their eligibility

Two types of beneficiaries – direct and indirect – will benefit from the leasing scheme. Direct beneficiaries are the lessees while indirect beneficiaries are the migrant laborers (1) who will be employed by the lessees, or (2) who will benefit from agricultural machine services provided by the lessees.

To become a lessee, applicants must meet the following requirements:

- Planning or running a business in the areas specified in “(2) Target areas” above;
- Having an experience of running an agriculture-related business either as a Dehkan farm, an individual entrepreneur under a patent or certificate, or as a legal entity;
- Accepting the conditions set forth under the section “2 Terms and conditions” below; and
- Being a migrant labourer, or willing to employ migrants or to provide agricultural machine services to migrants (the total value of the machines and equipment to be leased will correspond to the number of migrants to be employed and/or receive agricultural machine services).

To be qualified as “migrant” for the above set condition, the migrant must meet the following conditions:

- Being a resident of one of the target areas; and either
- Worked abroad and returned to Tajikistan after 1 July 2019; or
- Obtained, after 1 Jan 2020, the permission to work abroad but migration was suspended.

(4) Revolving fund

The total budget for the leasing scheme is JPY 20,000,000 (equivalent to USD 180,000), from which BIP will purchase the machines and equipment to be leased to the lessees of the initial batch of leasing.

The repayment by the lessees, which consists of the principal and interests, is made to a bank account of TAL. The principals of the payments constitute a revolving fund, which will be used only for purchasing machines and equipment to be leased under the scheme. When TAL intends to withdraw the principals, a prior written approval by JICA must be obtained. TAL is allowed to use, for its administration expenses, the interests paid by the lessees as well as the interest accrued on the bank account.

The TAL’s accounting officer will report to TAL/BIP the status of the fund every quarter.

(5) Implementation structure

The implementation structure of the pilot project is the following:

- (a) BIP will work together with TAL in implementing the activities of the pilot project in the field;
- (b) An Appraisal Committee chaired by the representative from SCISPM will determine the lessees. The following members will form the committee:
 - Chairperson: representative from SCISPM;
 - Deputy chairperson: representative from TAL
 - Secretary: BIP’s project officer
 - Members: JICA Tajikistan Office staff in charge of BIP, a BIP’s JICA expert or a project officer

The table below shows the responsibilities of the actors:

Table 1. Responsibilities of actors

	Actors	Responsibilities
1	BIP	<ul style="list-style-type: none"> • Disseminate information about the pilot project together with TAL district officers (in cooperation with local governments); • Conduct preliminary screening together with TAL; • Support SIBI in providing BoB training and, upon necessity, business incubation services to beneficiaries; • Conduct field assessment and prepare a business plan utilizing RuralInvest (agriculture consultants are engaged) together with TAL; • Participate in the Appraisal Committee; • Together with TAL, support beneficiaries in selecting the items to be leased; • Make payment for the selected and approved items; • Monitor the project fund; • Control documents, analyze data, and prepare reports; • Verify the draft lease contracts prepared by TAL; • Conduct monitoring of the lessees’ business together with TAL and SIBI. • Upon necessity, conduct incubation services in collaboration with SIBI; • Evaluate the impact and effectiveness of the scheme; and • Compile the results of the pilot project into a report.
2	TAL	<ul style="list-style-type: none"> • Together with, disseminate information about the pilot project; • Receive and verify the requests, and register and transfer them to BIP; • Conduct preliminary screening together with BIP; • Conduct field assessment and develop business plan utilizing RuralInvest together with BIP; • Receive applications from prospective beneficiaries; • Participate in the Appraisal Committee; • Together with BIP, support beneficiaries in selecting the items to be leased; • Together with BIP, procure the selected items on behalf of lessees; • Draft lease contracts (to be approved by BIP); • Sign the lease contracts; • Conduct monitoring of lessees’ businesses together with SIBI and

		<ul style="list-style-type: none"> BIP; and Maintain the bank account.
3	SIBI	<ul style="list-style-type: none"> With support from BIP, provide BoB training and, upon necessity, business incubation services to the beneficiaries; Participate in the Appraisal Committee if requested by SCISPM; and Conduct monitoring of lessees' businesses together with BIP and TAL.
4	JICA Tajikistan Office	<ul style="list-style-type: none"> Participate in the Appraisal Committee; Approve the request for withdrawal of principals by TAL
5	Appraisal Committee	<ul style="list-style-type: none"> Evaluate business plans and select lessees; and Decide the types of machines and equipment to be leased

1.4 Basic principles

The following principles will apply to the implementation of the pilot project:

- The type of lease to be provided under the scheme will be the finance lease, in which the lessee selects the machines and equipment as well as the supplier (with support from BIP and TAL);
- Applicants can apply for a lease with a total value up to USD 2,500 per migrant (maximum amount is USD 25,000);
- Applicants must, in principle, receive BoB training and understand the basics of business in order to be eligible for the leasing scheme;
- Applicants must submit to the agriculture consultants engaged by BIP all necessary data to be entered into RuralInvest;
- The lessees must bear the transportation costs of the machines and equipment being purchased for the lease in the case when the suppliers do not provide a delivery service;
- All working capital must be supplied by the applicants (microfinance can be applied if necessary);
- The lessees must make an advance payment for at least 10% of the value of the machines and equipment to be leased. When the advance payment is less than 30%, the lessees must buy an insurance policy and;
- The lessees can receive business incubation services from SIBI/BIP when deemed necessary.

2 Terms and conditions

2.1 Benefitting migrant laborers

The lessees must be either migrant laborers, or entrepreneurs who employ migrant laborers and/or provide agricultural machine services utilizing the leased equipment/machinery to migrant laborers. The total value of the leased items must correspond to the number of migrants; in principle, at least one migrant needs to be employed or to benefit from agricultural machine services for each USD 2,500 of the lease amount, with maximum lease amount being USD 25,000.

The lessees must submit the list of migrant laborers who will be employed and/or benefit from their machine services, which must be attached to the application form.

2.2 Machines and equipment to be leased

(1) Selection and purchase of the machines and equipment to be leased

The applicant must choose, from the List of Equipment/Machines, the types of the machines and equipment he/she wants to lease and indicate them in his/her requests.

After BoB training, the applicant must join the field assessment to be conducted by BIP in which he/she will provide necessary information (including information on the equipment and machines to be lease) to be entered into RuralInvest. After receiving a feedback about the business plan prepared through RuralInvest, the applicant must submit an application that includes the final list of equipment/machine (from the List of Equipment/Machine) that he/she wants to lease.

TAL and BIP will be engaged in the procurement of the items to be leased, while the payment to the suppliers will be made by BIP. At least, one-year-warranty must be applied by the supplier. The lessee is responsible for the maintenance of the equipment and machines under lease.

(2) Conditions for the utilization of the machines and equipment

- TAL's standard conditions for lease will be applied. TAL must explain to the lessee the responsibilities of the relevant parties.

2.3 Lease conditions

(1) Interest rate

TAL's standard interest rate, 12% per annum, will be applied.

(2) Lease period

Lease period will be standard economic life of the equipment/machine, as indicated in the List of Equipment/Machine

(3) Repayment and ownership of the equipment/machine

TAL's standard repayment schedule and conditions will be applied.

The ownership of the equipment/machine can be transferred **ONLY** after the repayment and at the completion of the standard economic life of the equipment (indicated in the List of Equipment/Machine).

(4) Down payment

The lessee must make a down payment at least equal to 10% of the total value of the leased machines and equipment (taxes included). The down payment must be paid to the bank account specified by TAL, before the delivery of the equipment/machine to be leased.

(5) Insurance

When the advance payment is less than 30%, TAL/BIP will make sure that the lessee purchases insurances against the following risks:

- Theft, loss or damage of the leased items which is caused by circumstances unmanageable by the lessee; and
- Possible damages by the leased items to a third party's health and property.

The risks should be insured by an insurance company designated by TAL/BIP, and the insurance premium will be paid by the lessee. TAL/BIP will prepare a list of insurance companies in

advance, from which the lessee will select the company to insure the leased items against the risks. TAL will make the insurance payments directly to the selected company, and then charge the amount to the lessee. The insurance fee can be divided equally among the installments of the lease amount during the insured period. No interest will be charged on the insurance payment.

2.4 Termination and modification of the lease contract

When the following incidents are detected, TAL/BIP will assess the performance of the lessee's duties set forth in the lease contract and decide whether to terminate the contract or modify the lease conditions.

- The lessee sold or transferred the leased machine and equipment without notifying TAL/BIP;
- The lessee put up the leased machines and equipment as collateral for a loan, a debt, or other types of liability;
- The lessee failed to pay an instalment for _____ days from its due date, and monitoring by TAL/BIP revealed that the lessee is no more capable or willing to continue the lease payment; or
- The lessee did not properly use, operate, or maintain the leased machines and equipment.

In the case when the lease contract is terminated, the lessee will either pay the residual value of the leased machines and equipment or return them to TAL. If the leased items are returned, then a representative of TAL/BIP will, in the presence of the lessee, inspect the machines and equipment and determine whether a repair or recovery is required. Should a damage be found, the machines and equipment will be repaired, or their functions are recovered at the lessee's expenses.

3 Implementation plan

3.1 Tasks and implementation method

The leasing scheme will be implemented through the following steps:

- (1) Solicit for applications;
- (2) Receive requests and register applicants;
- (3) Provide "Basics of Business" training to the applicants;
- (4) Develop business plans utilizing RuralInvest;
- (5) Receive applications;
- (6) Conduct Appraisal Committee and select lessees;
- (7) Finalize the lease conditions;
- (8) Coordinate signing of contracts among stakeholders;
- (9) Make payments to the stakeholders; and
- (10) Conduct monitoring

The implementation details are provided in the table below:

Table 2. Implementation method

No	Tasks	Implementation method															
1	Solicit for applications	BIP, in cooperation with TAL, will disseminate information about the leasing scheme. Posters about the scheme will be placed at target district offices, and local branches of SCISPM and TAL, and the Migration Centers in the target areas.															
2	Receive requests and register applicants	<p>TAL /BIP will provide entrepreneurs who expressed their interest in the leasing scheme with the request package that includes the request form and the leaflet containing the information about (1) the scheme, (2) the terms and conditions set forth in “<u>2 Terms and conditions</u>” above, (3) the list of documents to be submitted, (4) the selection procedures, and (5) the schedule.</p> <p>The entrepreneurs will submit TAL the request documents presented below.</p> <table border="1"> <thead> <tr> <th>No</th> <th>Documents to be submitted</th> <th>Basic requirements</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Copy of national ID</td> <td>The information must be clear and readable.</td> </tr> <tr> <td>2</td> <td>A proof showing that the applicant or the prospective employees, or the prospective recipients for agricultural machine services is/are migrant laborer(s)</td> <td>Any of the following documents: (1) A copy of passport (pages with the personal information and the immigration stamps put at the time of the applicant’s disembarkation and embarkation), (2) A copy of the permission to work abroad, issued by the Ministry of Labor, Migration and Employment, and (3) A copy of the itinerary or airplane ticket ordered or purchased before the closure of the borders. The dates and information of the document must be clear and readable.</td> </tr> <tr> <td>3</td> <td>Certificate of residence issued by the local authority in the place of residence</td> <td>The certificate must be issued within the last 3 months.</td> </tr> <tr> <td>4</td> <td>Copy of the patent or certificate of individual entrepreneur/dekhkan farm, or certificate of a</td> <td></td> </tr> </tbody> </table>	No	Documents to be submitted	Basic requirements	1	Copy of national ID	The information must be clear and readable.	2	A proof showing that the applicant or the prospective employees, or the prospective recipients for agricultural machine services is/are migrant laborer(s)	Any of the following documents: (1) A copy of passport (pages with the personal information and the immigration stamps put at the time of the applicant’s disembarkation and embarkation), (2) A copy of the permission to work abroad, issued by the Ministry of Labor, Migration and Employment, and (3) A copy of the itinerary or airplane ticket ordered or purchased before the closure of the borders. The dates and information of the document must be clear and readable.	3	Certificate of residence issued by the local authority in the place of residence	The certificate must be issued within the last 3 months.	4	Copy of the patent or certificate of individual entrepreneur/dekhkan farm, or certificate of a	
No	Documents to be submitted	Basic requirements															
1	Copy of national ID	The information must be clear and readable.															
2	A proof showing that the applicant or the prospective employees, or the prospective recipients for agricultural machine services is/are migrant laborer(s)	Any of the following documents: (1) A copy of passport (pages with the personal information and the immigration stamps put at the time of the applicant’s disembarkation and embarkation), (2) A copy of the permission to work abroad, issued by the Ministry of Labor, Migration and Employment, and (3) A copy of the itinerary or airplane ticket ordered or purchased before the closure of the borders. The dates and information of the document must be clear and readable.															
3	Certificate of residence issued by the local authority in the place of residence	The certificate must be issued within the last 3 months.															
4	Copy of the patent or certificate of individual entrepreneur/dekhkan farm, or certificate of a																

		<table border="1"> <tr> <td></td> <td>legal entity</td> <td></td> </tr> <tr> <td>5</td> <td>Request form (attachment 1) filled with all necessary information</td> <td></td> </tr> </table> <p>Upon the receipt of the all the necessary documents, TAL registers applicants using the format shown in “4.33 Attachment-3: Registry of applicants”, and then send the filled formats to BIP:</p>		legal entity		5	Request form (attachment 1) filled with all necessary information	
	legal entity							
5	Request form (attachment 1) filled with all necessary information							
3	Provide “Basics of Business” training to the applicants	<p>“Basics of Business” training will be provided to, in principle, all the applicants.</p> <p>Upon the receipt of the information about the registered applicants, BIP and SIBI will prepare the schedules of “Basics of Business” training. The trainers will be first selected from SIBI’s local staff; external trainers will be sought when there is no suitable person available in the business incubators (BIP will pay the remunerations for trainers). Each session of the Basics of Business training will be organized for up to 10 people. At the end of each training session, the trainer must assess the applicants’ attitude and ability to understand the basics of business, and submit the reports to BIP.</p> <p>The results of the assessment must be submitted in the format presented in “4.8. <u>エラー! 参照元が見つかりません。</u>” BIP will then summarize the assessment the results in the format shown in “4.9 Attachment-9: Record of provided training.”</p>						
4	Develop a business plan utilizing RuralInvest	BIP will select consultant(s) who work with the applicants for making business plans utilizing RuralInvest. The applicants must submit the necessary information to be entered into the system as requested by the consultant(s).						
5	Receive applications	<p>The applicants are required to submit to TAL their applications RuralInvest within two weeks after the BIP’s feedback on the developed business plan. The application form is shown in “4.1 Attachment-1: Request form”</p> <div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>Request for the Leasing Scheme</p> <p>(For official use): Serial No.: _____ Date of receipt: _____</p> </div>						

a. Information about the applicant

1-1. Full name: _____

1-2. Gender (circle): a. Male b. Female

1-3. Date of birth: Day: _____ Month: _____ Year: _____

1-4. Education: _____

1-5. Address: _____

1-6. Contact address: Tel. No.: _____

e-mail address: _____

2. Outline of the business to be supported

2-1. Legal status of the business (circle):

a. Patent b. Certificate c. Dekhkan Farm c. Legal entity

2-2. Description and location of the business:

Description: _____

Location: _____

3. Information about migrants

3-1 Expected employment of migrant laborers (including the owner of business if applicable)

Name of migrant	Type of work to be assigned
-----------------	-----------------------------

laborers	

3-2. Expected beneficiaries (migrant farmers) for agricultural machine services

Name of migrant farmer	Type of crops produced

3. Machines and equipment requested to the scheme

Select items from “List of requested machines and equipment”

Type of machine	Number of Unit	Price
Total		

		<p style="text-align: right;">Signature of the applicant: _____ Date: _____</p> <p>Attachment-2: Application form.” When migrants are the recipients for agricultural machine services, the list of these migrants and the proof that they are migrants must also be submitted.</p> <p>Upon the receipt of the documents, TAL checks the completeness of the required documents, and makes sure that the documents meet the basic requirements. Any incomplete applications or those that do not meet the requirements will be returned to the applicants.</p>
6	Conduct preliminary assessment	<p>The BIP will conduct the document review to verify the applicant’s eligibility and validity of the application documents as well as to identify the items in the application documents that need further clarification. Applicants whose eligibility is not confirmed or whose application documents do not meet the basic requirements are not qualified to proceed to further evaluation. The following items will be examined during the document review:</p> <ul style="list-style-type: none"> • Eligibility of the applicant (as indicated in “1.3(3) Target beneficiaries and their eligibility” under “1.3 Description of the scheme” above); • Eligibility of the migrant laborers whom the applicant intends to employ (if any) • Applicant’s business plan created through RuralInvest; • Detailed information about the machines and equipment being requested for the scheme (as indicated in “(1) Selection and purchase of the machines and equipment to be leased” under “2.2 Machines and equipment to be leased” above). The equipment/machines must be, in principle, selected from the List of Equipment/Machine; • Information about prospective suppliers, the suppliers’ warranty and delivery terms; and • The appraisal indicators set forth in “5 Select lessees” of this table. <p>The results of the document review will be recorded in the format presented in “4.5 Attachment-5: Preliminary assessment sheet.” Based on the results of the preliminary assessment, BIP will determine the applicants who are qualified to proceed to appraisal.</p>
7	Select lessees	<p>The Appraisal Committee will select the lessees among the applicants by evaluating the impact of requested machines and equipment and the technical and financial feasibility of their businesses based on the results of the</p>

		<p>application documents as well as the business plans to be created with RuralInvest.</p> <p>The results of the appraisal will be recorded in the format of “4.6 Attachment-6: Appraisal report” and validated with signatures of the committee members. The appraisal result will be notified to each applicant.</p>
8	Finalize the lease conditions	<p>BIP and TAL will discuss and confirm with the selected lessees the terms and conditions to apply to the lease contract. The following tasks should be performed:</p> <ol style="list-style-type: none"> 1. <u>Verify the machines and equipment</u>. TAL will contact the supplier(s) and verify the availability of the machines. 2. <u>Determine the lease conditions</u>. Based on the above results, BIP together with TAL will estimate the contract amount (the total value of the machines and equipment to be leased) and the amount of down payment, and propose the lease period and repayment schedule. The cash flow presented in the business plan must be referred to. The lessee should decide the repayment term considering the ownership transfer stated in “<u>2.3 Lease conditions</u>” 3. <u>Confirm the determined conditions with the lessee</u>. The above conditions and other requirements such as the insurance and down payment should be verified with the lessee, with the relevant schedules decided based on his/her consent. <p>Based on the results of the above tasks, TAL will draft the lease contract to be signed with the lessee.</p>
9	Coordinate the signing of contracts among the stakeholders	<p>The following contracts will be signed under the leasing scheme:</p> <ul style="list-style-type: none"> • Lease contract: The lease contract will be signed between TAL and the lessee. TAL’s standard contract format will be used. • Procurement of items to be leased: TAL will confirm with BIP how to procure the items to be leased and the conditions for payment. • Insurance contract: When the advance payment is less than 30% of the value of the leased asset, the lessee will select a company among the companies identified by BIP. The insurance contract will be signed upon the delivery of the machines and equipment by the supplier to the lessee.
10	Make payments to the suppliers	<p>BIP will make to the supplier(s) the payment for the machines and equipment (through TAL when necessary) after they are delivered to and inspected by the lessee.</p> <p>Upon the delivery, the lessee must verify the specifications and quantity of the items, inspect their conditions, and</p>

		record the results in the format shown in “4.8 Attachment-8: Acceptance note (format).” At the same time, TAL will make the payment to the insurance company selected by the lessee.
11	Conduct monitoring	BIP and TAL will monitor the lessee’s business and utilization of the leased items, and provide advice to the lessee. Whenever necessary, SIBI/BIP will provide incubation services to the lessee.

3.2 Preparations

The following tasks should be completed at the preparatory stage:

- Opening of a bank account for the revolving fund;
- Preparation of a leaflet about the leasing scheme;
- Survey on insurance companies to contract;
- Preparation of a database/data analysis file; and
- Preparation of a format for the accounting logbook/tool.
- Conducting TOT on RuralInvest.

farmer	

3. Machines and equipment requested to the scheme

Select items from “List of requested machines and equipment”

Type of machine	Number of Unit	Price
Total		

Signature of the applicant: _____

Date: _____

4.2 Attachment-2: Application form

Application for the Leasing Scheme

(For official use): Serial No.: _____ Date of receipt: _____

Declaration:

I hereby certify that I understood the terms and conditions of the Leasing Scheme including the requirements for a down payment, insurance, and employment of migrant laborers.

All information furnished below is true and the representatives authorized by TAL/BIP may, at any time, verify the information by any means. I will also provide additional information upon request by TAL/BIP.

c. Information about the applicant

1-1. Full name: _____

3-2. Expected beneficiaries (migrant farmers) for agricultural machine services

Name of migrant farmer	Type of crops produced	Signature

3. Machines and equipment requested to the scheme

Select items from “List of requested machines and equipment”

Type of machine	Number of Unit	Price
Total		

b. Expected impact of the requested items on the supported business:

(Increase in the production volume or productivity, increase in the number of clients, increase in employment, decrease in unit cost, improvement in the product/service quality, etc.)

b. Preference of the repayment conditions:

5-1. Lease period: _____ years

5-2. Frequency of lease repayment (circle):

a. Monthly

b. Quarterly

Signature of the applicant: _____

Date: _____

4.5 Attachment-5: Preliminary assessment sheet

BIP: Leasing Scheme

Preliminary Assessment Sheet

Application serial No.: _____

Date: _____

1. General information

1-1 Target district	
1-2 Name of applicant	
1-3 Type of business	
1-4 Business name	
1-5 Products and services	

2. Eligibility of the applicant(s)

Requirements	Results of the review
2-1 Operating a business in the target areas	
2-2 Being a migrant laborer who has returned, willing to employ a migrant laborer, or will provide agricultural machine services to migrants	
2-3 Being a registered business (Submission of a copy of the patent/certificate/Dehkan farm certificate)	
Conclusion:	

3. Lease conditions being proposed:

3-1. Total value of requested machines and equipment: _____ TJS

3-2. Estimated down payment: _____ TJS

3-3. Lease period: _____ months / years

3-4. Repayment option (select): a. Monthly b. Quarterly

3-5. Amount of the first installment: _____ TJS, of which:

a). Principal: _____ TJS

b). Interest: _____ TJS

3-6. Number of migrant laborers who will be employed: _____ persons

3-7. Number of migrants who will receive the agricultural machine services:

_____ persons

. Financial condition of the current business

4-1. Annual sales revenue: _____ TJS/year

4-2. Annual total expenses: _____ TJS/year

5. Expected impact of the machines and equipment to be leased

(Increase in the production volume or productivity, increase in the number of clients, increase in employment, decrease in unit cost, improvement in the product/service quality, etc.)

Observation on the business plan :

4. Conclusion of the preliminary screening

<input type="checkbox"/>	A. The application is recommended.
<input type="checkbox"/>	B. The application is not recommended.

Project Officer: _____

Coordinator _____

Signature _____

Signature _____

4.6 Attachment-6: Appraisal report

Appraisal Report

Date of appraisal: _____

Target district: _____

Serial No.	Applicant	Business	Evaluation				Remark
			Impact	Technical feasibility of the business	Financial feasibility of the business	Overall	
0001	Applicant-1	Business-1	Good	Good	Moderate	Approved	Decrease the number of equipment to be leased
0002	Applicant-2	Business-2	Good	Good	Good	Approved	Nothing special

Committee members:

_____ (signature) _____, _____ (name) _____

_____ (signature) _____, _____ (name) _____

_____ (signature) _____, _____ (name) _____

_____ (signature) _____, _____ (name) _____

4.7 Attachment-7: Lease contract (template)

Lease Contract

This contract is signed by Republican State Unitary Enterprise “Tajjikagroleasing” (hereinafter called “TAL”) and _____ (full name) with the National ID No. _____ (hereinafter called “the Lessee”), which states their mutual agreement on the terms and conditions for the machines and equipment to be leased to the Lessee under the Leasing Scheme of Business Incubation Project financed by JICA (hereinafter called “BIP”).

1. Equipment and materials to be leased

BIP will purchase the machines and equipment equivalent to the total of _____ TJS (*[spell out the amount]* Tajikistan Somoni) and transfer the machines and equipment to the lessee on a lease with the terms stated below. The details of the machines and equipment are shown in “Appendix-1: List of machines and equipment to be leased” (hereinafter referred to as “the items” or “the leased items”).

The items will be purchased from the supplier(s) specified by the lessee. At the time of delivery, the lessee must verify the specifications and quantity of the items as well as inspect their conditions. With the acceptance note signed by the lessee and the supplier’s invoice, BIP will make the payment of the machines and equipment to the supplier(s). Any costs related to the delivery and acceptance of the items will be paid by the lessee.

2. Ownership of the leased items

BIP will transfer to TAL the ownership of the leased items. After the completion of the payments indicated in “Appendix-2: Repayment schedule.” and the statutory economic life of the items, the ownership of the items will be transferred to the lessee.

3. Utilization and maintenance of the leased items

The following conditions will apply to the utilization of the leased items:

3-1. The leased items are to be neither sold nor transferred to a third party without a written consent of TAL/BIP.

3-2. The lessees must keep the items in good condition by maintaining them properly. Breakdowns and malfunctioning of the leased items that occurred during the utilization must be taken care of by the supplier or vendors admitted by TAL/BIP.

3-3. The lessee is allowed to upgrade the leased items at his or her expenses based on TAL/BIP’s prior consent.

3-4. All the operating expenses of the leased items as well as repair and maintenance costs will be borne by the lessee. In case of a breakdown, TAL/BIP will pay the expenses of the repair service directly to the service vendor, and then charge the full amount to the lessee on the next installment of the lease payment. No interest will be charged on the cost of the service.

4. Risks and insurance

4-1. The lessee must insure the leased items against theft, loss or damages of the items which is caused by circumstances unmanageable by the lessee as well as possible damages by the leased items to a third party’s health and properties. The following insurances must be

purchased:

Insurance company: _____

Insurance products:

a) _____

b) _____

4-2. BIP will make the insurance payments directly to the insurance company, and then charge the amount to the lessee. The insurance fee can be divided equally among the installments of the lease payment during the insured period. No interest will be charged on the insurance payment.

5. Lease conditions

5-1. Lease period: _____ years / months (select)

5-2. Interest rate: The annual interest rate will be ____%. The quarterly, monthly, and daily rate that applies to the estimation of the interest payments will be the annual rate divided by the numbers of the quarters (“4”), months (“12”), and days (“365”) of a year, respectively. The interest will be estimated from the outstanding principal only.

5-3. Repayment schedule: The installments and the repayment schedule are presented in “Appendix-2: Repayment schedule.” The lessee must make the payments to the following bank account:

Account information: _____

5-3. Down payment: The lessee must make a down payment equal to _____ TJS (_____ [spell out] _____ TJS) to the above account by _____ (date).

6. Special conditions

The lessee must employ _____ migrant laborers and/or provide agricultural machine services to _____ migrants utilizing the leased items. When the lessee employs migrant laborers and/or provide agricultural machine services to migrants, the lessee will report it to TAL/BIP by _____ (date).

7. Termination and modification of the contract

7-1. When the following incidents are detected, TAL/BIP will assess the performance of the lessee’s duties set forth in this contract and decide whether to terminate the contract or modify the lease conditions.

- The lessee did not employ migrants indicated in “6. Special conditions” above, terminated the employment of the migrants without any justifiable reasons, or no agricultural machine service was provided to migrants;
- The lessee sold or transferred the leased items without notifying TAL/BIP, or put up the leased items as collateral for a loan, a debt, or other types of liability;
- The lessee failed to pay an instalment for _____ days from its due date, and monitoring by TAL/BIP revealed that the lessee is no more capable or willing to continue the lease payment; or
- The lessee did not properly use, operate, or maintain the leased items.

7-2. In the case when this contract is terminated, the lessee will either pay the residual value

of the leased items or return them to TAL/BIP. If the leased items are returned, then a representative of TAL/BIP will, in the presence of the lessee, inspect the returned items, and determine their conditions. Should a damage be found, the items will be repaired, or their functions are recovered at the lessee's expenses.

8. Appendices

The following appendices are the integral parts of this contract.

- Appendix-1: List of machines and equipment to be leased
- Appendix-2: Repayment schedule
- Appendix-3: CVs of Migrant Laborers

Date: _____

	Representative of TAL:	Lessee
(Signature)		
Name:		
Position:		
Address:		
Tel No.:		

List of Machines and Equipment to be Leased

Application Serial No.: _____

Total value of the items: _____ TJS

Details of the machines and equipment:

Items	Brand/Model Specification	Quantity	Price (TJS/unit)	Total value (TJS)

Remark:

Repayment Schedule

Application Serial No.: _____

Total value of the leased items		85,125	TJS	Year	Quarters	Date of payment	Installments (TJS)			Outstanding principal (TJS)	
							Principal	Interest	Total	Before	After
Down payment (10%)		8,513	TJS								
Outstanding principal (initial)		76,612	TJS								
Lease period		3	years								
Lease rate:	Annual	15.00%									
	Quarterly	3.75%									
	Monthly	1.25%									
	Daily	0.04%									
Repayment option		Quarterly									
Dates:	Start	2021/07/01									
	End	2024/06/30									
				2021	Quarter-3	2021/09/30	6,384	2,873	9,257	76,612	70,228
				2021	Quarter-4	2021/12/31	6,384	2,634	9,018	70,228	63,843
				2022	Quarter-1	2022/03/31	6,384	2,394	8,778	63,843	57,459
					Quarter-2	2022/06/30	6,384	2,155	8,539	57,459	51,075
					Quarter-3	2022/09/30	6,384	1,915	8,300	51,075	44,690
					Quarter-4	2022/12/31	6,384	1,676	8,060	44,690	38,306
				2023	Quarter-1	2023/03/31	6,384	1,436	7,821	38,306	31,922
					Quarter-2	2023/06/30	6,384	1,197	7,581	31,922	25,537
					Quarter-3	2023/09/30	6,384	958	7,342	25,537	19,153
					Quarter-4	2023/12/31	6,384	718	7,103	19,153	12,769
				2024	Quarter-1	2024/03/31	6,384	479	6,863	12,769	6,384
					Quarter-2	2024/06/30	6,384	239	6,624	6,384	0
Totals							76,612	18,674	95,286		

Agreed by:

Representative of TAL: _____ (signature) _____, _____ (name) _____

Representative of BIP: _____ (signature) _____, _____ (name) _____

Lessee: _____ (signature) _____, _____ (name) _____

4.8 Attachment-8: Acceptance note (format)

Acceptance Note

Application Serial No.: _____

Date of acceptance: _____

I, ____ (full name of the lessee) ____, hereby certify that I have inspected the specification and conditions of the machines and equipment listed below and verified that they are in good condition and works properly. I acknowledge the acceptance of the machines and equipment.

Items accepted:

No	Items	Brand/Model	Specifications / Serial No

Handed over by (Supplier's representative):

Lessee:

(Signature)

(Signature)

Name: _____

Name: _____

Position: _____

4.9 Attachment-9: Record of provided training

Record of provided training

BIP: Leasing Scheme

Target district: _____

Business incubator in charge: _____

Venue: _____

Name of trainer: _____

Training Serial No.: _____

Date of provision: Started _____(date)_____ Ended _____(date)_____

No	Name of trainee	Planned hours	Attended hours	Attendance rate (%)	Overall evaluation of applicant's attitude and the quality of the business plan

Filled by: _____(Signature)_____, (Name)

添付資料 11 FAO 投資センターによる RuralInvest 最終レポート

**RuralInvest Introductory Training
Course: Introduction to Formulation and Analysis
of Business Plans and Small Investment Projects**

For the

Business Incubation Project in Tajikistan

From

21 February – 3 March 2022

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Introduction

The overall goal of the JICA funded Business Incubation Project (BIP) in Tajikistan is to support the State Institution “Business Incubator” (SIBI) headquartered in Dushanbe in providing effective services for the development of entrepreneurs and small and medium enterprises (SME). The project has the following goals:

Output 1: The modality for the delivery of “Basic business” training is established

Output 2: The modality for supporting SME in preparing business plans is established

Output 3: The modality for supporting SME’s access to finance is established

Output 4: The modality for conducting mentoring of SME is established

Output 5: The modality for collaboration between business incubation and On-Stop-Window is established

Output 6: The methodologies for supporting government agencies in streamlining their administrative procedures related to business operations are established

Output 7: Networks linking the SIBI and similar initiatives in and out of the country are established

In this context a RuralInvest training mission was organised on the methodology and the participatory development of business plans with the RuralInvest tool for selected consultants nominated by the project and staff from the Agricultural University. This report summarizes the activities carried out during this mission which took place in Dushanbe from February 22 to March 3, 2022.

Mission Objectives

The mission aimed to :

- Translate the RIV software, presentations, and case studies in Russian
- Train key personnel of the BIP project that will be involved in the development and analysis of business plans for supporting the implementation of BIP;
- Train national trainers from the Tajik Agrarian University (TAU) for the continuity of RuralInvest training and technical support to users within Tajikistan;
- Meet key officials from the BIP project and TAU to promote adoption of the RuralInvest tool by national institutions in Tajikistan

Expected Results

The following results were expected at the end of the mission:

- Translated software, presentations and case studies in Russian
- A training session on the development of business plans with the RuralInvest software with relevant case studies and entrepreneur interviews conducted in the field
- Identify national trainers that can support the project and further promotion of RIV in Tajikistan

- Discussions on the institutionalization of RuralInvest and the financing of business plans being developed by the BIP

Key Mission Achievements

RuralInvest Training Workshop

The training session took place at the offices of the SIBI from 21 February to 3 March 2022, and 8 participants including 3 women took part in the training. The participants were primarily the consultants of the BIP. The training workshop was also attended by 3 participants from TAU.

The daily sessions took place from 10 a.m. to 5.15 p.m. with a coffee break at 11 a.m., a lunch break at 1 p.m. and another coffee break at 5.15 p.m. The modules were delivered according to the timetable approved by the participants. The field visits were organised from 23 February to 25 February and four different entrepreneurs were interviewed and their business plans discussed in detailed.

The participants were trained using a participatory approach. The workshop emphasised on participants' exchanges of experiences, lessons learned from the simulated case studies and group work and the field experience. The workshop emphasised that the participants should be able to: i) collect the data needed to develop their business plan in a participatory manner; ii) use the software to have business plans of different levels of detail and conduct sensitivity analyses; iii) understand and analyze the different indicators of the business plan and iv) popularize and explain to the entrepreneur what the business plan contains to ensure that they agree with the business plan details.

Table 1: Workshop agenda

Training content	Objectives
Introduction to the RuralInvest methodology (Day 1 – 21 February)	The 3 main steps of the RuralInvest methodology : <ul style="list-style-type: none"> - identification of investment priorities; - preparation and analysis of simplified business plans; - formulation of detailed business plans
Participatory approach in RuralInvest (Day 1 – 21 February and field visits from Day 3 to Day 5)	The participatory approach is key at all levels of the process: from the collection of quantitative and qualitative data to the dissemination of the results with the promoters.
Qualitative part in RuralInvest	The qualitative part is essential in a business plan: the objectives of the project, the context and the justification, the market with the supply chains, the analysis of competitiveness, the prices; business

(Day 2 – 21 February and field visits from Day 3 to Day 5)	management, what technologies will be used and technical support needs; environmental and social impacts, potential risks, and mitigation strategies
Vocabulary and basic financial concepts from RuralInvest (Day 2 – 21 February)	The determination of an investment cost, the useful life of an investment, the salvage value of the investment, the annual provision for the replacement of investments, production costs, overheads, unit of sales, revenue, gross annual margin, net annual income, number of years required to repay investments
Block concept – simple and complex (Day 6 – 28 February)	It is the core of RuralInvest which makes it possible to model the activities and therefore to obtain a detailed working capital requirement. The determination of a block and its key elements - the reference unit, and the production cycle; annual and multi-year cycle design.
Simplified business plan (Day 7 – 1 March)	Analysis of the project over one year (the full operation year) which results in basic financial indicators such as the annual gross margin, the annual net income, and the years required to recover the investments
Detailed business plan (Day 8 – 2 March)	Multi-year analysis of the investment project which results in financial indicators such as the net present value (NPV), the internal rate of return (IRR), the payback period, the monthly and annual cash flow as well as the financial profitability.
Leading financial indicators (Day 8 – 2 March)	<ul style="list-style-type: none"> (i) Cash flow is the free cash generated by an activity through its income and expenditure; it can be monthly or annual; a distinction is made between cash flows before financing, after financing and cumulative after financing; (ii) The working capital requirement assesses the liquidity that the company will need to cover short-term expenses; it corresponds to the absolute value of the most negative month in the monthly cash flow table; (iii) Net present value (NPV) is the calculation of what money obtained in the future would be worth today; it must be greater than 0 for the project to be considered viable; (iv) The internal rate of return (IRR) corresponds to the annual interest rate earned by the investment; it is compared to the discount rate; the project is considered profitable when the IRR is higher than the discount rate

Sensitivity analysis (Day 9 – 3 March)	The software makes it possible to conduct sensitivity analyses, i.e. to model positive and negative scenarios and to see the effects on profitability.
Concept without and with project (Day 9 – 3 March)	The situation <i>without project</i> is that which corresponds to the most probable scenario if the project were not carried out; the situation <i>with project</i> takes into account the change and the improvement of technology object of the investment

At the end of the workshop, a certificate of participation was given to each participant. Also, a period of one month was given to them to each develop a business plan in a real situation to send to the team of trainers for assessment.

Feedback from the field visit and business plans developed

During the 3 days of field visits the participants were asked to carry out in-depth interviews with farmers, which included questions covering both qualitative and quantitative side of the business plans. All farmers are either clients of agro-leasing and received loans or planning to go for one of the two options in near future. Namely, the following four farmers were interviewed and the relevant data was collected:

1. “G. Sharipov private farm” in Fayzobod with 6 household members. The total cropping area - 32ha (26ha- orchards, 6 rain field - mulberries). The farmer has 28 dairy cows and 24 sheep.
2. “Mavlavi private farm” in Fayzobod with 16 beneficiaries (cooperative of several families). The total area - 20ha (6ha- orchards, 14ha – wheat, vegetables, safflower, flax). Also has 8 dairy cows and 10 sheep.
3. “Qaum farm” with 9 household members. The total area -14.7 ha (2ha - orchards, rest – vegetables and cereals). Also has 20 sheep and 4 dairy cows.
4. “Shahzod private farm” with 6 household members. The total area - 8ha (3ha- wheat, 5ha- lucerne). The farmer owns also 14 dairy cows.



The participants were assigned to develop flipcharts based on the collected data in the same format as the blocks in RuralInvest tool are organized. This was followed by group presentations and discussion of the collected data. The process revealed the following main conclusions: 1) it is not possible to collect the data in one shot that is why the approach is participatory with repetitive visits to the farmer; 2) the collected data might not be correct and in line with field technicians' experience and knowledge, however at this point it is important to use the collected data only; 3) follow-up field visits would help to understand the sources of mistakes in collected data and would help to farmers to articulate their business plans in a better way; 4) field technicians should not intervene with own ideas into the process and should not lead in the business priorities identification.



After entering the data into the RIV tool in the office, the participants had a good sense of the main financial indicators and gained a good understanding of what steps should be done to improve the quality of business concepts and plans developed by them.

The participants also understood that on the first attempt, not all the data collected made business sense – either the business was extremely profitable or were loss making. The need of an iterative approach to business planning was received well by the participants.

Difficulties encountered

The two main challenges in the training were the language barrier which sometimes made it difficult to communicate effectively. In addition, the entrepreneurs that were covered as part of the field study spoke Tajik. However, this was overcome as the JICA team had provided with two translators/interpreters.

The other difficulty was the internet connection in the training room which made it difficult to download the software, attend virtual quizzes, etc. As the participants started working in groups it reduced the load and the training went on smoothly.

Conclusion

The training mission on the introduction of the RuralInvest methodology and the participatory development of business plans with the RuralInvest tool went very well overall. It trained 8 users, among whom 3 showed a potential to emerge as potential master trainers. The participants from TAU greatly appreciated its adaptability to agricultural activities especially and are eager to adopt it for the students as a part of agricultural economics courses curriculum.

It is therefore important that FAO continue to remain engaged in the country for advocating

RuralInvest, as it also provides a chance to cover other Russian speaking countries in the Central Asia region.

Annex 1: List of Participants

	Name	Mobile phone	Email	English	Remark
1	Munira Otambekova	935705740	munira.otambekova@gmail.com	Fair	Recommended by FAO to support TOT
2	Nazira Zevarsoeva	777070729	nzevarshoeva@gmail.com	Good	Act as an interpreter during TOT
3	Lutfulloi Davlati Abdurozizkoda	907424245	Lutfullo1991@yahoo.com	Good	Working at the Agriculture Ministry
4	Sadridin Yusupov (Danny)	935008820	sadridin.yusupov@hotmail.com	None	Used to work at banks
5	Boimuratov B	93 880 30 96	boymurodovbahtiyor68@gmail.com	None	Irrigation engineer and growing vegetables
6	Kurbanova Barno	900737751	kurbonova.barno80@mail.ru	None	Crop management, Faculty of Agronomy, Agrarian Univ.
7	Nasridinov Kamariddin	918792337	kurbonova.barno80@mail.ru	None	Crop management, Faculty of Agronomy, Agrarian Univ.
8	Ismoilov Ismatullo	936027565	ismatullo1988tau@mail.ru	Fair	Faculty of Economics, Agrarian Univ.

Annex 2: Summary of Entrepreneur Business Concepts developed (Translated from Russian)

G. Sharipov private farm

1- Overview

- i. Background and justification
 - Who is the investor/beneficiary? (Please bear in mind that children cannot be direct beneficiaries in the case of income generating projects) **The head of farm.**
 - What is the product or service that you propose to develop?
 - **G. Sharipov farm, Kamolov Mirzoali head of the farm, 6 members**
The total area -32ha (26ha- orchards, 6 rain field - mulberries) 28 milky cows, 24 sheep.
 -
- ii. Main product(s) or service(s)
 - What are the production activities or services of the operation? (Describe the operation)seeds of **vegetables, potato, lucerne, milk**

2- Market

- i. Sales and distribution
 - Who will be your customer? **Population, market and intermediaries (Vahdat, Dushanbe)**
 -
 - Are there different customers/markets that you aim for, where are they and how will you reach them? -
 - Are there already any relationships with potential customers? **Yes**
 - Can volumes be specified for certain outlets that you have identified as customers?
 - How will you attract new clients? **through intermediaries**
- ii. Supply linkages
 - What kind of materials or services will you have to source externally?
Harvester, tractor, cultivator
 - Who will be the suppliers? - **Agrolizing, project of d Agakhan foundation**
 - How do you plan to organize the supply of these materials or services (e.g. contractual arrangements)? **-Contractual arrangements**
 - What do you foresee as supply risks and how do you plan to manage those risks?
- iii. Competition analysis
 - Who are the possible competitors? **The neighboring farms**
 - Where are they located? **In the same district**
 - How are you better or different from the competition?
The quality of the products is higher.
- iv. Pricing

- At what price will the product(s) be sold/the service be offered?
1 kg tomato 2,5– 5tjs, lucerne hay – 15-30tjs
- How may the price vary over time? **Depends on the production of the crop being produced.**
- When will the client pay? **After the sale of products**

3- Organization and Technology

i. Business management

- How will the business/investment be managed? **From farm income.**
- Who will take the day-to-day decisions? **Head of the farm**
- Within your applicant group, who plays which role? -
- Have you managed a business before? **Works in the farm from 1982**
- Would you need training or support on managing the business in terms of contracts with suppliers and clients? **Yes**
- Do you know who can provide this training or support and what the charges would be? **No**
- Would you need training or support on managing the accounts and finances of the business? **No**
- Do you know who can provide this training or support and what the charges would be? **No**
- What different types of employees will the business need to hire – both full-time and part-time? **Part-time employees in the session time**

ii. Technology

- What kind of technology or production techniques will be used?
- **Traditional, drip irrigation, bed planting**
-
- What future maintenance needs are expected for the equipment etc.?

iii. Technical assistance and training requirements

- Do you need technical training, prior to using the technology/techniques?
Yes
- If yes, who will provide this training and how much will it cost? **Local Non-governmental Organization (NGO)**

4- Sustainability

i. Environmental sustainability

- What possible positive or negative impact will the activities have on the environment? For example, is the project expected to have an effect on land uses, soil and water quality, fauna, flora and habitats? **No**
- Does climate change affect the activities proposed and how - what are the key risks? **The temperature is raising, drought is occurring**

ii. Mitigation measures of adverse environmental impact

- What actions will be taken to prevent, reduce or control each of the possible negative environmental impacts? **Rational use of water, less use of chemicals**
- How do you plan to mitigate the effects of climate change on your activities?

iii. Social Impact

- What possible positive or negative impact will the investment project have on the community within which they operate?
- For example, to which extent does the project foster good health and well-being, quality education, social inclusion, decent work or gender equality?
- **By increasing incomes, livelihood of family will improve**

iv. Mitigation measures of adverse social impact

In case of a possible negative social impact of the investment project, what actions will be taken to reduce/prevent negative social impact? **Sale the cows and sheep**

5- Risks

i. Principal assumptions and risks

- What do you consider to be the main risks for the proposed investment?

For example:

- availability of raw material supply
- potential increase in costs of production/services
- potential risk of decrease in sales price
- potential unpredictability in demand volume
- **climate related risk to operations, such as floods, droughts, plant, animal diseases**

ii. Possible mitigation strategies

- What actions will be taken to reduce the identified risks?

Planting seeds of varieties tolerant to droughts, using healthy feeds for animals, drip irrigatio

Potato 1 ha

1. Tillage, chiseling = 2000 tjs
2. Sowing – 3-3,5t seed= 2000 tjs
3. Organic fertilizer – 20 t=3000tjs
4. Mineral fertilizer = 1,700tjs
5. Watering = 200tjs
6. Pesticides – 400tjs
7. Weeding – 400tjs
8. Interrow cultivation – 800tjs

9. Harvest – 30t
10. Price – 1kg=3tjs
11. Harvesting by combine = 800tjs(service)

Harvest cost = 30 t x 3tjs/kg=90000tjs

income =90000tjs – 10140tjs=79860tjs

expenses = 10140tjs

Mavlavi private farm

1- Overview

iii. Background and justification

- Who is the investor/beneficiary? (Please bear in mind that children cannot be direct beneficiaries in the case of income generating projects) **The head of farm.**
- What is the product or service that you propose to develop?
- **Mavlavi farm, Boboev Qurbonali head of the farm, 16 members**
The total area -20ha (6ha- orchards, 13ha – wheat, vegetables, safflower, flax) 8 milk cows, 10 sheep.
-

iv. Main product(s) or service(s)

- What are the production activities or services of the operation? (Describe the operation)seeds of **vegetables, potato, lucerne, milk**

2- Market

v. Sales and distribution

- Who will be your customer? **Population, market and intermediaries (Vahdat, Dushanbe)**
-
- Are there different customers/markets that you aim for, where are they and how will you reach them? -
- Are there already any relationships with potential customers? **Yes**
- Can volumes be specified for certain outlets that you have identified as customers?
- How will you attract new clients? **through intermediaries**

vi. Supply linkages

- What kind of materials or services will you have to source externally?
Harvester, tractor, cultivator
- Who will be the suppliers? - **Agrolizing, Bank**
- How do you plan to organize the supply of these materials or services (e.g. contractual arrangements)? -**Contractual arrangements**
- What do you foresee as supply risks and how do you plan to manage those risks?

vii. Competition analysis

- Who are the possible competitors? **The neighboring farms**
- Where are they located? **In the same district**
- How are you better or different from the competition?
The quality of the products is higher.

viii. Pricing

- At what price will the product(s) be sold/the service be offered?
1 kg tomato 2,5– 5tjs, lucerne npecc – 15-30tjs
- How may the price vary over time? **Depends on the production of the crop being produced.**
- When will the client pay? **(20% before the sale. 80% after the sale of products)**

3- Organization and Technology

iv. Business management

- How will the business/investment be managed? **Agrolising and from farm income.**
- Who will take the day-to-day decisions? **Head of the farm**
- Within your applicant group, who plays which role? -
- Have you managed a business before? **Works in the farm**
- Would you need training or support on managing the business in terms of contracts with suppliers and clients? **Yes**
- Do you know who can provide this training or support and what the charges would be? **No**
- Would you need training or support on managing the accounts and finances of the business? **No**
- Do you know who can provide this training or support and what the charges would be? **No**
- What different types of employees will the business need to hire – both full-time and part-time? **Part-time employees in the session time**

v. Technology

- What kind of technology or production techniques will be used?
Traditional, drip irrigation, mulch
- What future maintenance needs are expected for the equipment etc.?

vi. Technical assistance and training requirements

- Do you need technical training, prior to using the technology/techniques?
Yes
- If yes, who will provide this training and how much will it cost? **NPO**

4- Sustainability

- v. Environmental sustainability
 - What possible positive or negative impact will the activities have on the environment? For example, is the project expected to have an effect on land uses, soil and water quality, fauna, flora and habitats? **No**
 - Does climate change affect the activities proposed and how - what are the key risks? **The higher temperature, drought.**

- vi. Mitigation measures of adverse environmental impact
 - What actions will be taken to prevent, reduce or control each of the possible negative environmental impacts? **Rational use of water, less use of chemicals**
 - How do you plan to mitigate the effects of climate change on your activities?

- vii. Social Impact
 - What possible positive or negative impact will the investment project have on the community within which they operate?
 - For example, to which extent does the project foster good health and well-being, quality education, social inclusion, decent work or gender equality?
By increasing incomes, the well-being of family life will also increase

- viii. Mitigation measures of adverse social impact

In case of a possible negative social impact of the investment project, what actions will be taken to reduce/prevent negative social impact? **Sale the cows and sheep**

5- Risks

- iii. Principal assumptions and risks
 - What do you consider to be the main risks for the proposed investment?

For example:

- availability of raw material supply
 - potential increase in costs of production/services
 - potential risk of decrease in sales price
 - potential unpredictability in demand volume
 - **climate related risk to operations, such as floods, droughts, plant, animal diseases**
- iv. Possible mitigation strategies
 - What actions will be taken to reduce the identified risks?

Planting resistance seeds to droughts, healthy feeds for animals, drip irrigation

Orchard Apple/ 1 ha (4years)

1. Seedlings $7 \times 5 = 285 \times 20 = 5700$
2. Tillage, chiseling = 1500 tjs.
3. Planning = 3000tjs
4. Sowing seedlings = 1000tjs
5. Organic fertilizer – 4 t = 800tjs
4. Mineral fertilizer = 500tjs
5. Watering = 1000tjs
6. Pesticides – 3000tjs
7. Weeding – 400tjs
8. Interrow cultivation – 600tjs
9. Harvest – 10t
10. Price – 1kg = 4tjs = 3000tjs
11. Transportation = 2,500tjs(service)

Harvest cost = 10 t x 4tjs/kg = 40000tjs

income = 40000tjs – 16903tjs = 23097tjs

expenses = 23097tjs

Qaum farm

1- Overview

- v. Background and justification
 - Who is the investor/beneficiary? (Please bear in mind that children cannot be direct beneficiaries in the case of income generating projects) **The head of farm.**
 - What is the product or service that you propose to develop?
 - **Qaum farm, Qaumov Faizali head of the farm, The total area -14,7 ha (2ha- orchards, others – vegetables, cereals) 20 sheep, 4 milk cows.**
 -
- vi. Main product(s) or service(s)
 - What are the production activities or services of the operation? (Describe the operation) **orchards, vegetables, cereals.**

2- Market

- ix. Sales and distribution
 - Who will be your customer? **Population, market and intermediaries**
 -
 - Are there different customers/markets that you aim for, where are they and how will you reach them? **Fruit and vegetables.**
 - Are there already any relationships with potential customers? **Yes**

- Can volumes be specified for certain outlets that you have identified as customers?
 - How will you attract new clients? **through intermediaries**
- x. Supply linkages
- What kind of materials or services will you have to source externally? **tractor, seeders cultivator**
 - Who will be the suppliers? - **Agrolizing**
 - How do you plan to organize the supply of these materials or services (e.g. contractual arrangements)? -**Contractual arrangements**
 - What do you foresee as supply risks and how do you plan to manage those risks?
- xi. Competition analysis
- Who are the possible competitors? The neighboring farms
 - Where are they located? **In the same district**
 - How are you better or different from the competition?
The quality of the products is higher.
- xii. Pricing
- At what price will the product(s) be sold/the service be offered? **Tomatoes 2tjs, carrots 7tjs, onions 3tjs**
 - How may the price vary over time? **Depends on the production of the crop being produced.**
 - When will the client pay? **After the sale of products**

3- Organization and Technology

- vii. Business management
- How will the business/investment be managed? **Some of funds From Bank and some from farm income.**
 - Who will take the day-to-day decisions? **Head of the farm**
 - Within your applicant group, who plays which role? -
 - Have you managed a business before? **Works in the farm from 1984**
 - Would you need training or support on managing the business in terms of contracts with suppliers and clients? **No**
 - Do you know who can provide this training or support and what the charges would be? **No**
 - Would you need training or support on managing the accounts and finances of the business? **No**
 - Do you know who can provide this training or support and what the charges would be? **No**
 - What different types of employees will the business need to hire – both full-time and part-time? **Part-time employees in the session time**
- viii. Technology
- What kind of technology or production techniques will be used? **No**
 - What future maintenance needs are expected for the equipment etc.?

ix. Technical assistance and training requirements

- Do you need technical training, prior to using the technology/techniques?
No
- If yes, who will provide this training and how much will it cost?

4- Sustainability

ix. Environmental sustainability

- What possible positive or negative impact will the activities have on the environment? For example, is the project expected to have an effect on land uses, soil and water quality, fauna, flora and habitats? **No**
- Does climate change affect the activities proposed and how - what are the key risks? **The higher temprature, hail**

x. Mitigation measures of adverse environmental impact

- What actions will be taken to prevent, reduce or control each of the possible negative environmental impacts? **Rational use of water, less use of chemicals**
- How do you plan to mitigate the effects of climate change on your activities?

xi. Social Impact

- What possible positive or negative impact will the investment project have on the community within which they operate?
- For example, to which extent does the project foster good health and well-being, quality education, social inclusion, decent work or gender equality?
By increasing incomes, the well-being of family life will also increase

xii. Mitigation measures of adverse social impact

In case of a possible negative social impact of the investment project, what actions will be taken to reduce/prevent negative social impact?

5- Risks

v. Principal assumptions and risks

- What do you consider to be the main risks for the proposed investment?

For example:

- availability of raw material supply
- potential increase in costs of production/services
- potential risk of decrease in sales price
- potential unpredictability in demand volume
- **climate related risk to operations, such as floods, droughts, plant, animal diseases**

vi. Possible mitigation strategies

- What actions will be taken to reduce the identified risks?

Planting resistance seeds to droughts, healthy feeds for animals

Tomato 1 ha

1. Tillage, chiseling -30l fuel= 1200tjs
2. Sowing – 55,000 seedlings (200g seeds-400tjs)
3. Organic fertilizer – 20 t=1000tjs
4. Mineral fertilizer – Nitroammofos (300kg)= 600tjs
5. Watering - 6= 120tjs
6. Pesticides – 200tjs
7. Weeding – 2000tjs
8. Harvest – 40-t
9. Price – 1kg=-2,5tjs
- 10.

Harvest cost = 40 t x 2,5tjs/kg=10000tjs

income =10000tjs – 5520tjs=4,480tjs

expenses = 4,480tjs

Shahzod private farm

1- Overview

vii. Background and justification

- Who is the investor/beneficiary? (Please bear in mind that children cannot be direct beneficiaries in the case of income generating projects) **The head of farm.**
- What is the product or service that you propose to develop?
 - **Shahzod farm, Shoev Bakhtiyori head of the farm, 6 members**
 - **The total area -8ha (3ha- wheat, 5 lucerne) 14 milky cows.**
 -

viii. Main product(s) or service(s)

- What are the production activities or services of the operation? (Describe the operation) **seeds of wheat, lucerne, pressed straw of wheat and lucerne hay**

2- Market

xiii. Sales and distribution

- Who will be your customer? **Population, market and intermediaries**
-

- Are there different customers/markets that you aim for, where are they and how will you reach them? -
- Are there already any relationships with potential customers? **Yes**
- Can volumes be specified for certain outlets that you have identified as customers?
- How will you attract new clients? **through intermediaries**

xiv. Supply linkages

- What kind of materials or services will you have to source externally? **Harvester, mower, cultivator**
- Who will be the suppliers? - **Agrolizing, Bank**
- How do you plan to organize the supply of these materials or services (e.g. contractual arrangements)? **-Contractual arrangements**
- What do you foresee as supply risks and how do you plan to manage those risks?

xv. Competition analysis

- Who are the possible competitors? **The neighboring farms**
- Where are they located? **In the same district**
- How are you better or different from the competition?
The quality of the products is higher.

xvi. Pricing

- At what price will the product(s) be sold/the service be offered?
1 kg seeds of wheat – 4tjs, lucerne npecc – 15-30tjs, wheat press -10-12tjs
- How may the price vary over time? **Depends on the production of the crop being produced.**
- When will the client pay? **After the sale of products**

3- Organization and Technology

x. Business management

- How will the business/investment be managed? **From farm income.**
- Who will take the day-to-day decisions? **Head of the farm**
- Within your applicant group, who plays which role? -
- Have you managed a business before? **Worked in the kolkhoz**
- Would you need training or support on managing the business in terms of contracts with suppliers and clients? **No**
- Do you know who can provide this training or support and what the charges would be? **No**
- Would you need training or support on managing the accounts and finances of the business? **No**
- Do you know who can provide this training or support and what the charges would be? **No**

- What different types of employees will the business need to hire – both full-time and part-time? **Part-time employees in the session time**

xi. Technology

- What kind of technology or production techniques will be used?
Traditional
- What future maintenance needs are expected for the equipment etc.?

xii. Technical assistance and training requirements

- Do you need technical training, prior to using the technology/techniques?
Yes
- If yes, who will provide this training and how much will it cost? **NPO**

4- Sustainability

xiii. Environmental sustainability

- What possible positive or negative impact will the activities have on the environment? For example, is the project expected to have an effect on land uses, soil and water quality, fauna, flora and habitats? **No**
- Does climate change affect the activities proposed and how - what are the key risks? **The higher temprature, rain.**

xiv. Mitigation measures of adverse environmental impact

- What actions will be taken to prevent, reduce or control each of the possible negative environmental impacts? **Rational use of water, less use of chemicals**
- How do you plan to mitigate the effects of climate change on your activities?

xv. Social Impact

- What possible positive or negative impact will the investment project have on the community within which they operate?
- For example, to which extent does the project foster good health and well-being, quality education, social inclusion, decent work or gender equality?
By increasing incomes, the well-being of family life will also increase

xvi. Mitigation measures of adverse social impact

In case of a possible negative social impact of the investment project, what actions will be taken to reduce/prevent negative social impact?

5- Risks

vii. Principal assumptions and risks

- What do you consider to be the main risks for the proposed investment?

For example:

- availability of raw material supply
- potential increase in costs of production/services
- potential risk of decrease in sales price
- potential unpredictability in demand volume
- **climate related risk to operations, such as floods, droughts, plant, animal diseases**

viii. Possible mitigation strategies

- What actions will be taken to reduce the identified risks?

Planting resistance seeds to droughts, healthy feeds for animals

Wheat 1ha

1. Tillage, chiseling = 2000 tjs
2. Sowing – 250kg seed= 2000 tjs
3. Organic fertilizer – 8 t= 800tjs
4. Mineral fertilizer = 1,600tjs
5. Watering -= 200tjs
6. Pesticides – 400tjs
7. Weeding – 1000tjs
8. Harvest – 4t
9. Price – 1kg=4tjs
10. Combine harvest= 1000tjs (services)
11. Pressed straw - 10tjs x 160= 1600

Harvest =16000kg-20000tjs

income =20000-9000=11000tjs

expenses = 9000tjs

添付資料 12 ビジネスインキュベーションサービス提供 ガイドライン

Guideline for Provision of Business Incubation Services

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1 Outline

1.1 Objective

This guideline sets forth the basic approaches and procedures for provision of the services indicated in “1.2 Business incubation services” below. The guideline determines the overall workflow, the tasks to be carried out and the implementation methods of the tasks, and defines the responsibilities of the involved parties. It also includes the formats or templates to be used for performing each of the tasks.

1.2 Business incubation services

In this guideline, “Business incubation service” refers to the following services to be provided to SIBI’s customer entrepreneurs and MSEs:

- Consulting service on business planning; and
- Mentoring of MSEs (or Mentorship).

The outlines of the services are shown in the table below:

Table 1. Business Incubation Services

Incubation services	Outline
Consulting service on business planning	<ol style="list-style-type: none">1. <u>Purpose:</u> To support entrepreneurs and MSEs in preparing their business plans and to strengthen through the steps of business planning their skills required to manage their businesses.2. <u>Contents:</u> Entrepreneurs/MSEs will prepare their business plans on their own in consultation with the consultants assigned by SIBI/BIP. While preparing their business plans, MSEs will gain in-depth knowledge about their businesses and acquire skills required to efficiently operate/manage their businesses. The business plans prepared by MSEs seeking financing or partnership will be presented to potential investors, partners, and financial institutions (under the BIP’s activities for the Improvement of MSEs’ Access to Finance).3. <u>Beneficiaries:</u> In order to apply for this service, entrepreneurs and MSEs must meet the following requirements:<ul style="list-style-type: none">• Have a feasible business idea or be already running a business;• Have basic knowledge of business; and• Be willing to spend adequate time on preparation of a business plan.4. <u>Duration:</u> The consulting service will be in principle provided for up to three months. Within the period, the beneficiary, in cooperation with the consultant, must complete his or her business plan.

Mentoring of MSEs (Mentorship)	<p>Two types of mentoring service will be provided to SIBI's customer entrepreneurs and MSEs: (1) Mentoring for transferring knowledge and skills required for specific business tasks and (2) Mentoring for sharing practical knowledge and experience. The outlines of these services are the following:</p> <p>(1) Mentoring for transferring knowledge and skills required for specific business tasks</p> <ol style="list-style-type: none"> Purpose: To transfer to SIBI's customer entrepreneurs/MSEs knowledge and skills required in completing specific tasks related to running businesses or complying with legal obligations (e.g. preparing financial statement, introducing a bookkeeping system, filing tax return, etc.). Contents: SIBI/BIP will identify the knowledge and skills needed by the mentee and assign to the mentee a mentor with expertise in the relevant field (a consultant). The consultant and the mentee hold consultation meetings at the business incubator, during which the consultant provides advice and supports the mentee in accomplishing the business tasks that need to be tackled. Beneficiary: In order to benefit from this service, entrepreneurs/MSEs must meet the following requirements: <ul style="list-style-type: none"> Be already running a business; Have basic knowledge of business; and Have a (preliminary) business plan prepared. Duration: Until the specified task(s) is completed. <p>(2) Mentoring for sharing practical knowledge and experience</p> <ol style="list-style-type: none"> Purpose: To share with SIBI's customer entrepreneurs/MSEs practical knowledge and experience in managing their businesses. Contents: SIBI/BIP will assign a mentor with extensive business experience (a businessperson) to the entrepreneur/MSE selected as a mentee. The mentor and the mentee meet regularly, discuss their businesses, and share experiences during their meetings. Beneficiary: Beneficiaries of this service must meet the following requirements: <ul style="list-style-type: none"> Be already running a business or prepared to start their businesses; and Have a (preliminary) business plan prepared. Duration: Mentees will receive this service in principle up to one year.
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1.3 Target area

The business incubation services will be provided to entrepreneurs and MSEs primarily in Dushanbe and eight districts in Sugd, DRS, and Hatlon regions. The table below shows the target districts and the SIBI's business incubators in charge of delivery of the services in the districts:

Table 2. Target area

Region	No	District	Business incubator in charge
Dushanbe	1	Dushanbe	Dushanbe business incubator
DRS	2	Vahdat	Dushanbe business incubator
	3	Rasht	Dushanbe business incubator
Hatlon	4	Kulyab	Kulyab/Dushanbe business incubator
	5	Hamadoni	Kulyab/Dushanbe business incubator
	6	Vose	Kulyab/Dushanbe business incubator
	7	Huroson	Dushanbe business incubator
Sugd	8	Asht	Hujand business incubator

1.4 Basic approaches

The following are the approaches adopted for the provision of business incubation services.

- A coordinator will be designated in each of the business incubators, who will receive entrepreneurs/MSEs' requests for business incubation services, and plan and organize the entire activities related to the provision of the requested services. A SIBI HQs' staff in charge of business incubation services will support the coordinators as well as ensure coordination among SIBI HQs, the business incubators and BIP.
- The business incubation services will be provided by consultants and mentors identified by SIBI/BIP. In each of the target districts, BIP together with SIBI will identify prospective consultants (including those selected from the SIBI's staff members) and mentors. SIBI/BIP will verify their fields of expertise and willingness to cooperate, negotiate conditions of collaboration, and sign with each of them an MOU presented in "6.5 Attachment-5: MOU on provision of consulting service on business planning", "6.9 Attachment-9: MOU on provision of mentorship (1)", and "6.10 Attachment-10: MOU on provision of mentorship (2)". The information about these consultants and mentors will be shared with the business incubators so that the coordinators will be able to assign them to the entrepreneur/MSE who requested such services.
- BIP will provide technical support to the SIBI HQs' staff in charge of incubation services and the coordinators in the business incubators in planning, organizing and monitoring the business incubation services. Since the consultants and mentors may not necessarily have the communication skills to transfer their knowledge to the entrepreneurs, BIP will provide them with required guidance when necessary.
- The business incubation services will be provided to entrepreneurs and MSEs free of charge (see "5 Financing costs" for details).

2 Responsibilities of the actors

A business incubation service must be tailored for the needs of the entrepreneur or MSE who requested the service. The coordinators in the business incubators must determine the most appropriate support required for the entrepreneurs/MSEs, monitor the progress/quality of the services being provided, and supervise the consultants and mentors. The table below shows the responsibilities of the actors:

Table 3. Responsibilities of actors

	Actors	Responsibilities
1	SIBI HQs' staff in charge of business incubation services	<ul style="list-style-type: none"> • Identify prospective consultants and mentors together with BIP project officers, and share the information of the consultants/mentors with the business incubators • Provide technical support to the coordinators of business incubators • Consolidate reports of business incubation services provided by business incubators and resolve problems (if any) • Ensure coordination among SIBI, BIP and business incubators
2	Coordinators of business incubators	<ul style="list-style-type: none"> • Receive entrepreneur/MSE's request/application for business incubation services • Clarify entrepreneur/MSE' needs and determine the details of the support required for them • Select the consultant, mentor, and SIBI staff member who delivers

		<ul style="list-style-type: none"> the service Plan and prepare for provision of the service Initiate the provision of the service Monitor the progress of the service being provided and evaluate its results Compile data of provided services
3	Consultants/Mentors/SIBI staff members	<ul style="list-style-type: none"> Provide the incubation services Prepare reports on the provided incubation services
4	SIBI's staff in charge of marketing and advertising	<ul style="list-style-type: none"> Disseminate information about SIBI's business incubation services through mass media, the SIBI's homepage and SNS
5	BIP	<ul style="list-style-type: none"> Together with SIBI HQs' staff in charge of business incubation services, identify prospective consultants and mentors who will provide business incubation services Purchase materials required for business incubation services (if any) Provide technical support to the coordinator, consultants, mentors and SIBI's staff members while resolving problems if any Make payments to external consultants/mentors Evaluate the overall effectiveness of the business incubation services

3 Procedures for provision of business incubation services

3.1 Verification of applicants' eligibility

The coordinators of the business incubators will receive entrepreneurs/MSEs' requests for business incubation services. Entrepreneurs and MSEs applying for a business incubation service (applicants) must consult the coordinator in-person by visiting the business incubator.

When receiving a request for a business incubation service, the coordinator must make sure if the requested service is appropriate for the applicant by verifying the latter's fulfillment of the requirements for eligibility set forth in [Table 1](#).

Upon the verification of the applicant's fulfillment of the requirements, the following steps should be taken:

- Applicants who have neither a business nor a concrete business idea will not be accepted as a beneficiary of the business incubation services. The coordinator will offer them Basic of Business (BoB) training or other types of services being provided at SIBI.
- Since a prerequisite for rendering the consulting service on business planning or the mentoring by consultants is that the beneficiary has minimal essential knowledge of business, the coordinator will first verify whether the applicant attended BoB training or an equivalent in the past. If not, the applicant will be interviewed and his or her knowledge of business will be assessed.¹ Those applicants who are deemed not to have sufficient knowledge of business must be first offered BoB training and then afterwards, whether they will proceed to the next step will be discussed.
- Since one of the requirements for provision of mentorship is that the applicant has a (preliminary) business plan prepared, those applicants who have not prepared one yet will be requested to prepare and submit a (preliminary) business plan. Applicants who have failed to submit their (preliminary) business plan will be advised to receive BoB training.

The coordinator will share with SIBI/BIP the information about the applicants who have cleared

¹ The applicant may be requested to take the test that BoB trainees take at the end of a training session. In order to qualify for the support, the applicant must score more than 80%.

the above screening. With the consent by SIBI/BIP, the applicants will be accepted as beneficiaries and their requests will be registered in “6.1 Attachment-1: Registry of requested services.”

The entrepreneurs/MSEs who have received the following services provided at SIBI can also be accepted as mentees:

- BoB training;
- Support provided under the Start-up Mini-Financing Scheme; and
- Consulting service on business planning.

3.2 Provision of consulting service on business planning

3.2.1 Tasks and implementation methods

The tasks of the provision of consulting service on business planning are the following:

- Determine the contents of the support that needs to be provided;
- Prepare for provision of the service;
- Provide the consulting service on business planning; and
- Monitor the service being provided and resolve problems.

(1) Determine the contents of the support that needs to be provided

The beneficiary must prepare and submit to the coordinator the initial draft of his or her business plan, based on which the coordinator will determine the details of the consulting service to be provided to the beneficiary. If the beneficiary has neither attended a BoB training session nor prepared his/her business plan, the coordinator will encourage him/her to take a BoB training session. Alternatively, the coordinator can provide the beneficiary with the BoB manual so that the beneficiary can prepare a preliminary business plan on his/her own by consulting the manual.

Upon the receipt of the beneficiary’s preliminary business plan, the coordinator will specify the beneficiary’s skills to be strengthened by comparing the contents of the preliminary business plan with the checklist shown in “6.3 Attachment-3: Checklist for a business plan” and interviewing the beneficiary. Based on the findings, coordinator will determine the general contents of the support required for the beneficiary.

With the beneficiary’s consent, the coordinator will finalize the contents of the consulting service and fill the relevant details in the format shown in “6.2 Attachment-2: Order for provision of business incubation service.”

(2) Prepare for provision of the service

The preparations for the consulting service on business planning are the following:

- (a) Select a consultant:** Based on the contents of the support required for the beneficiary, the coordinator will select a consultant (or consultants) suitable for the beneficiary from the list of consultants provided by SIBI/BIP. The coordinator will email to the selected consultant, for his or her perusal, the prepared Order for Provision of Business Incubation Service as well as the beneficiary’s preliminary business plan.
- (b) Prepare items required for provision of the consulting service:** The coordinator will prepare items required for providing the consulting service. The task includes printing formats to be filled during the provision of the service and reference materials (if any), and preparing consumables such as masks, tissue paper and antiseptic solution to be used during consultation meetings. BIP will provide the coordinator with the required consumables.

(c) **Prepare a plan for consulting service:** Having completed the above preparations, the coordinator will organize a kick-off meeting, during which the parties (the coordinator, the beneficiary and the consultant) will verify the principles or terms and conditions to be respected during the consulting service (see “(3) Provide the consulting service on business planning” below for details) and decide the detailed contents of the consultancy required for the beneficiary as well as the duration of the consulting service (depending on the business, the service term will be from 0.5 to 3 months). The results will be filled in the format shown in “6.4 Attachment-4: Plan for provision of consulting service on business planning” and shared with SIBI/BIP. With the approval by SIBI/BIP, the coordinator will start the consulting service.

(3) Provide the consulting service on business planning

The consultant will provide the consulting service to the beneficiary. The following terms and conditions will be applied to the provision of the service.

Basic principle: The beneficiary, in consultation with the consultant, will carry out the tasks indicated in the “Plan for provision of consulting service”, and complete his or her business plan within the period specified in the plan. The service term can be extended based on the mutual consent by the beneficiary and the consultant; however, the extension of the service term will not affect the remuneration of the consultant unless his/her scope of work significantly changes.

Delivery method: The consulting service will be provided through consultation meetings at the business incubator,² during which the consultant verifies the progress of the tasks being implemented by the beneficiary and provide necessary advice on the subsequent tasks. Much attention should be paid to the data collection and analysis method, as well as to the structure and presentation of the business plan.

At the end of each meeting, the consultant and the beneficiary will prepare a meeting record that covers the following contents:

- Topics discussed and the degree of beneficiary’s understanding on the topics;
- Tasks to be completed until the next session; and
- Progress of the business plan.

The meeting record must be prepared in the format shown in “6.7 Attachment-7: Meeting record” and submitted to the coordinator after signed by both the consultant and the beneficiary.

Deliverables: The final output of the consulting service is the beneficiary’s business plan. After the completion of the service, the consultant will evaluate the prepared business plan by referring to the checklist set forth in “6.3 Attachment-3: Checklist for a business plan” and prepare a service delivery report in the format shown in “6.6 Attachment-6: Report on delivery of consulting service on business planning”, and submit the documents to SIBI/BIP.

(4) Monitor the service being provided and revolve problems.

The coordinator will monitor the consulting service being provided to the beneficiary.³ The purpose of monitoring is to ensure the quality of the consulting service by detecting problems and resolving them immediately.

² The consultant should inform the coordinator about the schedule of consultation meetings so that a room or space will be arranged within the business incubator.

³ Depending on the intensity of consulting services being provided simultaneously, the business incubator may designate an assistant to the coordinator who supports the coordinator in conducting timely monitoring of all the consulting services.

The monitoring will be conducted by the following means:

- **Verification of the meeting records:** Upon submission of a consultation meeting record, the coordinator will verify its contents and make sure that the service is being conducted properly.
- **Observation of consultation meetings:** From time to time the coordinator will attend the consultation meeting and observe how the consulting service is being implemented. During the meeting, the coordinator will verify the progress and achievements, the beneficiary's satisfaction toward the service, and the presence of problems in the relationship between the parties. The findings will be recorded in the format shown in "6.8 Attachment-8: Monitoring report" and shared with SIBI/BIP. Observation of the consultation meeting will be conducted at least twice throughout the provision of the service.
- **On-demand monitoring:** Any requests or complaints from the parties can be submitted to the coordinator at any time. Upon receiving the requests or complaints, the coordinator will conduct interviews with the relevant parties in order to resolve the issue.

If a problem is detected during the above activities, the coordinator will take corrective actions immediately and report the results to SIBI/BIP. When necessary, SIBI/BIP will support the coordinator in solving the problems.

3.2.2 Workflow of consulting service on business planning

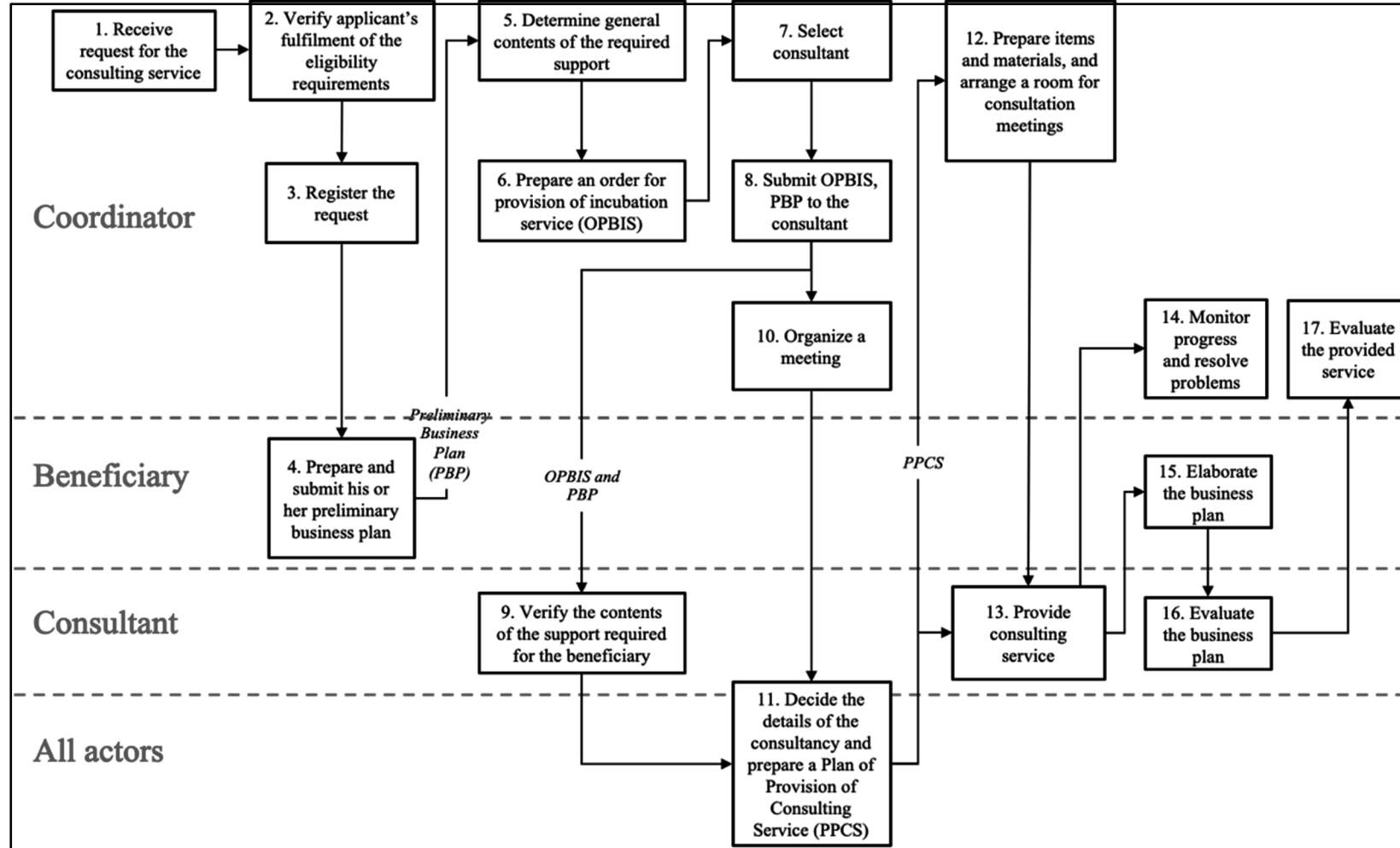


Figure 1. Workflow of consulting service on business planning

3.3 Mentoring of MSEs

3.3.1 Tasks and implementation methods

The following tasks will be implemented when mentoring entrepreneurs and MSEs:

- Identify the mentee’s needs for mentorship;
- Prepare for provision of mentorship;
- Provide mentorship; and
- Monitor the progress and resolve problems.

The sections below set forth the details of the methods for performing each of the tasks.

(1) Identify the mentee’s needs for mentorship

The entrepreneurs and MSEs accepted as mentees will be requested to fill detailed information about themselves, their businesses, and the purpose or reason for applying for the service in the application form presented in “6.11 Attachment-11: Application for mentorship.” The filled application form must be submitted to the coordinator along with their (preliminary) business plans. When necessary, the coordinator will support the mentees in filling the application form.

The coordinator will examine the submitted documents and when necessary, request the mentee to clarify the contents so that the coordinator can better understand the mentee’s needs.

Based on the findings, the coordinator will determine the mentoring service appropriate for the mentee between the two types of mentoring services: Mentoring for transferring knowledge and skills required for specific business tasks or Mentoring for sharing practical knowledge and experience.

Referring to the details provided in the application, the coordinator will prepare an order for mentoring (the format is shown in “6.2 Attachment-2: Order for provision of business incubation service”) which will be shared with the mentor to be selected for the mentee.

(2) Prepare for provision of mentorship

The following tasks will be completed at the preparatory stage of each of the mentoring services:

Mentoring for transferring knowledge and skills required for specific business tasks	Mentoring for sharing practical knowledge and experience
<p>1. Select the mentor: With the details provided by the mentee in the application, the coordinator will select a mentor suitable for the mentee from the list of consultants provided by SIBI/BIP.</p> <p>2. Provide the mentor with required information: The coordinator will email to the mentor the mentee’s information, the (preliminary) business plan submitted by the mentee, and the order for business incubation service in order to allow him/her to understand the mentee’s needs.</p> <p>3. Prepare items required for mentoring meetings: Mentoring meetings will be hold at the business incubator. The coordinator will prepare items (printed formats to be filled during the provision of the service, and sanitary items such as masks, tissue paper and antiseptic solution) to be used during the mentoring meetings. BIP will provide the coordinator with the required sanitary items.</p>	<p>1. Select the mentor: Same as left.</p> <p>2. Provide the mentor with required information: Same as left.</p> <p>3. Organize a kick-off meeting: Having completed the above preparations, the coordinator will organize a kick-off meeting, during which the mentor and the mentee introduce themselves to each other and decide the details of their mentoring plan.</p> <p>During the meeting, the coordinator will brief the mentor and the mentee on the rules set forth in “(3) Provide mentorship” below. With the facilitation by the coordinator, the mentor and the mentee will discuss and determine the following items:</p> <ul style="list-style-type: none"> • Goals to be achieved through the mentoring; • Details of the support required for the mentee;

<p>4. Prepare a plan for consulting service: Having completed the above preparations, the coordinator will organize a kick-off meeting, during which the mentor and the mentee will verify the principles or terms and conditions to be respected during the consulting service (see “(3) Provide mentorship” below for details) and the goals to be achieved through the mentoring, and set the tasks to be tackled under each of the goals.</p> <p>The results will be filled in the format shown in “6.12 Attachment-12: Mentoring plan” and shared with SIBI/BIP. With the approval by SIBI/BIP, the coordinator will start the mentoring service.</p>	<ul style="list-style-type: none"> • Communication methods; • Confidential information; and • Topics and schedule for the upcoming mentoring sessions. <p>Based on the results, the coordinator will prepare the mentoring plan in the format shown in “6.12 Attachment-12: Mentoring plan” and submit the plan to SIBI/BIP. With the approval by SIBI/BIP, the coordinator will start the mentoring will be started.</p>
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(3) Provide mentorship

The following rules or terms and condition will be applied to the provision of each mentoring service:

<p>Mentoring for transferring knowledge and skills required for specific business tasks</p>	<p>Mentoring for sharing practical knowledge and experience</p>
<p>Basic principle: The mentee, with the support of the mentor, will carry out the tasks indicated in the mentoring plan. By completing the tasks on his/her own, the mentee will acquire the required knowledge and skills.</p> <p>Service term: Depending on the contents of the support, the service term will be in principle from 0.5 to 3 months.</p> <p>Delivery method: The mentoring will be provided through mentoring meetings,⁴ during which the mentor verifies the progress of the tasks being implemented by the mentee and provide necessary advice on the subsequent tasks.</p> <p>Documentation: The mentor and mentee must record the contents of mentoring meetings in the format presented in “6.7 Attachment-7: Meeting record” and submit the meeting record to the coordinator after each mentoring meeting. The information to be recorded is the topics discussed and the degree of mentee’s understanding on the topics, tasks to be completed until the next meeting, and the overall evaluation of the achievements.</p> <p>Deliverables: After the completion of the service, the mentor will evaluate the mentee’s overall performance and prepare a service delivery report in the format shown in “6.13 Attachment-13: Report on delivery of mentoring of MSEs” and submit it to SIBI/BIP.</p>	<p>Service term: The mentoring will be provided to the mentee in principle for up to one year or until the goals set in the mentoring plan are attained.</p> <p>Delivery method: The mentoring will be conducted through in-person meetings by the means of communication decided between the mentor and the mentee. Both parties should make efforts in maintaining frequent communication. The in-person meeting must be conducted at least once a month.</p> <p>Confidentiality: Neither the mentor nor the mentee must disclose the confidential information about the other party’s business to a third party without the other party’s consent.</p> <p>Documentation: The mentor and mentee must record the contents of mentoring meetings in the format presented in “6.7 Attachment-7: Meeting record” and submit the meeting record to the coordinator after each mentoring meeting. The information to be recorded is the topics discussed, tasks to be completed until the next meeting, and the overall evaluation of the achievements.</p>

(4) Monitor the progress and resolve problems

The coordinator will monitor the progress of the service being provided to the mentee through the

⁴ The meetings of the mentoring for transferring knowledge and skills required for specific business tasks will be held at the business incubator. The mentor should inform the coordinator about the schedule of the mentoring meetings so that a room or space will be arranged within the business incubator.

following means:

- **Verification of the meeting records:** Upon submission of a mentoring meeting record, the coordinator will verify its contents and make sure that the service is being conducted properly.
- **Observation of a mentoring meeting:** At least once a quarter, the coordinator will attend a mentoring meeting and observe how the mentoring is being implemented. During the observation, the coordinator will verify the progress and achievements, the mentee's satisfaction toward the service, and the presence of problems in the relationship between the parties. The obtained information will be recorded in the format shown in "6.8 Attachment-8: Monitoring report" and shared with SIBI/BIP.
- **On-demand monitoring:** Any requests or complaints from the parties can be submitted to the coordinator at any time. Upon receiving the requests or complaints, the coordinator will conduct interviews with the relevant parties in order to resolve the issue.

If a problem is detected during the above activities, the coordinator will take corrective actions immediately and report the results to SIBI/BIP. When necessary, SIBI/BIP will support the coordinator in solving the problems.

3.3.2 Workflow of mentoring of MSEs

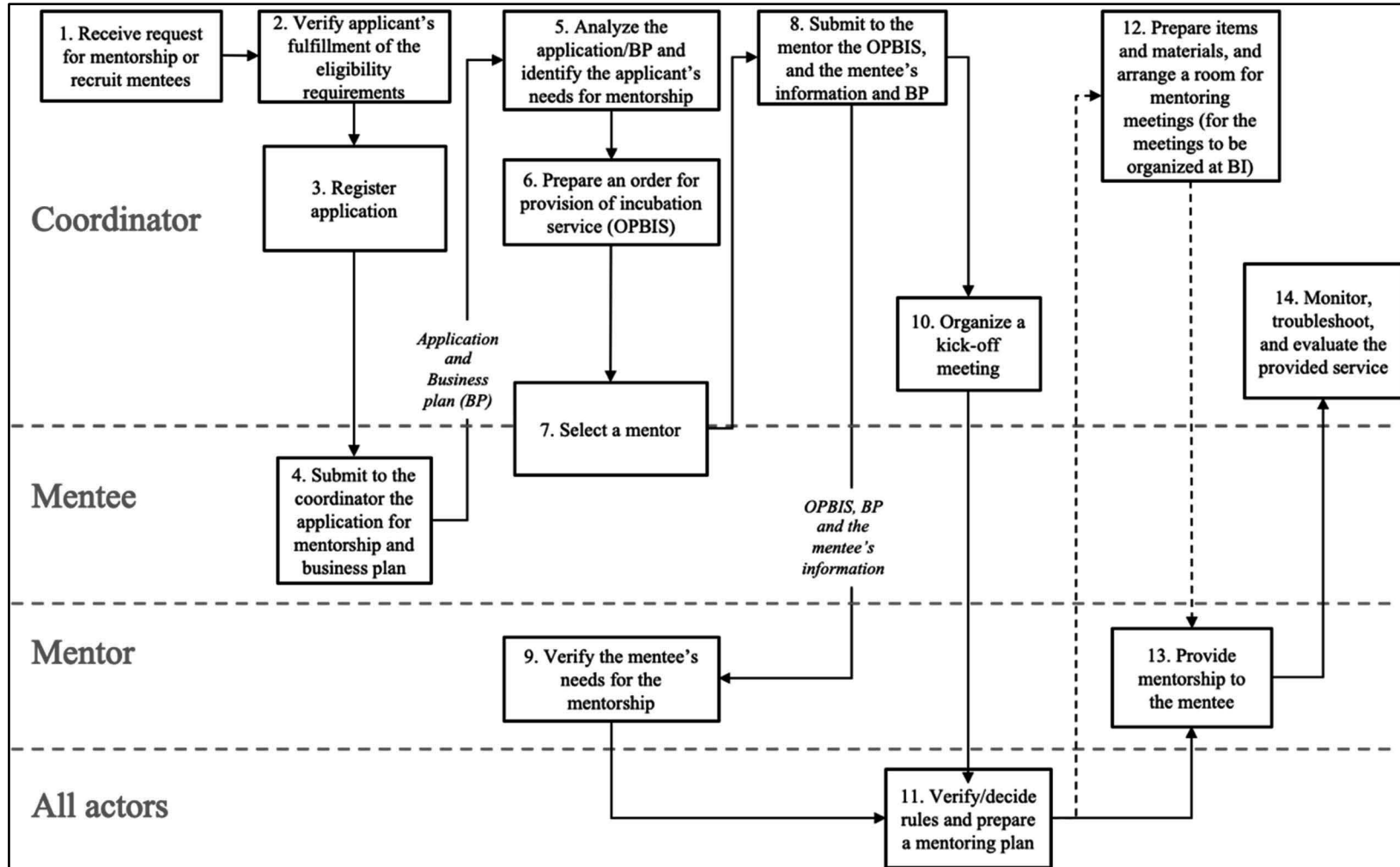


Figure 2. Workflow of mentoring of MSEs

4 Document management

All documents generated during preparation and provision of the business incubation services will be classified, filed into folders, and managed in accordance with the **SIBI's Guideline on Document Management**.

5 Financing costs

The expenses of the incubation services are financed in accordance with the following principles:

Table 4. Principles to finance costs of the business incubation services

Incubation services	Details
Consulting service on business planning	<ul style="list-style-type: none"> • The consulting service on business planning will be in principle provided at the business incubators; rooms and equipment will be provided by SIBI free of charge. • All other expenses of consulting service on business planning will be borne by BIP. The expenses include the consultants' remuneration and costs of sanitary items (masks, tissue paper and antiseptic solution) required for consultation meetings. BIP will pay the consultant's remuneration directly to the consultants in accordance with the MOU signed with them.
Mentoring of MSE	<p>(1) Mentoring for transferring knowledge and skills required for specific business tasks</p> <ul style="list-style-type: none"> • BIP will pay the remuneration of the mentors and the costs of sanitary items to be used during mentoring meetings. • The mentoring will be provided at the business incubators; rooms and equipment will be provided by SIBI free of charge. <p>(2) Mentoring for sharing practical knowledge and experience</p> <ul style="list-style-type: none"> • Venues of mentoring meetings will be in principle decided by the mentor and mentee. When meetings are conducted outside the business incubators, relevant costs will be borne by the mentor and mentee. • When meetings are conducted at the business incubators, BIP will procure and provide sanitary items (masks, tissue paper and antiseptic solution). In accordance with the MOU signed with the mentors, BIP will reimburse to the mentors the relevant costs if inter-city transportation is required for mentoring purposes.

6.2 Attachment-2: Order for provision of business incubation service

Order for Provision of Business Incubation Service

State Institution "Formation and Development of
Entrepreneurship in Tajikistan"

Business Incubator: _____

Address: _____

Tel: _____ E-mail: _____

Order No.: _____ Date: _____

Requested service (tick):

- Consulting service on business planning
- Mentorship (circle the type of the mentorship):
 - a. Mentoring for transferring knowledge and skills required for specific business tasks
 - b. Mentoring for sharing practical knowledge and experience

Beneficiary:

Full name: _____

Name of organization / business: _____

Tel No.: _____ E-mail address: _____

Details of the support to be provided:

Deliverables:

1. _____
2. _____

Date of delivery/Service duration:

Deadline (date): _____

From (date): _____ Till (date): _____

Attached materials: _____

Coordinator: _____ (signature)____, _____ (name)____, position: _____

6.3 Attachment-3: Checklist for a business plan

The following structure and contents are recommended for business plans to be prepared by beneficiaries of the consulting service on business planning.

(1) Structure of a preliminary business plan

Section1. Executive summary

Section2. Description of the business

Section3. Marketing plan

Section4. Production and operation plan

Section5. Management and organization plan

Section6. Financial plan

(2) Contents

Sections	Information to be presented
Executive summary	<ul style="list-style-type: none"> • Distinction between the beneficiary's product/service and those available on the market, and major selling points of the beneficiary's product/service. • Information about success factors or possible risks and approaches for dealing with them. • Total fund required for the business and the financing needs (if any).
Description of the business	<ul style="list-style-type: none"> • Detailed information about product/service • Legal status and location of the business • Applicant's past experiences • Goals and objectives
Marketing plan	<ul style="list-style-type: none"> • Market information including target customers, characteristics, location, size, trend in the demand for the product • Industry information including main competitors, their market shares, and the quality and prices of the competitors' products/service • The 4Ps planned for the beneficiary's business
Operation plan	<ul style="list-style-type: none"> • Production processes and skills required • Planned monthly production/operation volume • List of required tools, equipment and other fixed assets • Estimation of raw materials and consumables • Suppliers' information
Management and organization plan	<ul style="list-style-type: none"> • Number of employees required for the business • List of employees, with information about their skills and experience • Recruitment and capacity development plans
Financial plan	<ul style="list-style-type: none"> • Estimation of initial investment (the money to purchase tools, equipment, and other fixed assets) • Estimation of pre-operational cost (patent/certificate fee, costs of business registration, etc.) • Estimation of monthly production/operation costs • Financial sources • Projected cash flow statement • Projected income statement

6.4 Attachment-4: Plan for provision of consulting service on business planning

Plan for Provision of Consulting Service on Business Planning

Business Incubator in charge: _____

Date: _____

Consultant's information:

Full name: _____

Organization: _____, Position: _____

Beneficiary's information:

Full name: _____

Organization: _____, Position: _____

Tasks to be implemented (reference):

	Objectives	Tasks
1	Prepare a marketing plan	(1) Conduct market research (collect data on similar products/services available on the market, competitors and customers) (2) Determine the beneficiary's target customers and their needs (3) Determine the 4Ps for the beneficiary's business
2	Prepare a production/operation plan	(1) Identify the production/operation technology (2) Conduct suppliers survey (3) Estimate required items
3	Prepare a management and organization plan	(1) Estimate the required number of employees with the skills required (2) Survey the labor market and prepare recruitment plan (3) Prepare an employee capacity development plan
4	Prepare a financial plan	(1) Estimate required fund (2) Determine financial sources (3) Prepare projected cash flow statement and income statement
5	Prepare a business plan	(1) Compile the results of the above activities into a business plan (2) Write an executive summary

Planned meeting: _____ times

Agenda for consultation meetings:

Meeting-1: _____

Meeting-2: _____

Meeting-3: _____

Meeting-4: _____

Meeting-5: _____

Remark:

Duration of the service: From (date): _____ Till (date): _____

Date of submission of the business plan: _____

Schedule: (See the appendix)

Agreed by:

Consultant: _____ (signature) _____, _____ (name) _____

Beneficiary: _____ (signature) _____, _____ (name) _____

Coordinator: _____ (signature) _____, _____ (name) _____

6.5 Attachment-5: MOU on provision of consulting service on business planning

Memorandum of Understanding on Provision of Consulting Service on Business Planning

This Memorandum of Understanding (hereinafter referred to as “MOU”) is signed among Business Incubation Project (hereinafter called “BIP”), State Institution “Formation and Development of Entrepreneurship in Tajikistan” (hereinafter called “SIBI”) and _____ (full name) with the National ID No. _____ (hereinafter called “the Consultant”), which states their mutual agreement on the cooperation among the parties in provision of consulting service on business planning (hereinafter called “the consulting service”) to SIBI’s customer entrepreneurs and MSEs.

(1) General provision

The purpose of this MOU is to determine the terms and conditions when BIP/SIBI uses the Consultant’s service described in “(2) Consulting service.”

Signing this MOU does not oblige either BIP or SIBI to employ the Consultant. The Consultant’s service will be requested when SIBI’s business incubators need the Consultant’s service, and the Consultant will, based on his or her consent, be assigned to SIBI’s customer entrepreneurs and MSEs (hereinafter called “the beneficiary” or “the beneficiaries”) who need the consulting service.

Once the Consultant is assigned to the consulting service, the parties must fulfill the terms and conditions set forth in the following sections.

(2) Consulting service

The consulting service on business planning is a service through which SIBI supports its beneficiaries in preparing their business plans and strengthens through the steps of business planning their skills required to manage their businesses. The following rules and method will be applied to the provision of the consulting service:

2-1 Basic principle:

The beneficiary, in consultation with the Consultant, will perform the tasks to be set in the “Plan for provision of the consulting service”. Depending on the business, the service term will be 0.5 to 3 months; the beneficiary, under the support by the Consultant, must complete his or her business plan within the period. The service term can be extended based on the mutual consent by the beneficiary and the Consultant; however, the extension of the service term will not affect the remuneration to the consultant unless his/her scope of work significantly changes.

2-2 Delivery method:

The consulting service will be provided through consultation meetings at the SIBI’s business incubators, during which the Consultant verifies the results of the implemented tasks and advises the beneficiary on necessary actions. Much attention should be paid to the data collection and analysis method, as well as to the structure and presentation of the business plan.

2-3 Records of the consultation meetings:

At the end of each consultation meeting, the Consultant and the beneficiary will prepare a meeting record that covers the topics discussed and the degree of the beneficiary’s understanding, the tasks to be completed until the subsequent session, and the progress of the business plan. The meeting record must

be submitted to the SIBI's coordinator after signed by both the Consultant and the beneficiary.

2-4 Confidential information:

No information about the beneficiary's business obtained during the consulting service must be disclosed to a third party without the beneficiary's consent.

2-5 Deliverables:

The following documents will be submitted to SIBI/BIP:

- Report on delivery of the consulting service on business planning; and
- The beneficiary's business plan prepared through the consulting service.

(3) Obligations of the parties

3-1 SIBI's obligations:

- Select beneficiaries and identify their skills that need to be strengthened;
- Coordinate among the Consultant, the beneficiary and BIP;
- Provide a venue for consultation meetings; and
- Support the Consultant in performing his or her obligations indicated in "3-2 Consultant's obligations" when necessary.

3-2 Consultant's obligations:

- In consultation with the coordinator and the beneficiary, determine the details of the consulting service required for the beneficiary, and prepare a "Plan for provision of the consulting service";
- Support the beneficiary in implementing his/her tasks indicated in the above plan;
- Evaluate the beneficiary's overall performance and assess the business plan prepared through the consulting service;
- Keep records of the consultation meetings and submit them to the SIBI's coordinator; and
- Submit to SIBI/BIP the deliverables indicated in "2-5 Deliverables" in 5 business days after completion of the consulting service.

3-3 BIP's obligations:

- Provide SIBI and the consultant with technical support;
- Pay the Consultant the amount indicated in "(4) Payment"; and
- Bear the costs of sanitary items to be used during the consultation meetings.

(4) Payment

BIP will pay to the Consultant _____ TJS per _____ (day / month) as a remuneration upon the submission of the deliverables indicated in "2-5 Deliverables" above.

If field trips need to be conducted in relation to the service being provided to the beneficiary, BIP will pay the following allowances to the Consultant (such trips need prior approval by BIP):

- **40 TJS per day** 40 TJS per day as a per diem;
- **300 TJS per night** 300 TJS per as an accommodation allowance; and
- **50 TJS per one way** as a transportation allowance for intercity travels.

(5) Covered period

This MOU shall become effective upon signature by the parties and remain effective until modified or terminated based on the parties' mutual consent.

Date: _____

Business Incubation Project:

Consultant:

Name: _____

Name: _____

Position: _____

Address: _____

Tel No.: _____

Tel No.: _____

State Institution "Formation and Development of Entrepreneurship in Tajikistan":

Name: _____

Position: _____

Address: _____

Tel No.: _____

6.6 Attachment-6: Report on delivery of consulting service on business planning

(To be filled by the consultant)

Report on Delivery of Consulting Service on Business Planning

Business Incubator in charge: _____

Date: _____

Consultant:

Full name: _____

Organization: _____, Position: _____

Beneficiary:

Full name: _____

Organization: _____, Position: _____

Consultancy provided:

Duration of the service: From (date): _____ Till (date): _____

Number of session hold: _____ times; Total hours: _____ hours

Contents of the consultancy: _____

Beneficiary's performance:

General attitude: _____

Skills developed:

Remarks: _____

Evaluation of the business plan:

Overall evaluation: _____ (Good / Moderate / Bad)

Remarks and elaboration needed: _____

Comments and recommendations:

Attachments:

1. Business plan through the consulting service
2. Others (if any):

Prepared by:

Consultant: _____ (signature) _____, _____ (name) _____

6.7 Attachment-7: Meeting record

Meeting Record

Business Incubator in charge: _____

Type of the service (tick):

- Consulting service on business planning
- Mentorship (circle the type of the mentorship):
 - a. Mentoring for transferring knowledge and skills required for specific business tasks
 - b. Mentoring for sharing practical knowledge and experience

Date of meeting: _____ **Venue:** _____

Participants:

1. Consultant / Mentor: _____
2. Beneficiary / Mentee: _____
3. Other: _____

1. Topics discussed:

Topics	Results and remarks

2. Tasks to be completed until the next session:

1. _____
2. _____

3. _____

4. _____

3. Schedule of the next session:

Date: _____, Time: _____, Venue: _____

4. Overall evaluation of the achievements (progress of the business plan / achievement of the goals the mentoring):

Consultant / Mentor: _____ (signature) _____, _____ (name) _____

Beneficiary / Mentee: _____ (signature) _____, _____ (name) _____

6.8 Attachment-8: Monitoring report

(To be filled by the coordinator)

Monitoring Report

Business Incubator in charge: _____

Date of monitoring: _____

Attendants:

Coordinator: _____

Beneficiary: _____

Service being provided:

a) Type of the service (tick):

Consulting service on business planning,

Mentorship (circle the type of the mentorship)

1. Mentoring for transferring knowledge and skills required for specific business tasks

2. Mentoring for sharing practical knowledge and experience sharing

b) Started date: _____

c) Name of the consultant / mentor: _____

Information obtained through the monitoring:

1. Beneficiary/Mentee's achievements:

2. Beneficiary/mentee's satisfaction toward the contents of the service: _____

3. Relationship between the consultant/mentor and the beneficiary/mentee: _____

4. Problems: _____

Results of the monitoring:

a) Overall evaluation of the service being provided:

b) Actions required: _____

c) Remarks: _____

Date: _____

Prepared by:

Coordinator: _____ (signature) _____, _____ (name) _____

6.9 Attachment-9: MOU on provision of mentorship (1)

Memorandum of Understanding on Provision of Mentorship

(Mentoring for transferring knowledge and skills required for specific business tasks)

This Memorandum of Understanding (hereinafter referred to as “MOU”) is signed among Business Incubation Project (hereinafter called “BIP”), State Institution “Formation and Development of Entrepreneurship in Tajikistan” (hereinafter called “SIBI”) and _____ (full name) with the National ID No. _____ (hereinafter called “the Mentor”), which states their mutual agreement on the cooperation among the parties in provision of mentorship to SIBI’s customer entrepreneurs and MSEs.

(1) General provision

The purpose of this MOU is to determine the terms and conditions when BIP/SIBI uses the Mentor’s service described in “(2) The service to be provided.”

Signing this MOU does not oblige either BIP or SIBI to employ the Mentor. The Mentor’s service will be requested when SIBI or its business incubators need the Mentor’s service, and the Mentor will, based on his or her consent, be assigned to mentoring of SIBI’s customer entrepreneurs and MSEs (hereinafter called “the Mentee(s)”).

Once the Mentor is assigned, the parties must fulfill the terms and conditions set forth in the following sections.

(2) Service to be provided

The mentorship is a service through which SIBI transfers the Mentee(s) knowledge and skills required in completing specific tasks related to running businesses or complying with legal obligations. The following terms and method will be applied in provision of the service:

2-1 Basic principle:

The Mentee, with the support of the Mentor, will perform the tasks to be set in the “Mentoring plan”. Depending on the support, the service term will be from 0.5 to 3 months, within which the mentee must complete the tasks specified in the above plan. By completing the tasks on his/her own, the mentee will acquire the required knowledge and skills.

2-2 Delivery method:

The mentoring will be provided through mentoring meetings during which the mentor verifies the progress of the tasks being implemented by the mentee and provide necessary advice on the subsequent tasks.

2-3 Records of the consultation meetings:

At the end of each consultation meeting, the Mentor and the Mentee will prepare a meeting record that covers the topics discussed and the degree of the Mentee’s understanding, the tasks to be completed until the subsequent session, and the overall evaluation of the achievements. The meeting record must be submitted to the SIBI’s coordinator after signed by both the Mentor and the Mentee.

2-4 Confidential information:

No information about the mentee’s business obtained during the service must be disclosed to a third party without the Mentee’s consent.

2-5 Deliverable:

After the completion of the service, the mentor will prepare a report on delivery of the mentorship and submit it to SIBI/BIP.

(3) Obligations of the parties

3-1 SIBI's obligations:

- Select the Mentee, determine the details of the support required for the Mentee and provide the Mentor with information required for him to mentor the Mentee;
- Coordinate among the Mentor, the Mentee, and BIP;
- Provide a venue for mentoring meetings; and
- Support the Mentor in performing his or her obligations indicated in "3-2 Mentor's obligations" when necessary.

3-2 Mentor's obligations:

- Support the Mentee in implementing the tasks indicated in the "Mentoring plan" by providing required advice;
- Evaluate the beneficiary's overall performance;
- Keep records of the mentoring sessions and submit them to the SIBI's coordinator; and
- Submit to the SIBI/BIP the deliverable indicated in "2-5 Deliverable" within 5 business days after completion of the mentorship.

3-3 BIP's obligations:

- Provide SIBI and the consultant with technical support;
- Pay the Mentor the amount indicated in "(4) Payment"; and
- Bear the costs of sanitary items to be used during the mentoring meetings.

(4) Payment

BIP will pay to the Mentor _____ TJS per _____ (day / month) as a remuneration upon the submission of the report indicated in "2-5 Deliverable" above.

If field trips need to be conducted in relation to the service being provided to the mentee, BIP will pay the following allowances to the Mentor (such trips need prior approval by BIP):

- **40 TJS per day** as a per diem;
- **300 TJS per night** as an accommodation allowance; and
- **50 TJS per one way** as a transportation allowance for intercity travels.

(5) Covered period

This MOU shall become effective upon signature by the parties and remain effective until modified or terminated based on the parties' mutual consent.

Date: _____

Business Incubation Project:

Mentor:

Name: _____

Name: _____

Position: _____

Address: _____

Tel No.: _____

Tel No.: _____

**State Institution “Formation and Development
of Entrepreneurship in Tajikistan”:**

Name: _____

Position: _____

Address: _____

Tel No.: _____

6.10 Attachment-10: MOU on provision of mentorship (2)

Memorandum of Understanding on Provision of Mentorship

(Mentoring for sharing practical knowledge and experience)

This Memorandum of Understanding (hereinafter referred to as “MOU”) is signed among Business Incubation Project (hereinafter called “BIP”), State Institution “Formation and Development of Entrepreneurship in Tajikistan” (hereinafter called “SIBI”) and _____ (full name) with the National ID No. _____ (hereinafter called “the Mentor”), which states their mutual agreement on the cooperation among the parties in provision of mentorship to SIBI’s customer entrepreneurs and MSEs.

(1) General provision

The purpose of this MOU is to determine the terms and conditions when BIP/SIBI uses the Mentor’s service described in “(2) The service to be provided.”

Signing this MOU does not oblige either BIP or SIBI to use the services of the Mentor. Following SIBI’s business incubators request, the Mentor will, based on his or her consent, be assigned to mentoring of SIBI’s customer entrepreneurs and MSEs (hereinafter called “the Mentee(s)”).

Once the Mentor is assigned, the parties must fulfill the terms and conditions set forth in the following sections.

(2) The service to be provided

The mentorship is a service through which the Mentor shares with the Mentee(s) practical knowledge and experience in managing their businesses. The following rules and method will be applied in provision of the service:

2-1 Basic principle:

The mentoring will be conducted through in-person meetings by the means of communication decided between the Mentor and the Mentee. Both parties should make efforts in maintaining frequent communication. The in-person meeting will be conducted at least once a month. The mentorship will be provided to the Mentee for up to one year or until the Mentee’s goals set in the mentoring plan are attained.

2-2 Records of mentoring meeting:

The Mentor and the Mentee should record the contents of mentoring meetings, including the topics discussed, tasks to be completed until the next meeting, and the overall evaluation of the achievements. The meeting record must be signed by both parties and submitted to SIBI.

2-4 Confidential information:

Neither the Mentor nor the Mentee must disclose the information about the other party’s business obtained during the mentorship to a third party without the other party’s consent.

2-5 Problem solving:

Any requests or complaints from the parties can be submitted to the SIBI’s staff in charge (the coordinator) at any time. Upon receiving the requests or complaints, the coordinator will conduct interviews with the relevant parties in order to resolve the issue. When necessary, SIBI/BIP will support the parties in resolving problems.

(3) Obligations of the parties

3-1 SIBI’s obligations:

- Select the Mentee, determine the details of the support required for the Mentee and provide the Mentor with information required for him to mentor the Mentee;
- Coordinate among the Mentor, the Mentee, and BIP;
- Provide a venue for mentoring meetings when necessary; and
- Support the Mentor in performing his or her obligations indicated in “3-2 Mentor’s obligations” when necessary.

3-2 Mentor’s obligations:

- Support the Mentee in achieving the goals indicated in the “Mentoring plan” by providing required advice based on his or her own experience; and
- Keep records of the mentoring sessions and submit them to the SIBI’s coordinator.

3-3 BIP’s obligations:

- Provide SIBI and the Mentor with technical support;
- Bear the costs of sanitary items required for the mentoring meetings to be organized at the business incubator.

(4) Payment

The Mentor will provide the service voluntarily.

If field trips need to be conducted in relation to the service being provided to the mentee, BIP will pay the following allowances to the Mentor (such trips need prior approval by BIP):

- **40 TJS per day** as a per diem;
- **300 TJS per night** as an accommodation allowance; and
- **50 TJS per one way** as a transportation allowance for intercity travels.

(5) Covered period

This MOU shall become effective upon signature by the parties and remain effective until modified or terminated based on the parties’ mutual consent.

Date: _____

Business Incubation Project:

Mentor:

Name: _____

Name: _____

Position: _____

Address: _____

Tel No.: _____

Tel No.: _____

State Institution “Formation and Development of Entrepreneurship in Tajikistan”:

Name: _____

Position: _____

Address: _____

Tel No.: _____

3. Goals to achieve through mentorship

Goal-1: _____

Goal-2: _____

Goal-3: _____

Date: _____

Signature of the applicant: _____

6.12 Attachment-12: Mentoring plan

(To be filled by the coordinator)

Mentoring Plan

Business Incubator in charge: _____

Type of the mentorship (tick):

- Mentoring for transferring knowledge and skills required for specific business tasks
- Mentoring for sharing practical knowledge and experience

1. Information of the mentor and mentee:

		Mentor	Mentee
1	Full name		
2	Organization (business)		
3	Position		
4	Contact info		

2. Mentee's goals and tasks:

Goals	Tasks or details of the support
Goal1: _____ _____ _____	(1) _____ (2) _____ (3) _____
Goal2: _____ _____ _____	(1) _____ (2) _____ (3) _____
Goal3: _____ _____ _____	(1) _____ (2) _____ (3) _____

3. Duration of mentorship

From (date): _____ To (date): _____

4. Methods and rules to be adopted in mentoring:

a) Means of communication: _____

b) Mentoring meetings:

Frequency: _____

Venues*: _____

c) Items to be respected:

Mentor's requests to the Mentee: _____

Mentee's requests to the Mentor: _____

5. Confidential information:

	Information related to the Mentor	Information related to the Mentee
1		
2		
3		
4		

6. Supports by the business incubator:

Date: _____

Mentor: _____ (signature) _____, _____ (name) _____

Mentee: _____ (signature) _____, _____ (name) _____

Coordinator: _____ (signature) _____, _____ (name) _____

(Note): * - For mentoring meetings to be held at the business incubator, the mentor or the mentee should inform the coordinator about the schedules in advance. The coordinator will arrange rooms in the business incubator for the meetings.

6.13 Attachment-13: Report on delivery of mentoring of MSEs

(To be filled by the mentor)

Report on Delivery of Mentorship

(Mentoring for transferring knowledge and skills required for specific business tasks)

Business Incubator in charge: _____

Date: _____

Mentor:

Full name: _____

Organization: _____, Position: _____

Mentee:

Full name: _____

Organization: _____, Position: _____

Contents of provided support:

Duration of the service: From (date): _____ Till (date): _____

Number of session hold: _____ times; Total hours: _____ hours

Contents of the support: _____

Mentee's performance:

General attitude: _____

Skills developed:

Remarks: _____

Comments:

Prepared by:

Mentor: _____ (signature) _____, _____ (name) _____

添付資料 13 ビジネスインキュベーションサービスの 登録コンサルタントおよびメンターリスト

#	Name	Sex	Services
1	Afonina Lola	F	Consulting Services
2	Afsona Atobekova	F	Mentoring 1&2
3	Agrakov Yuriy	M	Consulting Services
4	Akilova Munira	F	Mentoring 1&2
5	Anna Viktorova	F	Consulting Services
6	Ashraf Ikromov	M	Consulting Services
7	Asrorov Naimjon	M	Consulting Services
8	Ayozova Gulbakhor	F	Mentoring 1&2
9	Babaeva Sevilya	F	Mentoring 1&2
10	Bakhromova Nasima	F	Mentoring 1&2
11	Davaltova Diana	F	Mentoring 1&2
12	Firuz Saidov	M	Consulting Services
13	Fathutdinov Fahriddin	M	Mentoring 1&2
14	Hursan Vladimir	M	Consulting Services
15	Ibodova Shabnam	F	Consulting Services
16	Iftihor Azimov	M	Consulting Services
17	Ishanov Mansur	M	Mentoring 1&2
18	Jalilova Gulmira	F	Mentoring 1&2
19	Jurabaev Sherali	M	Consulting Services
20	Kabir Rustam	M	Mentoring 1&2
21	Kalonov Shavkat	M	Mentoring 1&2
22	Khakimjanov Fazliddin	M	Mentoring 1&2
23	Khikmatov Umed	M	Mentoring 1&2
24	Khojamurodov Orash	M	Mentoring 1&2
25	Kholmatov Dilshod	M	Mentoring 1&2
26	Khuseynov Rakhmon	M	Mentoring 1&2
27	Minaeva Parvina	F	Mentoring 1&2
28	Mulloeva Zarrina	F	Consulting Services
29	Murodov Rakhmatullo	M	Consulting Services
30	Nabieva Firuza	F	Consulting Services

31	Nasirjanov Samijan	M	Mentoring 1&2
32	Nasirova Firuza	F	Consulting Services
33	Nigina Ikromi	F	Mentoring 1&2
34	Normatov Daler	M	Mentoring 1&2
35	Nurmatova Sanoat	M	Mentoring 1&2
36	Rakhimov Muratbek	M	Mentoring 1&2
37	Rakhmonov Matlub	M	Mentoring 1&2
38	Safarov Farzon	M	Mentoring 1&2
39	Salomova Takhmina	F	Consulting Services
40	Sattarova Elena	F	Mentoring 1&2
41	Saydrakhmonov Saydalli	M	Mentoring 1&2
42	Saydullaeva Zaytunna	F	Mentoring 1&2
43	Sayfullaeva Shakhnoza	F	Mentoring 1&2
44	Sharifov Aziz	M	Consulting Services
45	Sheraliev Bakhtiyor	M	Consulting Services
46	Sherbina Yulya	F	Mentoring 1&2
47	Shobudinova Rukhshona	F	Mentoring 1&2
48	Shodiev Farridun	M	Mentoring 1&2
49	Talat Numanov	M	Mentoring 1&2
50	Umarov Muminjon	M	Consulting Services
51	Vazirov Sobir	M	Mentoring 1&2
52	Yusufshoev Eraj	M	Mentoring 1&2
53	Zakhal Rakhmoni	F	Mentoring 1&2
54	Zamira Samadova	F	Consulting Services
55	Zardodhonova Ganjina	F	Consulting Services
56	Zarrina Babaeva	F	Mentoring 1&2
57	Zokirov Ulugbek	M	Mentoring 1&2

**添付資料 14 金融機関との協力に関する覚書
(Arvand の例)**

**Memorandum of Understanding
on Cooperation in
Entrepreneurship Development
and
Improvement of MSE's Access to Finance**

Dushanbe city

November 5, 2021

This Memorandum of Understanding (hereinafter referred to as "MOU") is signed between the State Institution "Formation and Development of Entrepreneurship in Tajikistan" represented by Mr. Dilshod Jurazoda, Director (hereinafter referred to as "SIBI") and Closed Joint Stock Company Bank "Arvand" represented by Mrs. Shoirra Sodiqova, Chairperson (hereinafter referred to as "the financial institution") that states their mutual understanding on the terms and conditions for the cooperation between the parties in development of entrepreneurship and improvement of MSE's access to finance.

1. Purpose

The purpose of this MOU is to create a framework for a collaborative relationship between the Parties to encourage and promote entrepreneurship development and MSE's access to finance based on the Parties' mutual benefits, equality, and reciprocity.

2. Basic principles

2-1 The Parties will fulfill the commitments determined in "3. Commitments by the Parties below; however, this MOU shall be considered to be a good faith agreement to pursue the purpose described above, and is non-binding and not legally enforceable on either party hereto.

2-2 The conclusion of this MOU does not imply emergence of any financial and legal obligations on the Parties. It establishes only the general principles of cooperation between the Parties. Specific commitments will be established through signing of separate agreements.

2-3 In relation to the MOU, neither party shall act as an agent of the other without any written consent.

3. Commitments by the Parties

3-1 The commitments by SIBI

- Provide "Basics of Business" training, a consulting service on business planning, or mentoring services to the financial institution's customer entrepreneurs/MSEs;
- Recommend to the financial institution potential entrepreneurs/MSEs who need financing and meet the requirements set by the financial institution;
- Organize entrepreneurs' business plan presentation sessions in order for the financial institution to select potential customers;
- Invite the financial institution's staff to SIBI's seminars and events to be organized in the fields of the financial institution's interest; and

- Other commitments that may be agreed by the Parties.

3-2 The commitments by the financial institution:

- Introduce to SIBI entrepreneurs/MSEs who applied for financing and need the SIBI's support to meet the loan requirements of the financial institution;
- Facilitate financing of business plans presented by SIBI's customer entrepreneurs/MSEs who meet the requirements of the financial institutions;
- Upon SIBI's request, dispatch experts to the seminar, training, and business plan presentation sessions to be organized by SIBI; and
- Other commitments that may be agreed by the Parties.

4. Others

4-1 In addition to this MOU the Parties may sign a program of activities for the development of cooperation between the Parties. If signed, the program will become an integral part of the MOU.

4-2 If necessary, the Parties might discuss and define further directions or forms of mutually beneficial cooperation.

5. Covered period

This MOU is valid for one year from the date of signing by the Parties.

State Institution "Formation and
Development of Entrepreneurship in
Tajikistan"



[Signature]

Name: **Dilshod Jurazoda**

Position: **Director**

Address: _____

Tel No.: _____

Closed Joint Stock Company
Bank "Arvand"



[Signature]

Name: **Shoira Sodiqova**

Position: **Chairperson**

Address: **1 A I. Somoni Avenue, Khujand**

Tel No.: **+992 (44) 600-14-00**

添付資料 15 法的要件・登記手順にかかる ガイドライン

添付資料 15.1 法的要件・登記手順にかかる ガイドライン(フォーム入力に関する注意事項)



КУМИТАИ АНДОЗИ НАЗДИ ҲУКУМАТИ ҶУМҲУРИИ ТОҶИКИСТОН

АРИЗА

Шакли №

дар бораи бақайдгирии давлатии шахси воқеӣ ба сифати соҳибкори инфиродӣ

02

Ҷисмати мазкур аз тарафи мутахассисони мақоми бақайдгирӣ навишта мешавад

Мақоми бақайдгирианда

Рақами ариза Санаи ариза / /

Тавсияҳо доир ба навиштан

Барои гирифтани кӯмак ба Дастурамали пур намудани Аризани мазкур мувоҷиҳат намоед.
Навиштани аризаҳо бо ҳарфҳои ҷойи иҷро намоед, байни каллимаҳо як катаҷаро ҳоли гузоре.
Мавриди навиштан аз рӯ-қаҳои сибҳанг истифода барад.
Ҳошияҳо, ки бояд зикр карда шаванд (Ҳа/Не), бояд бо аломати «X» пур карда шаванд.

Қисми I. Маълумот дар бораи аризадиҳанда

1. Аризадиҳанда:

Соҳибкори инфиродӣ Дигар шахсе, ки дар асоси ваколатнома баромад мекунад

2. Маълумотҳои умумӣ дар бораи аризадиҳанда

Насаб (кириллӣ)

Ном (кириллӣ)

Номи падар (кириллӣ)

Насаб (лотинӣ, аз рӯи зарурат)

Ном (лотинӣ, аз рӯи зарурат)

Номи падар (лотинӣ, аз рӯи зарурат)

Намуди ҳуҷҷате, ки шахсиятро тасдиқ мекунад

Силсила ва рақами ҳуҷҷат Санаи ҳуҷҷат / /

Мақома, ки ҳуҷҷати тасдиқкунандаи шахсиятро додааст

Рақами Мушаххаси Андозсупоранда Шаҳравандӣ

2.1 Маблағи бочӣ давлатӣ Санаи пардохти бочӣ давлатӣ / / Рақами расиди бонк

(бо навиштаҷот)

A. The first shaded margin is filled by the desk clerk of the Registration Unit (just leave this job to the clerk).

B. The rest part should be filled in by the Applicant, and it looks as follows:

When filling the Application, the following general requirements must be observed:

- 1) filling of each line (cell) starts from the first left cell and continues in order;
- 2) Where it is provided two or more lines, transition to the next line is possible only if the first one is completed;
- 3) If the information in the Application relates to the Republic of Tajikistan, its regions and Dushanbe city, then words indicating the Republic of Tajikistan, its region and Dushanbe city are not reflected in the cells;
- 4) While filling in the cells, use only block letters;
- 5) One empty cell should be left between the words;
- 6) Words "town" can be replaced by "t", "street" by "s", and "jamoat" by "j";
- 7) All the responsibility for the completeness and correctness of information provided lays on the Applicant.

Part I. Information about the Applicant

Section 1. Applicant

- a) if the Application is submitted to the Registering Authority by an individual entrepreneur himself, then the first box (on the left side) is marked with "X" sign;
- b) if the Application is submitted to the Registering Authority by another authorized person, then sign "X" is put in the second box (on the right side).

Section 2. General information about the Applicant

In the first three lines of this section, the surname, name and patronymic of the Applicant are filled the way they are written in the identity document (passport). If entries in the Identity Document of the Applicant are not in Cyrillic, then the surname, name and patronymic are written in the cells of fourth, fifth and sixth lines in Latin letters.

In the lines "Type of Identity Document", "Series and number of document" and "Issue date of document", the title of Identity Document (for example, passport), the series and number of document, as well as the date of its issue are recorded. The next two lines should contain the name of authority that issued the Applicant's Identity Document.

In the "Taxpayer Identification Number" line, the Taxpayer Identification Number of the Applicant issued in the Republic of Tajikistan shall be entered.

The "Citizenship" line implies the name of country of which the Applicant is a citizen.

3. Сурогаи аризадиҳанда

Шаҳр

Ноҳия

Шаҳраи/ Кӯча/ Ҷамоат

Рақами бино Рақами хона Рақами хучра Индекси шуъбаи алоқа

Ғайра

Телефони қорӣ Факс

Телефони мобилӣ

Сурогаи электронӣ

Қисми II. Маълумоти умумӣ дар бораи шахси воқеӣ - соҳибкори инфиродӣ

1. Насаб, Ном, Номи падар

Насаб (кириллӣ)

Ном (кириллӣ)

Номи падар (кириллӣ)

Насаб (лотинӣ, аз рӯи зарурат)

Ном (лотинӣ, аз рӯи зарурат)

Номи падар (лотинӣ, аз рӯи зарурат)

Намууди хучҷате, ки шахсиятро тасдиқ мекунад Санаи таваллуд

Силсила ва рақами хучҷат Санаи хучҷат

Мақома, ки хучҷати тасдиқунондаи шахсиятро додааст

Шаҳрвандӣ

1.1 Ҷинси соҳибкор

Зан Мард

2. Рақами мушаххаси андозсупоранда

Оё шахси бақайдгиранда РМА дорад?

Не Аризаро барои прифтири РМА нависед

Ҳа РМА

3. Маҳдудияти фаъолият

Барои фаъолияти соҳибкорӣ маҳдудият мавҷуд аст

Ҳа Не

Section 3. Applicant's address

This section contains address information, namely the place of residence, of the Applicant; it reflects the name of the city/town or district, village, street or jamoat, the number of building, house, apartment or room inside the house or apartment. In the line "Other", you can specify additional information indicating the Applicant's address, for example, the name of Applicant's country of residence.

Information on work and mobile phones, fax, e-mail is filled if the specified means of communication are available and the Applicant wishes to provide this information. Lack of information on means of communication cannot serve as a base for non-acceptance of the Application.

Part II. General information about the individual

This part requires information about the individual who, in accordance with this Application, has expressed a desire to undergo state registration as an Individual Entrepreneur.

Section 1. Surname, name, patronymic

In the first three lines of this section, the surname, name and patronymic of the Applicant are filled as they are indicated in the Identity Document (passport). If the entries in the Identity Document of the Applicant are not in Cyrillic, then the surname, name and patronymic are written in cells of fourth, fifth and sixth lines in Latin letters.

Section 2. Taxpayer Identification Number

If an individual registering as an Individual Entrepreneur (both citizen of the Republic of Tajikistan and non-citizen of the Republic of Tajikistan) does not have a Taxpayer Identification Number (TIN), the sign "X" is put at "No" and the individual is provided with an application form to obtain a TIN.

If an individual registering as an Individual Entrepreneur has a TIN, then "X" is put at "Yes" and his/her TIN is recorded in the cells of "TIN" line.

Section 3. Restriction of activities

If the right of an individual to engage in Individual Entrepreneurial activity is legally restricted (by the relevant court decision), then sign "X" is put in the left side box at "Yes". This means that the person concerned cannot undergo state registration as an Individual Entrepreneur before the expiry of the above restriction and does not have the right to carry out entrepreneurial activities.

If the right of an individual to carry out entrepreneurial activity is not legally restricted (by the relevant court decision), then "X" is put in the right side box at "No".

4. Сурогаи ҷойи зисти соҳибкори инфиродӣ

Шаҳр

 Ноҳия

 Шаҳрак/ Кӯча/ Ҷамоат

 Рақами хона Рақами квартира Рақами хуҷра Индекси шуъбаи алоқа

 Райра

 Телефони қорӣ Факс

 Телефони мобилӣ

 Сурогаи электронӣ

Қисми III. Шакли фаъолияти соҳибкори инфиродӣ

1.1 Шакли фаъолият

Шаҳодатнома Хоҷагии деҳқонӣ Патент

Номи пураи Х/Д

1.2 Масоҳати умумии қитъаи замини ҷудогардида

га

1.3 Аз ҷумла, шакли замин:

Обӣ га Лалӣ га

Чарогоҳ га Қорам га

1.4 Шумораи аъзоён:

1.5 Ҳуҷҷати тасдиқкунанда: сертификати ҳуқуқи истифодабарии замин ё нусхаи қарор дар бораи ҷудо намудани қитъаи замин барои бақайдгирии хоҷагии деҳқонӣ(фермерӣ) фардӣ ё оилавӣ

Номгӯи ҳуҷҷат

Санаи ҳуҷҷат Силсила ва рақами ҳуҷҷат
 / /

Мақома, ки ҳуҷҷатро додааст

2. Намуди фаъолият

Агар шахси воқеӣ мақсади ба амал баровардани эндида аз як намууди фаъолиятро доро бошад, ба аризаи мазкур замина илова карда мешавад

3. Сурогае, ки дар он баамалбарории фаъолияти соҳибкорӣ пешбинӣ карда мешавад

Шаҳр

 Ноҳия

 Шаҳрак/ Кӯча/ Ҷамоат

 Рақами бино Рақами хона Рақами хуҷра Индекси шуъбаи алоқа

Section 4. Address of the Individual

This section contains information about the address (place of residence) of the individual, which is being registered as an Individual Entrepreneur; it reflects the name of the city/town or district, village, street or jamoat, the number of building, house, apartment or room inside the house or apartment.

The line "Other" may contain additional information specifying the address of an individual who is being registered as an Individual Entrepreneur, for example, the name of individual's country of residence.

Information regarding work and mobile phones, fax, e-mail is filled if the specified means of communication are available and you agree to provide this information. Lack of information on means of communication does not serve as a base for non-acceptance of the application.

Part III. Form of activity of an individual

Section 1. Form of activity

Please mark "X" to the box of either "Patent", "Certificate" or "Dehkan Farm" as the type of the legal status under which you want to conduct your business"

Only if you have chosen "Dehkan Farm", you have to fill in the following subsections:

Full name of your Dehkan Farm in the cells under "Full name of DF".

1.2 Total area of the land allocated – fill the cells in figures, indicating the total area of your land in hectares. The size of the land should be the same as the one indicated in the document to be presented in 1.5.

1.3 Including, type of land – fill the cells in front of each item (watered land, pasture, nonirrigable, cropland) in figures, indicating the area of each type of the land in hectares.

1.4 Number of members – indicate the number of members of Dehkan Farm in figures.

1.5 Confirming document – in the cells of the first line it is needed to indicate the title of the document confirming your rights on the respective land. It can be a Certificate of land utilization right or a copy of Resolution of land allocation.

In the cells under "date of document", issuance date of the above confirming document is indicated. Under the "Series and number of the document", you write the series and number of your Certificate or Resolution.

The last line in this subsection is "Authority that issued the Document"; here the name of the Authority, which has issued you the Confirming Document, needs to be indicated.

Section 2. Type of activity

Within two lines of this section, you have to mention the main type of your entrepreneurial activity. If you are intending to conduct more than one type of activity, then Appendix No. 02 is attached to this Application where you can indicate additional types of entrepreneurial activity you want to engage in.

Section 3. Address where the business activity is supposed to be conducted

Basically, this section is provided for "Patent" entrepreneurs, since the Patent allows to conduct certain types of entrepreneurial activities only in the region where you have obtained your Patent. Patentee must indicate in the respective cells of this section the city or district, as well as, if possible, the village, street, jamoat, house number, apartment number, zip code etc., where entrepreneurial activity is supposed to be conducted. The cells under "Other" may contain additional information specifying the address of the entrepreneurial activity.

As for the "Certificate" entrepreneurs, they can use given cells for writing the name of one relevant region or simply write "Republic of Tajikistan".

添付資料 15.2 法的要件・登記手順にかかる ガイドライン(有限会社)



GUIDE FOR STATE REGISTRATION OF LIMITED LIABILITY COMPANY

What are LLC, Foundation of LLC, State Registration of LLC and Constituent Documents of LLC.

August 2021
State Institution "Formation and Development
of Entrepreneurship of Tajikistan"
JICA / IMG Inc.

Disclaimer

Please be informed that this guide is not a regulatory document nor it has legal power.

Foreword

This guide will be useful for private persons who are intending to register their businesses as a Limited Liability Company (LLC). If you have come to a decision to open an LLC, then most probably you already know its advantages and disadvantages (please refer to the Reminder below) and that your business requires exactly this legal form. Here you will find brief information on State Registration Procedures for LLC.

You are strongly recommended to use services of relevant legal adviser in the preparation of founding documents in order to mitigate any future conflicts and risks. Moreover, legal advisors should know the requirement of other documents which include particularities, depending on the type of your business.

Taxation issues will not be part of this guide.

Reminder

As the main advantages of LLC the followings can be highlighted:

- Founders (members) are responsible for the obligations of LLC only within the size of the charter capital; they do not pay for the debts of the company using their private means;
- LLC can open branches and representative offices (conduct business activity in other regions, countries);
- Business as a whole or its shares can be sold;
- Entitled to engage in any business activity not prohibited by the laws of the Republic of Tajikistan (but if the Company conducts a business activity not indicated in its Charter, it might be sued by stakeholders if such an activity creates some damage to them. Also, there are risks of invalidation of contracts signed on the activity not mentioned in the Charter, as well as failure to participate in the biddings due to non-compliance).

And the main disadvantages are:

- Compiling the package of documents for state registration is time and labor consuming (Resolution, Foundation Agreement, Charter...);
- Mandatory keeping of minutes of all extraordinary and regular general assembly of founders;
- Complicated tax reporting and heavy inspections by the tax authority;
- Long and complicated process of liquidation of LLC.

What is Limited Liability Company (hereinafter LLC or Company)?

LLC is a business entity established by one or multiple person(s), the share capital of which is divided into shares in the amounts determined by the constituent documents (to be presented later). The members of LLC are not entirely liable for LLC's obligations; in other words, they bear the risk of losses related to LLC's activities only within the limits of their contribution's value.

LLC owns the property which is separated from its members' and recorded on its independent balance sheet. LLC has civil rights, bears legal responsibilities related to its activities, and is able to, on its own behalf, acquire, run and dispose of its physical and non-physical property while assuming the responsibilities for all property belonging to it. The Company is not responsible for the actions of its members that are not conducted under its name. The company is able to become a plaintiff or defendant in court.

Certain types of activities can be carried out by the Company under the license only, which are set forth in the legislation of the Republic of Tajikistan.

The number of members of LLC cannot be more than 30. If the number of members exceeds 30, the Company has to be transformed to a Joint Stock Company or Production Cooperative within one calendar year.

The company shall have a full official name in the state language while it is also entitled to have an abbreviated company name. The official company name shall contain the full name of the Company and the words "limited liability". The abbreviated name of the Company shall contain not only the full or abbreviated name of the company but also the words "limited liability" or the abbreviation "LLC".

Foundation of LLC

Prior to the State Registration LLC shall be founded.

The founders of the Company sign a Foundation Agreement and approve the Charter of the Company. The Foundation Agreement and the Charter of the Company act as constituent documents of the Company (described below). If one person founds the LLC, then the constituent document of the Company will be only the Charter approved by this person. In the event of an increase in the number of members of the Company to two or more, they shall sign a Foundation Agreement.

As the supporting documents for the Charter of the Company, the Resolution of the founder(s) on incorporation (and the Protocol of the Meeting of founders if two or more persons are founding the LLC) shall be prepared.

The founders of the Company elect (appoint) the members and the head of the executive body of the Company and, in the event that non-monetary contributions are made to the Share Capital of the Company, approve their monetary value. Founders' unanimous decision is required for the approval of the Charter of the Company and that of the monetary value of the contributions made by the founders.

State Registration of LLC

After the foundation of LLC you can proceed to the State Registration of your Company.

State Registration of LLC is carried out by the local State Registration Unit (under the Tax Committee) of the place where the LLC has its address. The State Registration Unit is obligated to issue you the Confirmation Document on State Registration (the Certificate¹) within five working days after you have submitted the package of necessary documents for LLC registration. These documents include:

- Correctly filled Form #1² on Application for the State Registration of a Legal Entity;
- The Resolution of the founder(s)³ of the LLC on incorporation (and the Protocol of the Meeting of founders⁴ if founded by two or more persons). The Resolution on incorporation shall be signed by the founder(s) of the Company;
- A copy of the identity document (passport) of the head of the executive body of the LLC if the documents are submitted by him/her; if the documents are submitted by an authorized person

¹ The Certificate will serve as a basis for the opening of a bank account and making company stamps.

² The Application Form #1 can be obtained at the State Registration Unit or downloaded by clicking the following link https://www.andoz.tj/docs/shaakli-arizaho/form_%E2%84%961.pdf

³ Sample documents can be obtained at the State Registration Unit

⁴ Same as above

other than the head of the executive body, a copy of the identity document (passport) of the authorized person as well as the Power of Attorney shall be submitted;

- A copy of the identity document (passport) of each founder of the Company;
- Taxpayer Identification Number (TIN) of each founder of the Company and the head of the executive body of the Company; and
- A copy of the document confirming the location (address) of the Company.

Constituent documents of LLC

The Company's Foundation Agreement and the Charter are the two major constituent documents in the registration of LLC.

The Foundation Agreement shall contain the following information:

- Founding members (shareholders);
- Size of the Share Capital of the Company and share size of each founding member (shareholder) of the Company;
- Size and composition of contributions from founding members (shareholders);
- Procedure and terms of contributions into the Share Capital of the Company at the time of its foundation;
- Responsibilities of the founding members (shareholders) of the Company in case of violation of the obligation to make contributions;
- Conditions and procedure for the distribution of profits between the founding members (shareholders) of the Company;
- Composition of the executive body of the Company; and
- Procedure for the withdrawal of founding members (shareholders) from the Company, etc.

The Charter of the Company covers the following items:

- Full and abbreviated tradename of the Company;
- Information on the location of the Company;
- Information on the composition and competence of the executive body of the Company, including the issues that are under the sole responsibility of the general assembly of the Company, the procedure for decision-making by the executive body of the Company, including the decisions which are made unanimously or by qualified majority;
- Information on the size of the Share Capital of the Company;
- Information on the size and par value of the share of each shareholder of the Company;
- Rights and obligations of the members of the executive body and shareholders of the Company;
- Procedure and consequences of the withdrawal of shareholders and other members of the executive body from the Company;
- Procedure for the transfer of a share (part of a share) in the Share Capital of the Company to another person;
- Procedure for keeping the Company's documents and the procedure for providing the information to the Company members and third parties;
- information on the branches of the Company and its representative offices.

Now you have the basic information on Foundation and State Registration of Limited Liability Company in Tajikistan. If your decision to legalize your business as LLC is well-argued, please go ahead.

May good success attend you!

添付資料 15.3 法的要件・登記手順にかかる ガイドライン(個人事業主)

From authors

Hello, dear friend! If you are reading this, it means you are interested in starting your own business, and this handbook will acquaint you with the core knowledge you need when registering yourself as an Individual Entrepreneur in Tajikistan. We believe that after reading this handbook you will have a clear picture of what steps to take in order to become an owner of a legal business.

Individual Entrepreneurship [Patent versus Certificate]

Once you have your business idea, you need to choose the legal form appropriate for your business; it can be Individual Entrepreneurship or Legal Entity. Assuming that you do not have much experience or knowledge in business, we are going to talk only about the former one in this booklet, of which the procedures for registration are less complicated than the latter. If you already have business experiences and are rather interested in the registration procedures for Legal Entity, please await its publication as a different handbook (coming soon).

Now in case of Individual Entrepreneurship, you can run your business on the rights of either a Patent or a Certificate.



What is the difference between Patent and Certificate?



Income limitation. The first and main difference between Patent and Certificate is your permissible gross annual turnover. If you are acting under a Patent, your annual gross turnover cannot exceed TJS 100 000, while acting under a Certificate limits your annual gross turnover by TJS 1 000 000.

Labor. In case of Patent you are the only worker in your business; you cannot hire employees, whereas Certificate allows you to employ workers.

Type of activity. Working under a Patent, you can conduct only certain types of business activity on the List of Patentable Businesses¹ determined by the authorized body (currently there are 49 types of business on the list), and you are not allowed to engage in import and export.

Working under a Certificate, you are entitled to conduct any types of business activity, with the exception of:

- Production of excisable products (except for non-alcoholic beverages) and the implementation of excisable activities;
- Banking activities, or the implementation of certain types of banking operations, insurance activities, investment fund management activities, professional activities in the securities market;
- Subsoil use activities;
- Acceptance, processing and (or) supply of precious metals and precious stones, other metals, concentrates, scrap metal and ore;
- Sales of fuels and lubricants, liquefied and natural gas, organization of markets, hotels and sports complexes; and
- Organization of workshops for metal processing.

¹ The list can be obtained by clicking the following link: <https://andoz.tj/docs/instruksii/1.priilojenie.pdf>

Important note: Regardless of the legal form of your business, there are Licensable Types of Activity, for doing which you are obliged to clear all licensing procedures. The full list of Licensable Types of Activity is given in Article 17 and Article 18 of the Law of the Republic of Tajikistan on Licensing of Certain Activities.²

Reporting. If you are a Patentee, you do not need to submit any reports to the Tax Authority except the Reconciliation Report once a year. Reconciliation Report is prepared to ensure all budget settlements and avoid any fines and penalties.

If you are a Certificate holder, then you must submit several types of reports to the Tax Authority on monthly, quarterly and annual basis, let us name them one by one:

- Declaration on income under the Simplified Taxation Scheme – this Declaration shall be submitted to the Tax Authority on quarterly basis (each three months);
- Declaration on Social Tax – shall be submitted on monthly basis;
- Reconciliation Report – shall be drawn up once a year.

Note: Each employed person in Tajikistan is subject to the Social Tax. If you are an Individual Entrepreneur acting on the basis of a Certificate and you employed a person, then you have to pay Social Tax for your employee (25% of his/her monthly wage). If you do not have any employees, then you pay Social Tax for yourself at a rate of the highest patent fee applicable to your region³.

Taxation. If you conduct your business activities under a Patent, you are obliged to pay a fixed patent fee for each type of activity set forth on the List of Patentable Businesses by way of prepayment.

Example: *If you are engaged in public transport with your minibus, your patent fee is TJS 156 per month, meaning that you must pay your February patent fee (TJS 156) by the end of January.*

If you conduct your business under a Certificate, you are subject to the Simplified Taxation Scheme, in which you are free to choose one of the following two options:

Option 1. *You pay **6 percent** of your monthly gross income.*

Option 2. *You pay **16 percent** of your monthly net profit.*

Under the Simplified Taxation Scheme, you must declare your income once in 3 months by filling the Declaration on income under the Simplified Taxation Scheme and submit it to the tax authority. You shall pay the respective sum no later than 10th day of the month coming after your reporting period.

Example: *Your tax for the period from January to March should be paid before April 10.*



A few tips, which may help you save some funds:

- a. If your status is Patent and you have enough funds to pay for 10 months of your patent fee at once, you will have 1 month free of charge.

² The law can be downloaded by clicking the following link: <http://minfin.tj/downloads/zrtolovd.pdf>

³ Patent fee differs from region to region. You can find the regional indexes in “Zonal coefficients, regulating the Patent Fee” on page 9 of the Resolution #451 (https://andoz.tj/docs/postanovleniya-pravitelstvo/Resolution_%E2%84%96451_ru_new.pdf)

b. If your status is Certificate, you can decrease your taxes by (1) working through bank transfer only and (2) being engaged in **production** of goods. Each of these conditions decreases your tax by 1 percent point regardless of the tax option you have chosen.

Example 1: If you provide printing services under Option 1 (6 percent), in which most of your expenses are for human resources, and you clear all your settlements through bank transfer, you will pay 5 percent instead of initial 6.

Example 2: You **produce** natural apple juice under Option 2 (16 percent), in which expenses for raw materials are significant, your business falls under **production**. That means 16 percent automatically decreases to 15. In addition to this, if all your settlements are through bank transfer only, you can further reduce your tax rate to 14 percent of your net profit.



Head-scratcher

Let us further explore the taxation options. At first glance, it looks very simple, but when it comes to a decision, please be attentive. Depending on the type of your business, you should pick an option that will be more advantageous for you.

Example 1: Mr. X owns a Translation Bureau that brings him a monthly gross income of TJS 40 000. After paying all expenses including rent, utility cost, salaries he has a TJS 25 000 net profit. Which of two options is advantageous for Mr. X? Let us calculate:



If Mr. X chooses Option 1, he has to pay 6 percent of his gross income (TJS 40 000), which is TJS 2 400.

If Mr. X chooses Option 2, he has to pay 16 percent of his net profit (TJS 25 000), which is TJS 4 000.

Option 1 is obviously more advantageous for Mr. X.

Example 2: Mr. Y is a retailer, owning a grocery. The monthly gross income from that grocery is TJS 80 000, but after his settlements with suppliers, rent payment, utility cost etc. he has a net profit of TJS 15 000. Now let us calculate and figure out the best option for Mr. Y.



If Mr. Y chooses Option 1, he has to pay 6 percent of TJS 80 000, which is TJS 4 800.

If Mr. Y chooses Option 2, he has to pay 16 percent of TJS 15 000, which is TJS 2 400.

Of course, Mr. Y prefers Option 2.

Note: Once you choose either one of the two taxation options, you can switch to the other only on the basis of calendar year. To do so you have to apply for the Tax Authority with a request of changing your taxation option and from January of the next year, your decided option will come into force.

Dear reader, now you know the principal differences between Patent and Certificate, but you may ask yourself what happens if you start your business without state registration. Let us clue you in on the measures taken by the Government to prevent such cases.



According to article 617 of Administrative offences Code of the Republic of Tajikistan- Activities without registration in tax authorities:

Individuals who engaged in business activities without registration in tax authorities or without a license where such license is mandatory, or with violation of licensing terms, as well as the practice of the forbidden types of business activities are subject to a fine ranging from TJS 290 to 580 (from January 1, 2020).

Need to know: If you registered a Certificate-based Individual Entrepreneurship, within three months after obtaining your Certificate you must acquire a cash-register machine.

Registration

At this stage, you might already lean towards either Patent or Certificate depending on the type of business you have in your mind. Now it is time to take specific steps to register yourself as an Individual Entrepreneur.

STEP I – Prepare the package of necessary documents.

Prior to registering yourself as an Individual Entrepreneur, you need to make the following documents ready:



- A copy of your passport (if your TIN is not indicated in your passport, you need to bring it as a separate document);
- Your photographs (2 pcs, size 4x6 cm);
- Your certificate of residence; and
- A receipt of advance payment of your patent fee, which you can obtain from the cash registers of the State Savings Bank “Amonatbank” by prepaying the amount of your patent fee (only if you are applying for Patent).

STEP II – Visit your regional State Registration Unit⁴ to apply for registration.

At the State Registration Unit, you need to obtain the Application Form #2. Ask the desk clerk to provide you with Form #2, fill it in and submit it to the clerk along with the package of documents you have collected in Step I.

STEP III – Obtain your Document at the State Registration Unit

After you have submitted all necessary documents including your correctly filled Application Form, the State Registration Unit will issue you Patent/Certificate within five business days. On your Patent/Certificate is indicated a Unified Identification Number consisting of nine digits assigned to you, which you will need in opening a bank account for your business.

If, for any reason, you are not able to go to the State Registration Unit personally, your entrusted person with power of attorney can go and apply on your behalf.

Once your Patent/Certificate is ready, you or your entrusted person can collect it at the State Registration Unit you have applied. Usually the clerk, which has accepted your application, calls

⁴ If you do not know the location of your State Registration Unit under the Tax Committee you can call to the Tax Committee hotline by dialing short number 151, the operator will coordinate you.

to inform that your Patent/Certificate is ready indicating the time, when you can come to for your document. When collecting your Patent/Certificate you or your entrusted will need passport.

Remark: Both Patent and Certificate are termless; they are valid as long as you pay your taxes. You cannot be the owner of a valid Patent and a valid Certificate simultaneously, nor have multiple valid Patents or Certificates. For this reason, if you apply for a Certificate, you are strongly recommended to mention as many as possible types of activity you are intending to engage in when filling-in the Application form. Choosing many types of activity does not impose any extra liabilities on you.



Tax-free business activities

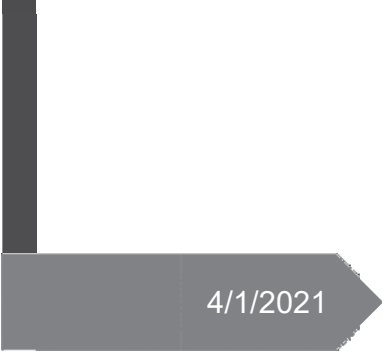
Street sale of wild medicinal herbs, sour milk, compote, tea, sunflower seeds, magazines, newspapers, calendars and books, sale of second hand goods, cattle grazing, shoes cleaning and repair on the streets, street phone services, aged and child care, nursing care, trolley hauling at markets and streets, street car wash (except specially allocated places) and grave digging are not subject to taxation and do not require a Patent.

Also, there are 106 types of not taxable **in-home** business activities on production of consumer goods, which you can find in the “The list of activities for the production of consumer goods at home, which are exempt from all types of taxes” given in page 10 of the Resolution of the Government of Republic of Tajikistan #451⁵.

The end.

⁵ The Resolution can be downloaded by clicking the following link: https://andoz.tj/docs/postanovleniya-pravitelstvo/Resolution_%E2%84%96451_ru_new.pdf


添付資料 15.4 法的要件・登記手順にかかる ガイドライン(デフカン農家)



4/1/2021

Registration procedures and Legal Requirements for Dehkan Farm

Unified Tax Regime, Taxation and Reporting,
Procedures of land allocation for Dehkan
Farm, registration at Tax Authority ...



State Institution "Formation and
Development of Entrepreneurship in
Tajikistan"
SCISPM / JICA / IMG Inc.

Legal Requirements and Registration procedures for Dehkan Farm

Foreword

Dear reader, if you are interested in agribusiness but do not know how to begin, then this handbook will be helpful to you. This manual was prepared to guide you to a right direction in a jungle of information not necessarily relevant to your future business operation.

Agriculture, same as any other income-generating activities (except tax-free activities), is subject to taxation in Tajikistan, but production of agricultural products has special privileges such as Unified Taxation Regime. In order to benefit from the Unified Taxation Regime you need to register your business as a Dehkan Farm (DF) in the form of Individual Entrepreneurship.

What is Dehkan Farm?

Dehkan Farm is a business that covers production, storage, processing and sales of agricultural products. DF can take form of either Legal Entity or Individual Entrepreneurship. As our focus is small and medium businesses, in this handbook we are going to talk about the latter only, but before we dive into the details, let us name the main differences between these two.

Key differences between Legal Entity DF and Individual Entrepreneur DF are:

- The number of members/shareholders - in the case of Legal Entity DF, the number of shareholders is unlimited, while Individual Entrepreneur DF consists of up to 50 members;
- Individual Entrepreneur DF is subject to Unified Tax Regime (see below) as long as it is not engaged in further processing of agriproducts. Legal Entity DF is subject to the Standard Taxation Scheme (VAT payer); and
- In the case of Individual Entrepreneur DF, each member has to have his/her own land share, while shareholders of a Legal Entity DF own a share of the Entity itself.

Dehkan Farm can be owned either by Individual or collectively (comradely, co-ownership of 2 to 50 members); the latter functions based on Cooperative Business Contract (CBC, to be explained later). Both individual and comradely DFs can hire permanent or seasonal workers.

What is Unified Tax Regime?

It is a special taxation regime for the businesses producing agricultural products **without** further processing. Under the Unified Tax Regime DF pays a fixed tax rate per unit of land area regardless of its operation profit. Unified Tax rates¹ differ from region to region; moreover, the Government of the Republic of Tajikistan conducts revision of those rates once per annum.

If Dehkan Farm decides, at the same time, to engage in processing of agriproducts or other nonagricultural activities, it additionally becomes subject to the Simplified Taxation Scheme² (if annual turnover from processing of agriproducts and/or other types of business activity does not exceed one million TJS; otherwise DF will have to take form of Legal Entity and will be

¹ All updates on Unified Tax rates can be downloaded by clicking the following link or scanning the QR-code: <https://andoz.tj/BaAndozsuporanda/Tavzehot?culture=tg-TG>

² To learn about Simplified Taxation Scheme, please refer to [Legal Requirements for IE - Taxation](#)

subject to the Standard Taxation Scheme). In such a case, DF must keep books separately for the production of agriproducts and for nonagricultural activity (processing and/or other types of business activity).

Taxation and Reporting for IE DF

Note: Tax Committee strongly recommends all private and legal entities to declare and pay their taxes electronically through their account in Tax Committee online platform. An online account is created automatically once you have successfully registered yourself as an IE, LE or LE. All types and forms of declarations/reports will be available on your online account at Tax Committee web site.



Being a Dehkan Farmer requires some reporting to the Tax Authority. Your taxes are calculated based on the amounts you show in your tax reports (declarations). The reports are quite simple and thus do not require any financial background upon preparation. Let us name the tax types and their respective declarations:

- Unified Tax → Unified Tax Declaration – shall be submitted to the Tax Authority on annual basis (once a year, no later than March 1st);

For employees of DF: Unified declaration on Income and Social Tax – shall be submitted to the Tax Authority on monthly basis;

- Social Tax

For members of DF: Shall be declared online by the head of DF through filling the form of Social Tax for DF members from the online account of the DF at Tax Committee official web site – once in six months.

- Reconciliation Report – shall be drawn up and inspected by the Tax Authority once a year (in order to ensure all your budget settlements and avoid fines and penalties). The format is available at the office of the Tax Authority.

Note: Every employed person in Tajikistan is subject to the Social Tax. If you are a Dehkan Farmer having employed a person, then you have to pay Social Tax for your employee (25% of his/her monthly wage).

For the members and head of DF, the amount of Social Tax is TJS 10 per month.

Depending on the available assets and type of activity, in which DF is engaged, additional taxes can be imposed. These taxes are:

- Tax on sales of Cotton Fiber and Primary Aluminum – Only if DF is engaged in sales of Cotton Fiber or Primary Aluminum;
- Tax on vehicle – If the DF has vehicles on its balance, those vehicles will be subject to taxation. The tax is calculated based on engine power of the vehicle (number of horse powers);
- Tax on Estate Property – If the DF has Estate Property (production and/or auxiliary buildings, other buildings) which is being utilized by DF, it becomes subject to Estate Property Tax. The Estate Property Tax includes:
 - Land Tax – applicable only to the land which is currently being utilized for other purposes than agriculture; and
 - Tax on Facilities of Estate Property – applicable to buildings and facilities.

How can you register a Dehkan Farm?

First, you need to decide whether you want to register an Individual DF or Comradely.

If you are intending to register an Individual DF, you must have a documentary evidence on the agricultural land parcel that is legally allocated to you. This document is supported by a Land Use Right Certificate issued by the local branch of State Unitary Enterprise (SUE) “Registry of Estate Property” and by the district chairperson’s Resolution.

In the case of Comradely DF (2 to 50 members), you need to have the same documentary evidence, but your Land Use Right Certificate will contain, as an annex, the list of all DF members with their names, TINs and the land sizes of respective members.

Three actors will be involved in the land allocation process, namely: Local Executive Authority, local office of the Land Committee and local office of the SUE “Registration of Estate Property”.

How to apply for Land Use Right Certificate?

STEP I

Only if Comradely: Prepare and have CBC (to be explained in the end) signed by all members. Without CBC, you cannot proceed to Step II.

STEP II

If Comradely: The head of DF, elected through the members’ meeting, submits an application (along with the CBC and list of members) to the local executive authority (local government) for a land plot for establishment of a DF.

If Individual: The person submits an application to the local executive authority for land allocation on his own behalf.

Note: The sample of application is available at each office of the executive authority. Once you have submitted your application to the local executive authority, it will be reviewed and (if approved) forwarded to the local office of the Land Committee where you will be placed into the waiting list for land allocation.

STEP III

In order to obtain a Land Use Right Certificate, each member of the DF needs to have a Land Use License issued by the local office of the Land Committee.

When your turn comes in accordance with the waiting list, the Land Committee will define a land plot and launch a case (by preparing the land map, drawing and other necessary documentation) for your DF. Then your case will be sent the local executive authority, which will issue you the Resolution of the chairperson of the district/city on land allocation.

After the chairperson of the district/city signs the Resolution, the Land Committee will issue a Land Use License to each member of the DF.

STEP IV

To receive the Land Use Right Certificate, the head of DF needs to register the Land Use Right of his DF at the local branch of SUE “Registry of the Estate Property”. For doing this, the following documents should be presented to the SUE “Registry of the Estate Property”:

- Resolution of the chairperson of the district/city on land allocation;

- Passport copies of all DF members including their TINs;
- Bank receipt of your State Fee payment (see below);
- Copy of the Land Use License of each member.

After you have prepared and submitted the above documents to the person in charge at the local branch of SUE “Registry of the Estate Property”, you need to wait for the issuance of your Land Use Right Certificate.

Note: Usually land allocation process is not fast, since the land resources are limited and the number of applicants is huge. Once you have applied for land, you need to keep in touch with the person in charge who has accepted your application, in order to follow-up its status.

The Land Committee will calculate the amount of the State Fee (depending on the size and type of the land to be allocated), which should be paid through any branch of the State Savings Bank “Amonatbank”.

Registration at Tax Authority

Once you have received the Land Use Right Certificate of your Dehkan Farm, it is time to register at the Tax Authority in order to have a legal right for doing the business. For this, you need to take the following steps:

STEP I – Prepare the package of necessary documents.

- A copy of the passport of the head of DF (if TIN is not indicated in the passport, you need to have it as a separate document);
- Photographs of the head of DF (2 pcs, size 4x6 cm);
- Certificate of residence of the head of DF;
- A copy of the Land Use Right Certificate of your DF and a copy of Resolution on land allocation; and
- A list of members of DF (if any) with their TINs.

STEP II – Visit your regional State Registration Unit³ to apply for registration.

At the State Registration Unit, you need to obtain the Application Form #2. Ask the desk clerk to provide you with Form #2, fill it in and submit it to the clerk along with the package of documents you have collected in Step I.

STEP III – Obtain your Document at the State Registration Unit

After you have submitted all necessary documents including your correctly filled Application Form, the State Registration Unit will issue you the Certificate of Dehkan Farm within three business days.

³ If you do not know the location of your State Registration Unit under the Tax Committee you can call the Tax Committee hotline by dialing short number 151, the operator will guide you.

If, for any reason, you (as the head of DF) are not able to go to the State Registration Unit personally, your entrusted person with power of attorney can go and apply on your behalf.

Once your DF Certificate is ready, you or your entrusted person can collect it at the State Registration Unit you have applied. Usually the clerk, which has accepted your application, calls to inform that your Document is ready indicating the time range when you can come for your document. When collecting your DF Certificate, you or your entrusted person will need passport.

Cooperative Business Contract (CBC)

In the case of Comradely Dehkan Farm, a CBC needs to be prepared. Without signing this Contract, membership in DF cannot be acknowledged. Please be very attentive to the contract terms; it includes the following information:

- Number and surname, name and patronymic of each member;
- Rights and obligations on the head of DF agreed in the members' meeting;
- Rights and obligations of DF members;
- Procedure for withdrawal from membership;
- Procedure for accepting new members to DF;
- Properties contributed by DF members (with indication of confirming property documents) and sizes of their respective land on the land plot;
- Procedure for convening a meeting of members of DF;
- Procedure for dispute escalation;
- Pricing, sales and income distribution policy;
- Contract termination procedure.

The sample of CBC is available at the office of your local State Executive Authority.

End

**添付資料 16 ドナー機関との協力に関する
基本合意書(PEAK の例)**

**Memorandum of Understanding
on Cooperation for Entrepreneurship Development**

Dushanbe city

Date: Nov 29, 2021

This Memorandum of Understanding (hereinafter referred to as "MOU") is signed between the Business Incubation Project (hereinafter referred to as "BIP"), represented by Ms. Naomi Abe, Deputy Team Leader (hereinafter referred to as "BIP") and PEAK Enterprise and Innovation Programme in Tajikistan (hereinafter referred to as "PEAK"), represented by Ms. Sabohat Dustova, hereinafter jointly referred to as the "Parties" and individually as a "Party". The MOU states their mutual understanding on the terms and conditions for the cooperation between the Parties for the development of entrepreneurship.

The **Business Incubation Project (BIP)** supports entrepreneurs and micro and small enterprises (MSEs) in preparing their business plans and to strengthen through the steps of business planning their skills required to manage their businesses. BIP covers the following geographic areas: Vahdat, Rasht, Kulyab, Hamadoni. Vose, Khuroson, Asht, Kanibadam and Dushanbe.

The **PEAK Enterprise and Innovation Programme ("PEAK")** in Kyrgyzstan and Tajikistan is funded by UK aid from the Government of the United Kingdom and implemented by DAI in Kyrgyzstan and Tajikistan, with the aim to stimulate entrepreneurship and business innovation in the two countries through the provision of direct business development and advisory services to local startups and micro, small, and medium-sized enterprises (MSMEs).

1. Purpose

The purpose of this MOU is to create a framework for a collaborative relationship between the Parties to encourage and promote entrepreneurship development in Tajikistan based on the Parties' mutual benefits, equality, and reciprocity.

2. Basic principles

2-1 The Parties will fulfill the commitments determined in article 3. Commitments by the Parties below; however, this MOU shall be considered as a good faith agreement to pursue the purpose described above and is non-binding and not legally enforceable on either party hereto.

2-2 The conclusion of this MOU does not imply emergence of any financial or legal obligations on the Parties. It establishes only the general principles of cooperation between the Parties. Specific commitments, whenever applicable, will be established through the signing of separate agreements.

2-3 In relation to the MOU, neither Party shall act as an agent of the other without any written consent.

3. Commitments by the Parties

3-1 PEAK shall, within its authority and competence:

3.1.1. Introduce BIPs' Business Incubation Services, as stated in article 322, to entrepreneurs, startups and MSMEs associated with PEAK

3.1.2 Select the beneficiary(ies) and identify the required support.

3.1.3 Provide a venue for consultation or mentoring meetings where necessary.

3-2 BIP shall, within its authority and competence

3.2.1 Provide Business Incubation Services to startups, entrepreneurs and MSEs associated with PEAK:

1. Consulting services on business planning

Service: Entrepreneurs/MSEs will be supported by consultants assigned by BIP to prepare their business plan on their own.

Beneficiaries: Have a feasible business idea or be already running a business; Have basic knowledge of business; and Be willing to spend adequate time on preparation of a business plan.

Duration: Up to three months.

2. Mentoring for transferring knowledge and skills

Service: Provide advice and support the mentee in accomplishing the business tasks that need to be tackled.

Beneficiary: Be already running a business; Have basic knowledge of business; and Have a (preliminary) business plan prepared.

Duration: Up to one year.

3. Mentoring for sharing practical knowledge and experience

Service: Share mentor's (a businessperson) extensive business experience and practical knowledge with the mentee.

Beneficiary: Be already running a business or prepared to start a business; and Have a (preliminary) business plan prepared.

Duration: Up to one year.

3.2.2 Recommend to the financial institution potential entrepreneurs/MSEs who need financing and meet the requirements set by the financial institutions.

3.2.3 Organize entrepreneurs' business plan presentation sessions for financial institutions to select potential clients.

4. Non-Disclosure:

The terms of this LOI are confidential and not subject to disclosure. The parties shall take all necessary measures so that their employees and successors, without prior consent of the other party, do not inform third parties about the details of this LOI, except for PEAK's reporting obligation to its funder, UKaid and BIP's reporting obligations to its donor. At the same time, the measures taken should be no less significant than those that the party takes to preserve its own information of this kind.

5. General Provisions

5-1 Amendments: Either party may request changes to this MOU. Any changes, modifications, revisions or amendments to this LOI which are mutually agreed upon by and between the parties to this MOU shall be incorporated by written instrument and become effective when executed and signed by all parties to this MOU.

5-2 Entirety of Agreement: This MOU, consisting of two pages, represents the entire and integrated agreement between the parties and supersedes all prior negotiations, representations and agreements, whether written or oral.

6. Others

6-1 In addition to this MOU, the Parties may sign a program of activities for the development of cooperation between the Parties. If signed, the program will become an integral part of the MOU.

6-2 The Parties may discuss and define further directions or forms of mutually beneficial cooperation whenever the necessity arises.

7. Term

7-1 This MOU is valid for one (1) year from the date of signing by the Parties.

Business Incubation Project

阿部 直美

Name: **Naomi Abe**

Position: **Deputy Team Leader**

Address: _____

Tel No.: +992 93555 9040

Branch of DAI Europe Ltd in Tajikistan

Сабодат

Name: Sabohat Dustova

Position: Programme Operations Manager

Address: 21 Shotemur str., Dushanbe Tajikistan

Tel No.: +992 779995451

添付資料 17 標準作業手順書

添付資料 17.1 SIBI 会計方針

Approved.

_____, Director
State Institution “Formation and
Development of Entrepreneurship
in Tajikistan”

Accounting Policy of State Institution “Formation and Development of Entrepreneurship in Tajikistan”

(1) Background

According to the Law of the Republic of Tajikistan on Accounting and Financial Reporting (LAFR), an organization considered as an Enterprise of Public Interests¹ must maintain its accounting records and prepare its financial statements following the International Financial Reporting Standard (IFRS). According to the law, Enterprises of Public Interests is an organization having significant importance to the society, and the criteria for their significance to the public are determined by the Government of Tajikistan (GoT).

On the other hand, the GoT set private sector development as one of the essential development pillars in its National Development Strategy 2016-2030; it established State Institution “Formation and Development of Entrepreneurship in Tajikistan” (SIBI) to support development of micro, small and medium enterprises (MSMEs) by providing training, business incubation services and information of various areas related to business operations to entrepreneurs and MSMEs through the organization.

Based on the above, SIBI is an Enterprise of Public Interests; and therefore, its accounting function must be planned and organized in accordance with the IFRS, as well as the LAFR and other relevant regulations set by the GoT.

This document determines the accounting system of SIBI, and the basic methods and principles to be followed in performing its accounting tasks, in line with the LAFR and the IFRS. The details are the following.

(2) Accounting Principles

Accounting method:

SIBI adopts the accrual accounting. In the SIBI’s accounting, revenues will be recognized when invoices are issued for the services delivered to its customer entrepreneurs and MSMEs. In contrast, expenses are recognized when invoices are received from suppliers and service providers.

Bookkeeping method:

Accounting transactions will be recorded in the SIBI’s accounting books using the double-entry bookkeeping.

Inventory costing method:

The value of inventory materials used out will be estimated based on the First-in, First-out (FIFO) method. In the SIBI’s accounting, the prices of available materials and consumables purchased earlier will be applied to the materials and consumables being removed from the inventory accounts.

(3) Financial Statements and Reports

SIBI will prepare four types of financial statements: (1) Balance sheet, (2) Income statement, (3) Cash

¹ Russian term=>“Субъекты публичного интереса”

flow statement, and (4) Statement of changes in equity.

In addition to the above statements, SIBI also prepares the mandatory reports to be submitted to the Ministry of Finance, tax office, and social security agency as well as the Statistics Agency.

(4) Accounting System

Bookkeeping tool:

SIBI should conduct bookkeeping using an accounting software widely used in the Republic of Tajikistan. A uniform software should be introduced in all the divisions/units of SIBI so that the accounting data of the divisions/units can easily be consolidated.

The divisions/units must back up the data inputted into the software monthly, and print out the contents of the accounting books at the end of an accounting period and submit them together with their soft copies to the headquarters.

Chart of accounts:

The SIBI's chart of accounts will consist of main accounts and sub-accounts to be created within the following groups and categories:

Financial Statement	Group	Category
Balance sheet	Assets	Cash assets
		Receivables
		Allowance for doubtful accounts
		Stationery
		Office consumables
		Office tools
		Cleaning and sanitary materials
		Gasoline and lubricants
		Parts and components
		Other operating consumables
		Prepaid expenses and other current assets
		Properties and facilities
		Vehicles
		Facility equipment
		Office equipment
		Office appliance
		Furniture
		Investments and non-current receivables
	Other non-current assets	
	Accumulated depreciation and amortization	
Liabilities	Payables	
	Accrued expenses	
	Accrued taxes	
	Long-term debt	
	Other non-current liabilities	
Owners' equity	Owners' equity	
Income statement	Revenue	Operating revenues
		Non-operating revenues
	Expenses	Operating expenses
		Non-operating expenses

The main accounts will be managed with account numbers that consist of five-digit numerals while the sub-accounts with seven-digit numerals.

The main accounts are shown in “Attachment1: Chart of Accounts”. The chief accountant is authorized to create sub-accounts within the main accounts. Any modifications of the main accounts will be proposed by the chief accountant and become valid with the approval by the director of SIBI.

Accounting books:

General journal and general ledger are the compulsory accounting books for the SIBI’s accounting. The former is a chronological record of accounting transactions. In contrast, the latter is a book of accounts, with each of its accounts being a separate record of the transactions related to a certain category of the object (asset, liability, revenue, expense, etc.). A transaction affects two or more accounts. The general journal entry records the whole transaction in one place; then the relevant piece of the transaction is posted to the general ledger, in each of the accounts affected by the transaction.

The general journal and general ledger will be created and managed with the accounting software indicated in the section “Bookkeeping tool.” The chief accountant can create and use other auxiliary journals when necessary.

Source documents:

According to the LAFR, SIBI should standardize the formats of source documents to be used in its accounting. All the SIBI’s divisions/units must use the built-in forms of the accounting software indicated in the section “Bookkeeping tool” when preparing accounting source documents. If the built-in form for a mandatory source document² is not available in the software, the document should be prepared using the sample formats presented in “Attachment2: Guideline for Processing and Filing Source Documents”.

The source documents received from other organizations will be accepted in the formats they issued as long as the information required for the document is indicated.

The SIBI’s accounting staff must accept, process, and file accounting source documents following the instructions set forth in the SIBI’s guideline presented in “Attachment2: Guideline for Processing and Filing Source Documents”.

(5) Standard operating procedures

Accounting tasks in SIBI must be performed following the standard operating procedures (SOPs) presented in “Attachment3: SOPs of Accounting Tasks”.

The SOPs cover the procedures for implementing the most common tasks that include the following:

- Accounting of revenues
- Receiving payments
- Accounting of credit purchases
- Making payments
- Salary payment
- Material accounting

Positions of the actors are indicated as “Director,” “Chief Accountant,” “Accountant,” and “Cashier” in the SOPs. The actual actors in the headquarters and the division/units are shown in the table below:

No	Position names in the SOPs	Actors in SIBI	
		in the HQs	in the Divisions/Units
1	“Director”	Director of SIBI	Head of Divisions/Units
2	“Chief accountant”	Chief accountant of SIBI	Head of Divisions/Units
3	“Accountant”	Head of the Administration Unit	Specialist for finance and administrative tasks

² Any of the 14 source documents presented in “Attachment2: Guideline for Processing and Filing Source Documents”

4	"Cashier"	Senior specialist of the Administration Unit	Specialist for finance and administrative tasks
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SOPs will be prepared by the chief accountant and become valid with the approval by the director of SIBI. The accounting staff in all the divisions/units must follow the SOPs after the approval.

(6) Attachments

The documents attached to this document are the following:

- Attachment1: Chart of Accounts
- Attachment2: Guideline for Processing and Filing Source Documents
- Attachment3: SOPs of Accounting Tasks

The attachment documents become valid with the approval of this document, the accounting policy of SIBI.

添付資料 17.2 会計業務標準作業手順書

No	Position names in the SOPs	Actors in SIBI	
		in the HQs	in the Divisions/Units
1	"Director"	Director of SIBI	Head of Divisions/Units
2	"Chief accountant"	Chief accountant of SIBI	Head of Divisions/Units
3	"Accountant"	Head of the Administration Unit	Specialist for finance and administrative tasks
4	"Cashier"	Senior specialist of the Administration Unit	Specialist for finance and administrative tasks

SOPs for Accounting of Revenues

A) Procedures for Recording Sales

No	Steps	Person in charge	Reference documents
1	Collect the documents related to the services provided	Accountant	(1) Contract (2) Reports on the provided service (3) Other documents related to previous payments
2	Check the payment conditions and payment history, and verify the details of the service provided, the amount of payment to be invoiced and the due date of the payment.	Accountant	Same as above
3	Prepare invoice and submit the invoice to the chief accountant	Accountant	
4	Verify the details, sign the invoice and submit the invoice to the director for approval	Chief accountant	
5	Verify, sign/stamp, and return the invoice to the accountant	Director	
6	Copy the invoice and transfer the original invoice to the Marketing and Business Plan Development Unit	Accountant	
7	Send the original invoice to the customer	Specialist of Marketing and Business Plan Development Unit	
8	Post the transaction (Revenue and Receivable) into the accounting software	Accountant	
9	Register and file the copy of the invoice	Accountant	Guideline for Processing and Filing Source Documents

B) Procedures for Collecting Revenues

No	Steps	Person in charge	Reference documents
1	Check the payment status of the receivables and invoices issued by SIBI and identify overdue invoices	Accountant	(1) Accounts Receivables in the general ledger (2) Invoices issued
2	Inform the Marketing and Business Plan Development Unit about the overdue invoices	Accountant	
3	Contact the customer who has not paid the amount invoiced	Senior specialist of Marketing and Business Plan Development Unit	
4	Receive the payment following the instructions of the <u>SOPs for Receiving Payments</u>	Person indicated in the SOP for Receiving Payments	SOP for Receiving Payments

SOPs for Receiving Payments

A) Procedures for Receiving Payments in Cheque

No	Steps	Person in charge	Reference documents
1	Receive a cheque and verify the information on the cheque	Accountant	Copy of the invoice sent to the customer
2	Prepare the payment receipt	Accountant	
3	Copy the payment receipt and send the original to the payer	Accountant	
4	Post the transaction (Receivable and Cash in transit) into the accounting software	Accountant	
5	Register and file the copy of the payment receipt	Accountant	Guideline for Processing and Filing Source Documents
6	Transfer the cheque to the chief accountant	Accountant	
7	Verify the information on the cheque and the transaction posted into the accounting software	Chief accountant	
8	Copy the cheque, and register and file the copy	Chief accountant	Guideline for Processing and Filing Source Documents
9	Cash the cheque(s) at the bank and receive the statement of cashing issued by the bank	Chief accountant	
10	Verify and register the statement of cashing and transfer the statement to the accountant (if cashing fails or the cheque is rejected, proceed to Step-13)	Chief accountant	
11	Post the transaction (Cash in transit and Current account [Bank account]) into the accounting software, and return the statement of cashing to the chief accountant	Accountant	
12	Verify the information on the transaction posted into the accounting software and file the statement of cashing	Chief accountant	Guideline for Processing and Filing Source Documents
13	(If cheques are rejected) inform the client about the rejection and reflect the rejected cheques in the relevant accounts	Accountant	

B) Procedures for Receiving Payments in Cash

No	Steps	Person in charge	Reference documents
1	Prepare, register and transfer the payment receipt to the cashier	Accountant	
2	Copy the payment receipt and prepare the petty cash receipt	Cashier	
3	Make the payment in cash, obtain the signature of the payer on the petty cash receipt, and hand over the original payment receipt to the payer	Cashier	
4	Fill the transaction on the cashbook, and register and file the petty cash receipt	Cashier	(1) Petty cash receipt (2) Guideline for Processing and Filing Source Documents
5	Return the copy of the payment receipt to the accountant	Cashier	
6	Post the transaction (Receivable and Petty cash) into the accounting software and file the copy of the payment receipt	Accountant	(1) Copy of the payment receipt (2) Guideline for Processing and Filing Source Documents

C) Procedures for Receiving Payments through Bank Transfer

No	Steps	Person in charge	Reference documents
1	Obtain a copy of the bank transfer slip from the customer and verify the accurateness of the information	Accountant	Copy of the invoice sent to the customer
2	Prepare and copy the payment receipt, and transfer the original to the customer	Accountant	
3	Post the transaction (Receivable and Current account [Bank account]) into the accounting software, and register and file the copy of the payment receipt	Accountant	
4	Transfer the copy of the bank transfer slip to the chief accountant	Accountant	
5	Obtain the bank statement from the bank and verify the amount transferred into the account	Chief accountant	(1) Copy of the Invoice sent to the customer (2) Copy of the bank transfer slip (received from the customer) (3) Bank statement
6	Register and file the copy of the bank transfer slip (received from the customer) and the bank statement.	Chief accountant	Guideline for Processing and Filing Source Documents

SOPs for Accounting of Credit Purchases

A) Procedures for recording credit purchases

No	Steps	Person in charge	Reference documents
1	Receive invoice from the supplier or the service provider	Accountant	
2	Collect the placed order and the <i>Record of Receipt and Inspection of Purchased Goods</i> (RRIPG) related to the purchase.	Accountant	
3	Verify the payment details on the invoice and compare them with the information on the documents related to the purchase	Accountant	(1) Placed order (2) RRIPG
4	Verify the status of the payment from the accounting records	Accountant	Previous transactions in the relevant accounts of payables
5	Post the transaction (Payable and Asset/Expense) into the accounting software, and register and file the invoice	Accountant	Guideline for Processing and Filing Source Documents

B) Procedures for paying for credit purchases

No	Steps	Person in charge	Reference documents
1	Check the payables as well as the invoices received from suppliers/service providers and their due dates	Accountant	(1) Balances of accounts of payables (2) Invoices received
2	Prepare a payment order and submit it with the relevant invoice to the Chief accountant	Accountant	Invoice received
3	Verify the contents, select the method of payment on the payment order, and sign and submit it to the Director	Chief accountant	
4	Verify the details and approve the payment by signing the payment order	Director	
5	Make payments following the instructions of the <u>SOP for Making Payments</u>	Person indicated in the SOP for Making Payments	

SOPs for Making Payments

A) Procedures for Making Payments in Cheque

No	Steps	Person in charge	Reference documents
1	Prepare a payment order and submit it with a copy of the relevant invoice to the Chief accountant	Accountant	Invoice received
2	Verify the contents, indicate "Cheque" for the method of payment and sign the payment order	Chief accountant	Invoice received
3	Write and sign a cheque, and submit the cheque with the prepared payment order to the Director	Chief accountant	(1) Invoice received (2) Payment order
4	Verify the details and approve the payment by signing the payment order and the cheque	Director	Invoice received
5	Transfer the signed cheque and the payment order to the accountant	Director	
6	Double check the payment details on the invoice, payment order and the cheque	Accountant	
7	Copy the cheque, hand over the original cheque to the supplier/service provider and receive the payment receipt issued by the supplier/service provider	Accountant	
8	Post the transaction (Payable and Cash in transit) into the accounting software, register and file the payment receipt, and transfer the payment order and the copy of the cheque to the chief accountant	Accountant	Guideline for Processing and Filing Source Documents
9	Register and file the payment order and the copy of the cheque	Chief accountant	Guideline for Processing and Filing Source Documents

B) Procedures for Making Payments in Cash

No	Steps	Person in charge	Reference documents
1	Prepare a payment order and submit it with the relevant invoice to the Chief accountant	Accountant	Invoice received
2	Verify the contents, indicate "Cash" for the method of payment and sign the payment order, and submit it with the invoice to the Director	Chief accountant	Invoice received
3	Verify the details, approve the payment by signing the payment order, and return the payment order and the invoice to the chief accountant	Director	Invoice received
4	Prepare and sign a cash voucher, and transfer it with the payment order and the invoice to the cashier	Chief accountant	(1) Invoice received (2) Payment order
5	Double check the payment details on the invoice, payment order and cash voucher	Cashier	
6	Make payments to the supplier/service provider in exchange for the payment receipt prepared by the supplier/service provider	Cashier	
7	Obtain signature of the supplier/service provider on the cash voucher	Cashier	
8	Fill the transaction on the cashbook, and register and file the payment order and cash voucher	Cashier	(1) Cash voucher (2) Guideline for Processing and Filing Source Documents
9	Transfer the payment receipt issued by the supplier/service provider ^[1] and the invoice to the accountant	Cashier	
10	Post the transaction (Payable and Petty cash) into the accounting software, and register and file the payment receipt	Accountant	Guideline for Processing and Filing Source Documents

[1] If the recipient cannot provide a payment receipt, a copy of the cash voucher should be transferred to the accountant.

C) Procedures for Making Payments through Bank Transfer

No	Steps	Person in charge	Reference documents
1	Prepare a payment order and submit it with the relevant invoice to the Chief accountant	Accountant	Invoice received
2	Verify the contents, indicate "Bank Transfer" for the method of payment and sign the payment order	Chief accountant	Invoice received
3	Fill the transfer slip form (issued by the bank), and submit it with the invoice and the prepared payment order to the Director	Chief accountant	(1) Invoice received (2) Payment order
4	Verify the details and approve the payment by signing the payment order and the bank transfer slip	Director	Invoice received
5	Return the set of the documents the chief accountant	Director	
6	Submit the transfer slip at the bank and make the bank transfer	Chief accountant	
7	Obtain the transfer slip processed by the bank, and copy the slip	Chief accountant	
8	Register and file the payment order and the original transfer slip, and transfer the copy of the transfer slip to accountant	Chief accountant	Guideline for Processing and Filing Source Documents
9	Hand over the copy of the transfer slip to the supplier/service provider and obtain the payment receipt	Accountant	
10	Verify the payment receipt, post the transaction (Payable and Current account [Bank account]) into the accounting software, and register and file the payment receipt	Accountant	Guideline for Processing and Filing Source Documents

SOPs for Salary Payment

A) Procedures for Paying Salary Advances

No	Steps	Person in charge	Reference documents
1	Fill the format of record of salary advance and prepare the payment order for the advance payments	Accountant	Decisions by the management on the payable salary amounts to the employees
2	Submit the filled record of salary advance and prepared payment order to the chief accountant	Accountant	
3	Verify the contents of the documents, and sign and submit them to the director	Chief accountant	
4	Verify the estimated salary advance, sign the payment order, and transfer the documents to the cashier	Director	
5	Prepare cash vouchers, pay the salary advance to the employees and get their signatures on the cash vouchers	Cashier	
6	Record the transaction on the cashbook, and register and file the payment order and cash vouchers	Cashier	(1) Cash vouchers (2) Guideline for Processing and Filing Source Documents
7	Fill the paid dates on the record of salary advance and transfer it to the accountant	Cashier	Cash vouchers
8	Post the transaction (Petty cash and Prepaid expense [Salary]) into the accounting software, and register and file the record of salary advance	Accountant	(1) Record of salary advance with dates of the payment (2) Guideline for Processing and Filing Source Documents

B) Procedures for Paying Salaries

No	Steps	Person in charge	Reference documents
1	Collect time cards of the employees and record of salary advance paid to the employees	Accountant	
2	Prepare the salary slips for all the employees (estimate the payable salary, personal income taxes and social security contributions), the salary statement and the payment order, and transfer them to the chief accountant	Accountant	(1) Salary matrix (2) Time cards (3) Record of the salary advance (4) Laws on labor, tax and social security
3	Sign the salary statement and each salary slip after verifying their contents	Chief accountant	
4	Submit the payment order and the salary statement to the director	Chief accountant	
5	Verify and sign the payment order and salary statement, and return them to the chief accountant	Director	
6	Transfer the salary slips, payment order and salary statement to the cashier	Chief accountant	
7	Copy salary slips, pay salaries to the employees, hand over the original salary slips to the employees, and get their signatures on the copy of the salary slips	Cashier	

8	Record the transactions on the cash book, and register and file the payment order and the copies of the salary slips	Cashier	Guideline for Processing and Filing Source Documents
9	Record the paid dates on the salary statement and transfer it to the accountant	Cashier	
10	Post the transaction (Prepaid expense [Salary], Payable [taxes and social security contributions], Petty cash, Salary expense, and Social security expense) into the accounting software, and register and file the salary statement	Accountant	(1) Salary statement with dates of the payment (2) Guideline for Processing and Filing Source Documents
11	Prepare reports and declarations of payable personal income taxes and social security contributions in accordance with the relevant laws and regulations as well as the payment order for the payable taxes and social security contributions, and submit them to the chief accountant	Accountant	Salary statement
12	Verify the reports and declarations, and the payment order, and determine the payment method	Chief accountant	
13	Pay the taxes and social security contributions based on the selected payment method (follow the SOPs for Making Payment)	Person indicated in the SOP for Making Payments	

SOPs for Material Accounting

A) Procedures for Accounting of Added Assets

No	Steps	Person in charge	Reference documents
1	Collect the Record of Receipt and Inspection of Purchased Goods (RRIPG) after completion of every procurement	Accountant	
2	Identify the category, type and account for each accepted items on the RRIPG from the Chart of Accounts	Accountant	The chart of accounts
3	Create an inventory record for each item	Accountant	
4	Fill the date, unit price, received quantity and the serial No of RRIPG on the inventory record of each item	Accountant	
5	Post the transaction (Payable and Asset) into the accounting software	Accountant	Inventory record filled
6	Register and file the RRIPG	Accountant	Guideline for Processing and Filing Source Documents
7	(at the end of each month) Transfer the ending balance of each inventory record to the Consolidated Inventory Record	Accountant	

B) Procedures for Accounting of Used Consumables

No	Steps	Person in charge	Reference documents
1	Fill the format of request for consumable materials and submit to the accountant	Employees	
2	Submit the filled request for consumable materials to the chief accountant	Accountant	
3	Verify the contents of the request of consumable materials, sign the request and submit it to the director	Chief accountant	
4	Verify the contents of the request of consumable materials and sign the request, and transfer the signed request to the accountant	Director	
5	Transfer the requested materials, fill the information of the transferred materials on the request of the consumable materials, and obtain the signature of the recipient	Accountant	
6	Fill the information of the transferred materials on the respective inventory records	Accountant	
7	Post the transaction (Asset and Expense [material]) into the accounting software, and register and file the request of consumable materials	Accountant	(1) Inventory records updated (2) Guideline for Processing and Filing Source Documents
8	(at the end of each month) Transfer the ending balance of each inventory record to the Consolidated Inventory Record	Accountant	

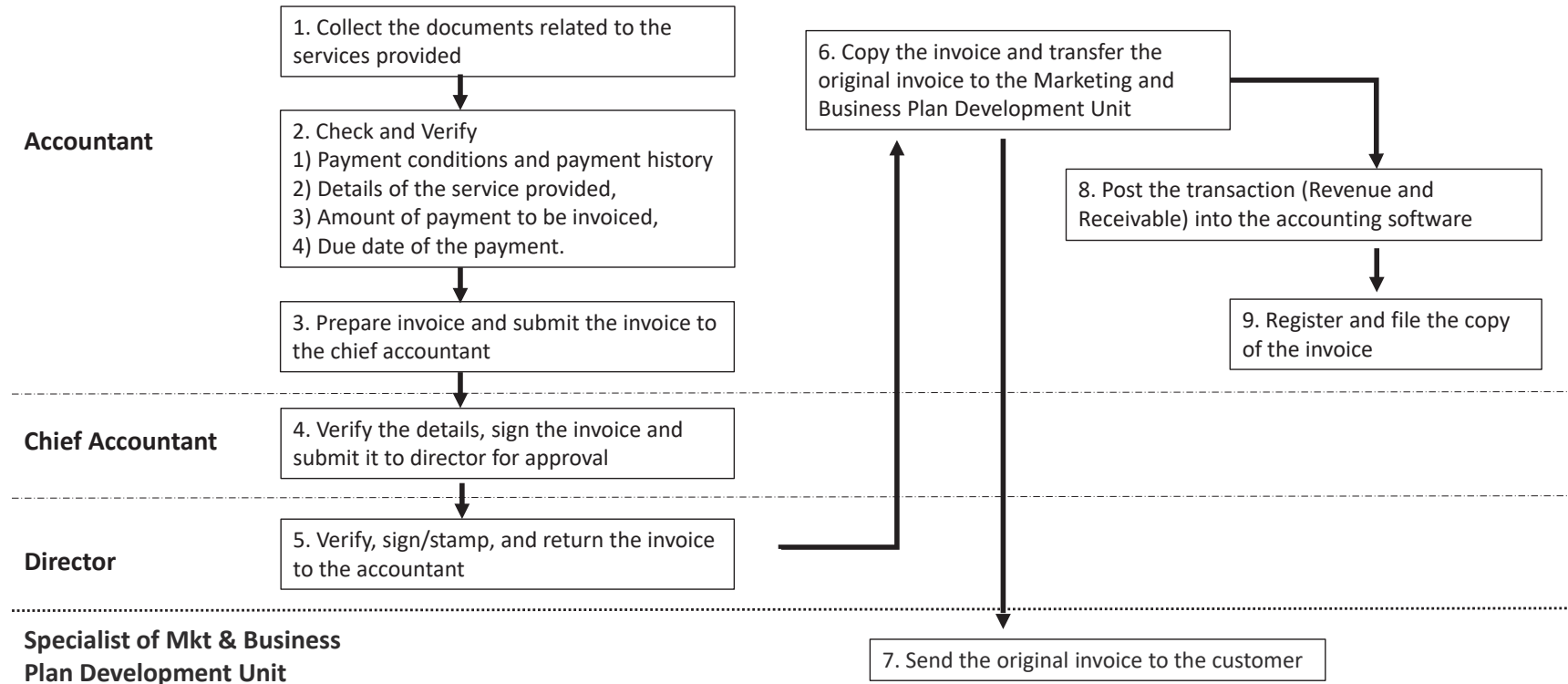
添付資料 17.3 会計業務標準作業手順フローチャート

Actors

No	Position names in the SOPs	Actors in SIBI	
		in the HQs	in the Divisions/Units
1	"Director"	Director of SIBI	Head of Divisions/Units
2	"Chief accountant"	Chief accountant of SIBI	Head of Divisions/Units
3	"Accountant"	Head of the Administration Unit	Specialist for finance and administrative tasks
4	"Cashier"	Senior specialist of the Administration Unit	Specialist for finance and administrative tasks

SOPs for Accounting of Revenues

A) Procedures for Recording Sales



SOP for Accounting of Revenues

B) Procedures for Collecting Revenues

Accountant

1. Check the payment status of the receivables and invoices issued by SIBI and identify overdue invoices



2. Inform the Marketing and Business Plan Development Unit about the overdue invoices



Senior specialist of Marketing and Business Plan Development Unit

3. Contact the customer who has not paid the amount invoiced

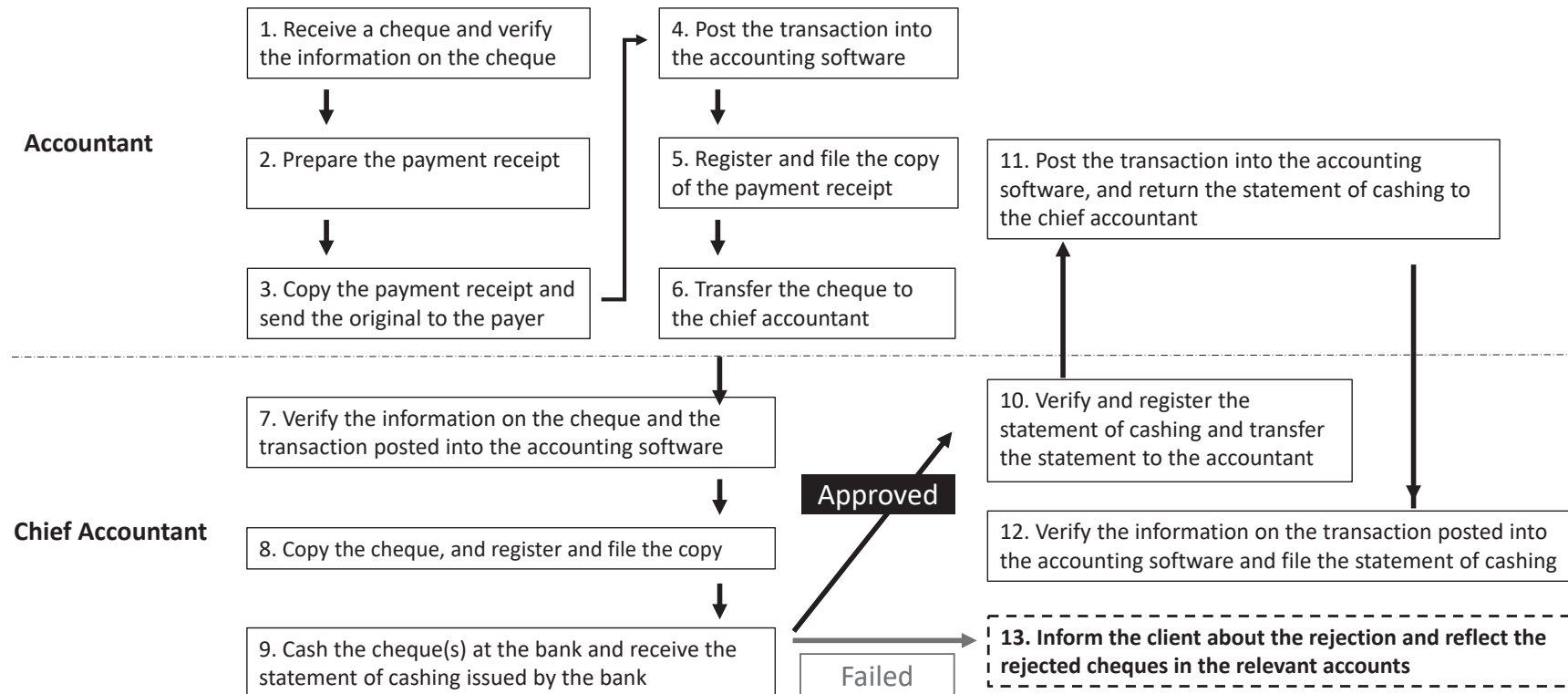


Person indicated in the SOP for Receiving Payments

4. Receive the payment following the instructions of the **SOPs for Receiving Payments**

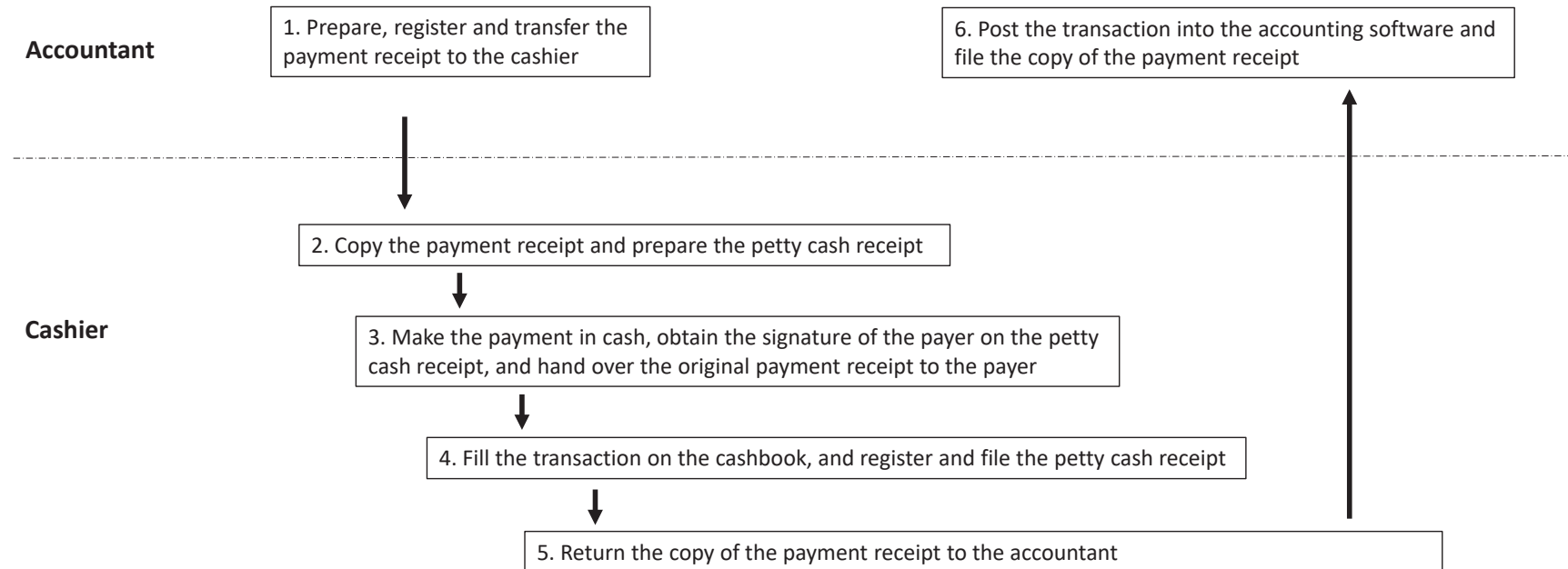
SOP for Receiving Payments

A) Procedures for Receiving Payments in Cheque



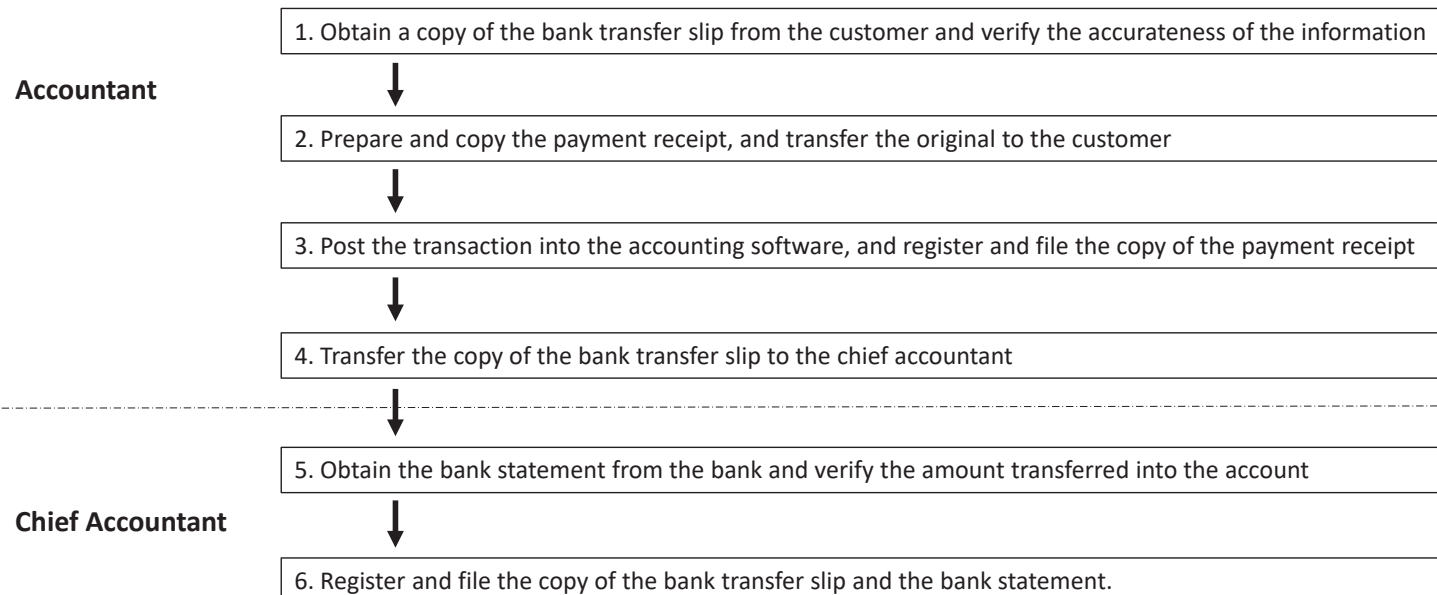
SOP for Receiving Payments

B) Procedures for Receiving Payments in Cash



SOP for Receiving Payments

C) Procedures for Receiving Payments through Bank Transfer



SOP for Accounting of Credit Purchases

A) Procedures for recording credit purchases

Accountant

1. Receive invoice from the supplier or the service provider



2. Collect 1) placed order, 2) Record of Receipt and Inspection of Purchased Goods (RRIPG) related to the purchase.



3-1. Verify the payment details on the invoice
3-2. Compare them with the information on the documents related to the purchase



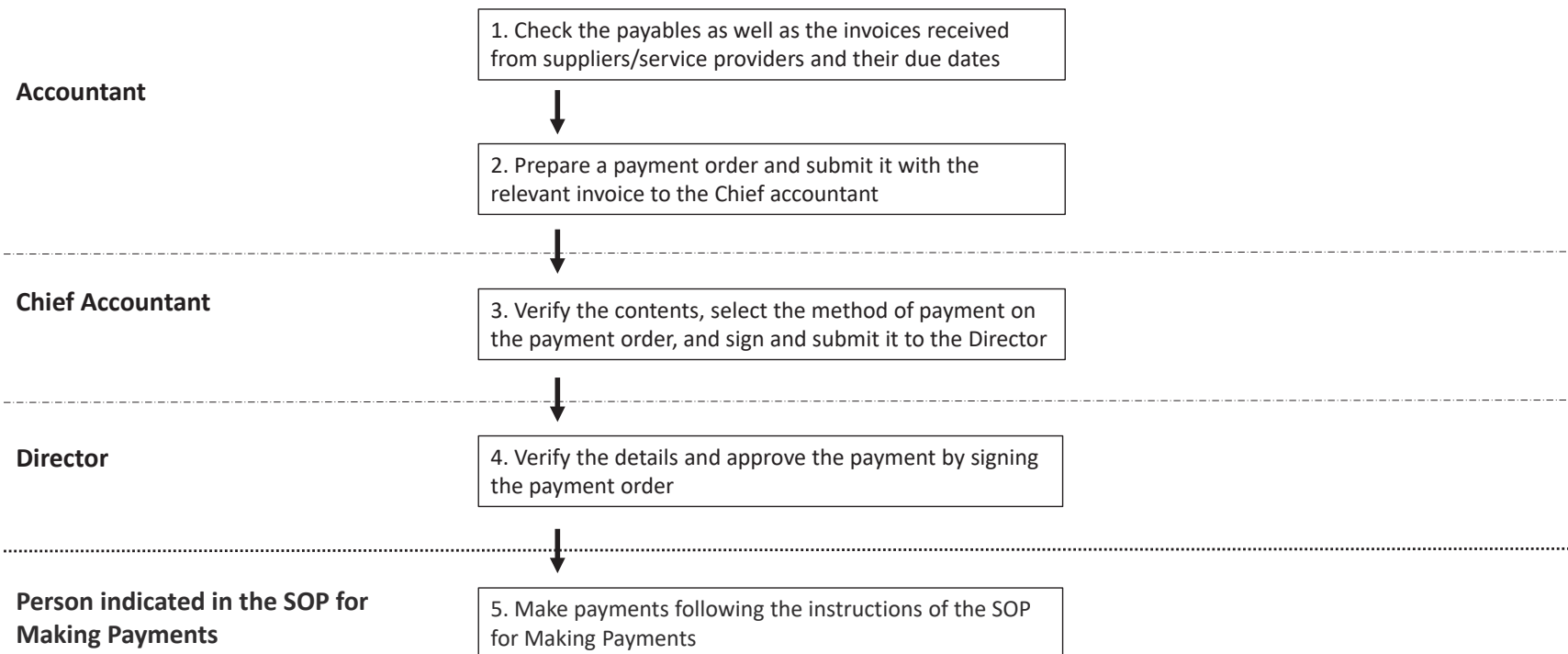
4. Verify the status of the payment from the accounting records



5. Post the transaction into the accounting software, and register and file the invoice

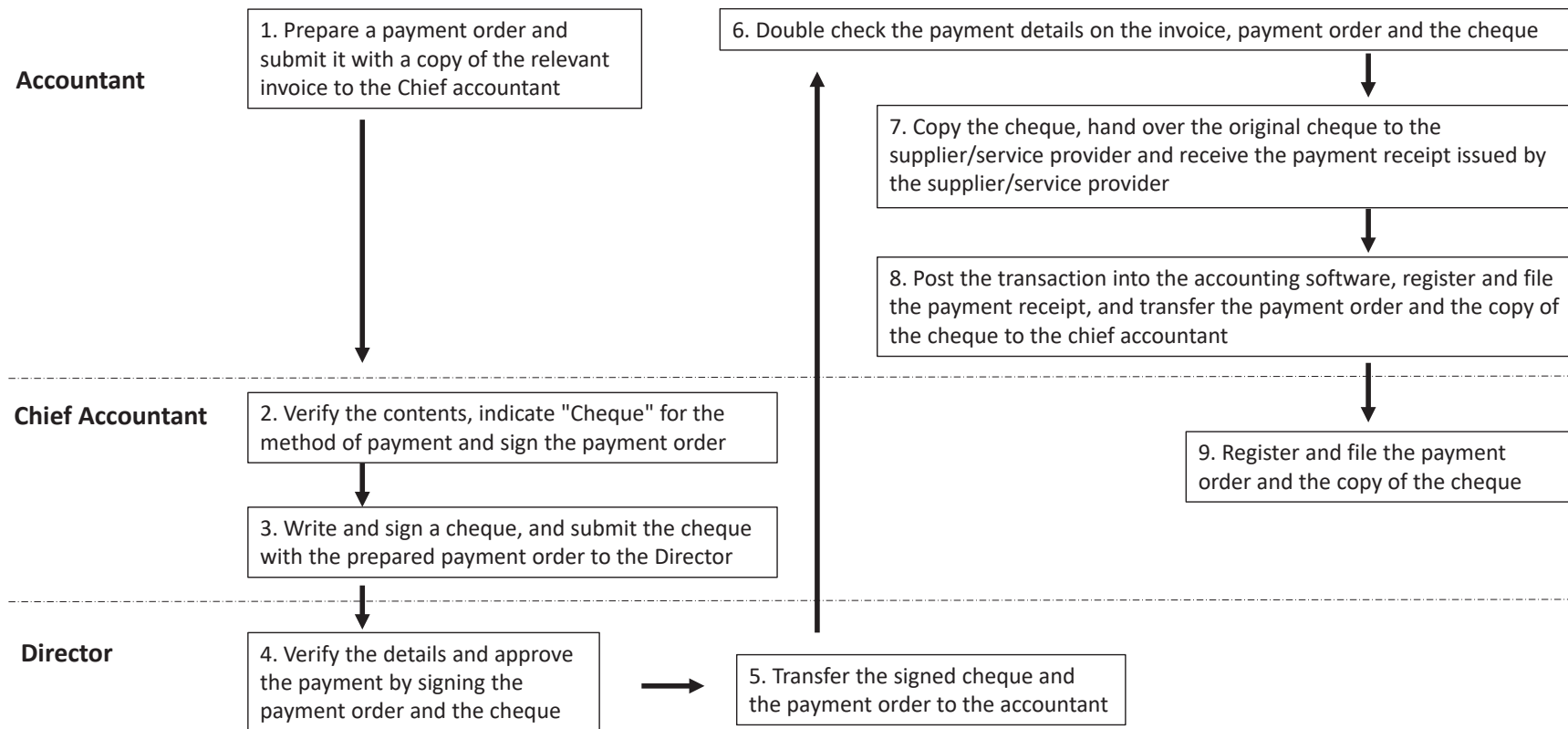
SOP for Accounting of Credit Purchases

B) Procedures for paying for credit purchases



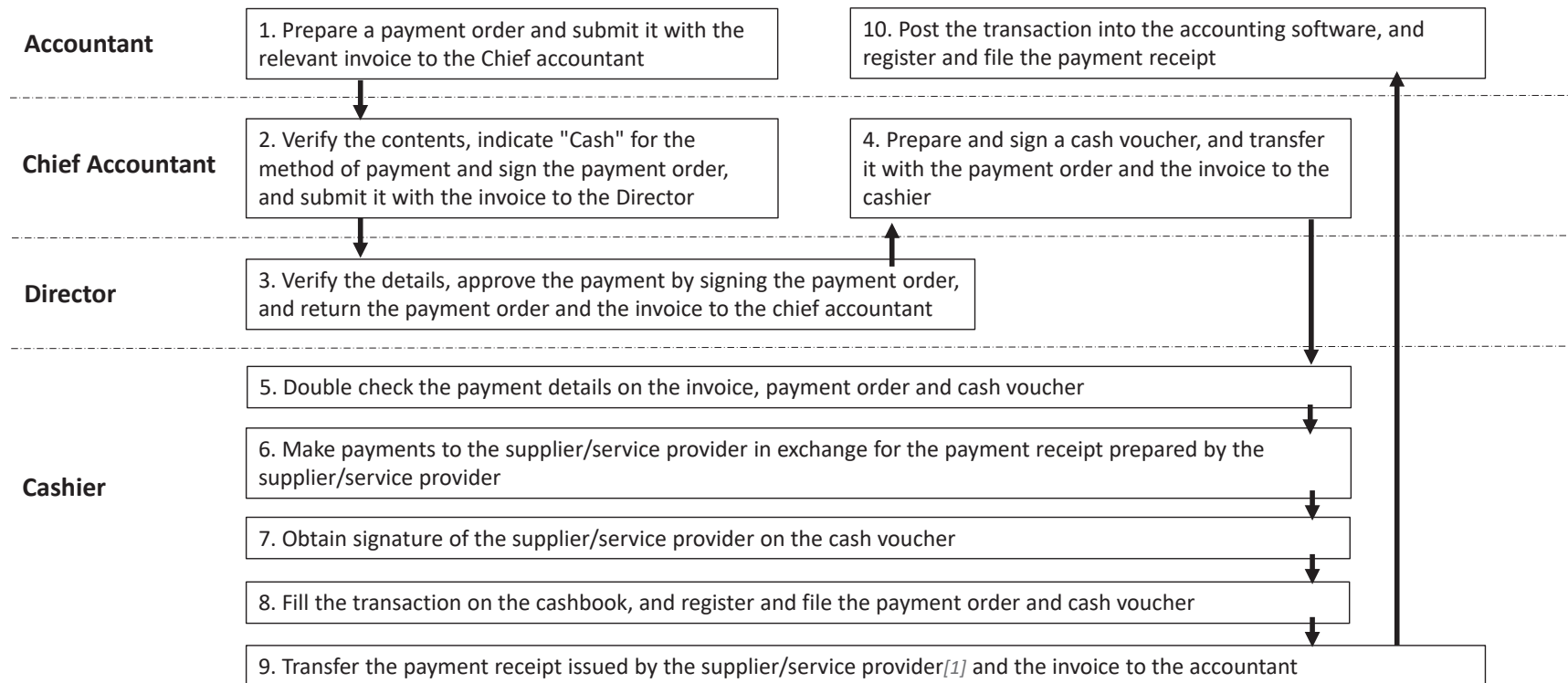
SOP for Making Payments

A) Procedures for Making Payments in Cheque



SOP for Making Payments

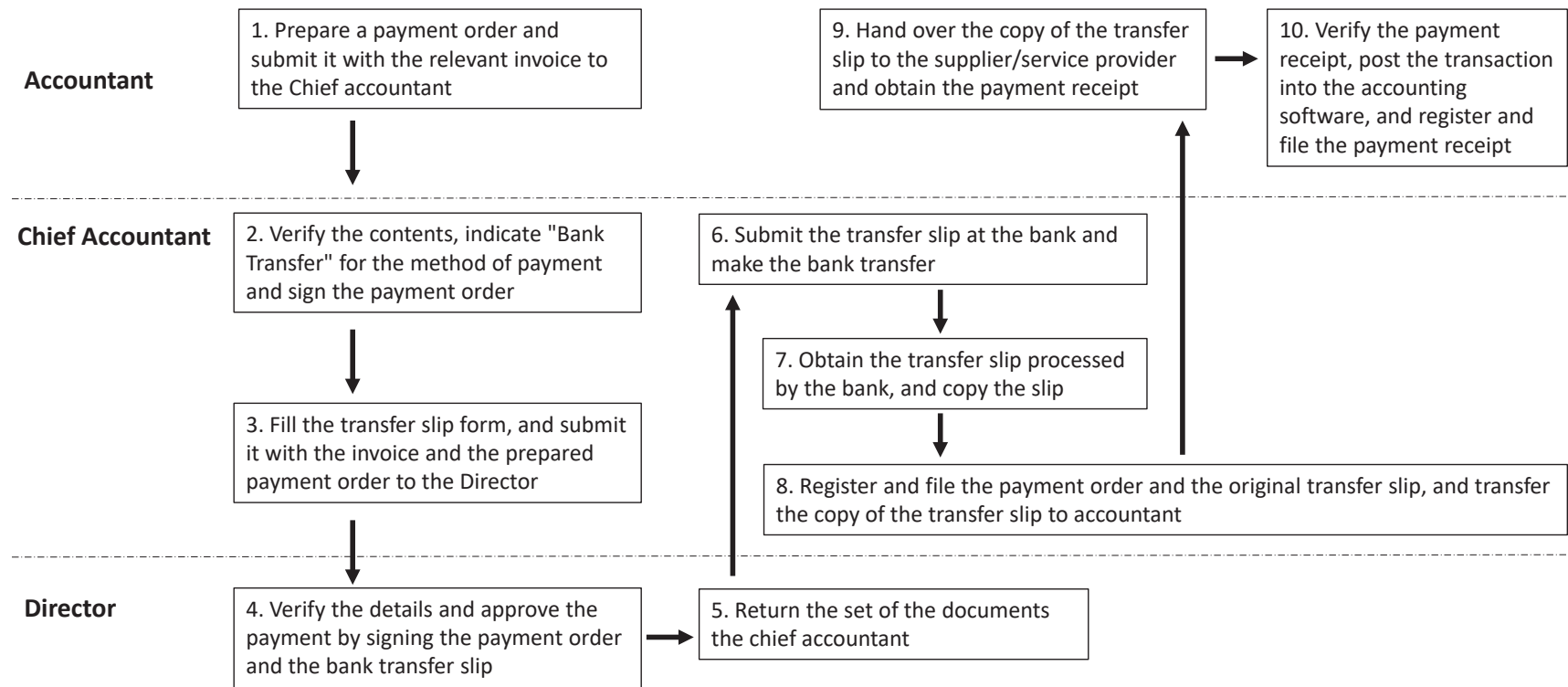
B) Procedures for Making Payments in Cash



[1] If the recipient cannot provide a payment receipt, a copy of the cash voucher should be transferred to the accountant.

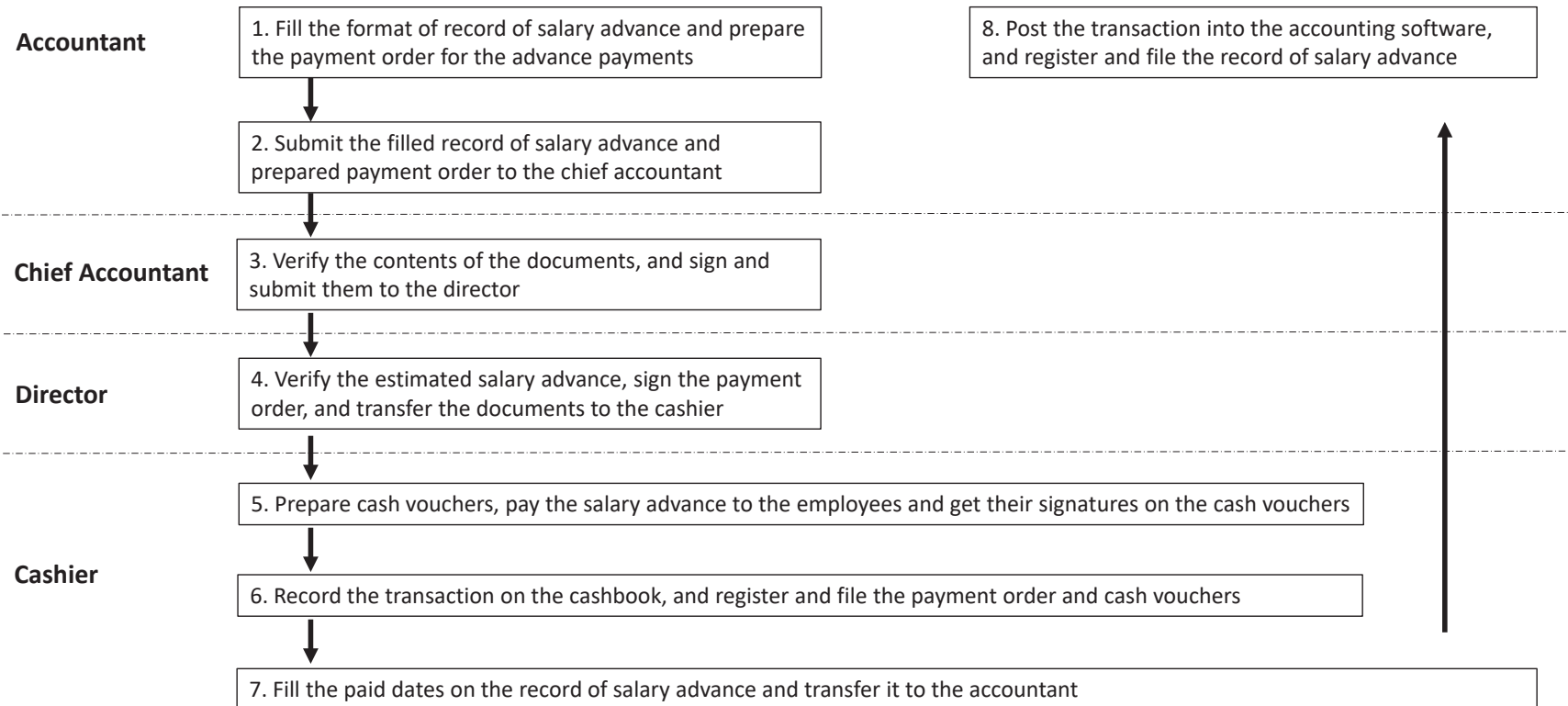
SOP for Making Payments

C) Procedures for Making Payments through Bank Transfer



SOP for Salary Payment

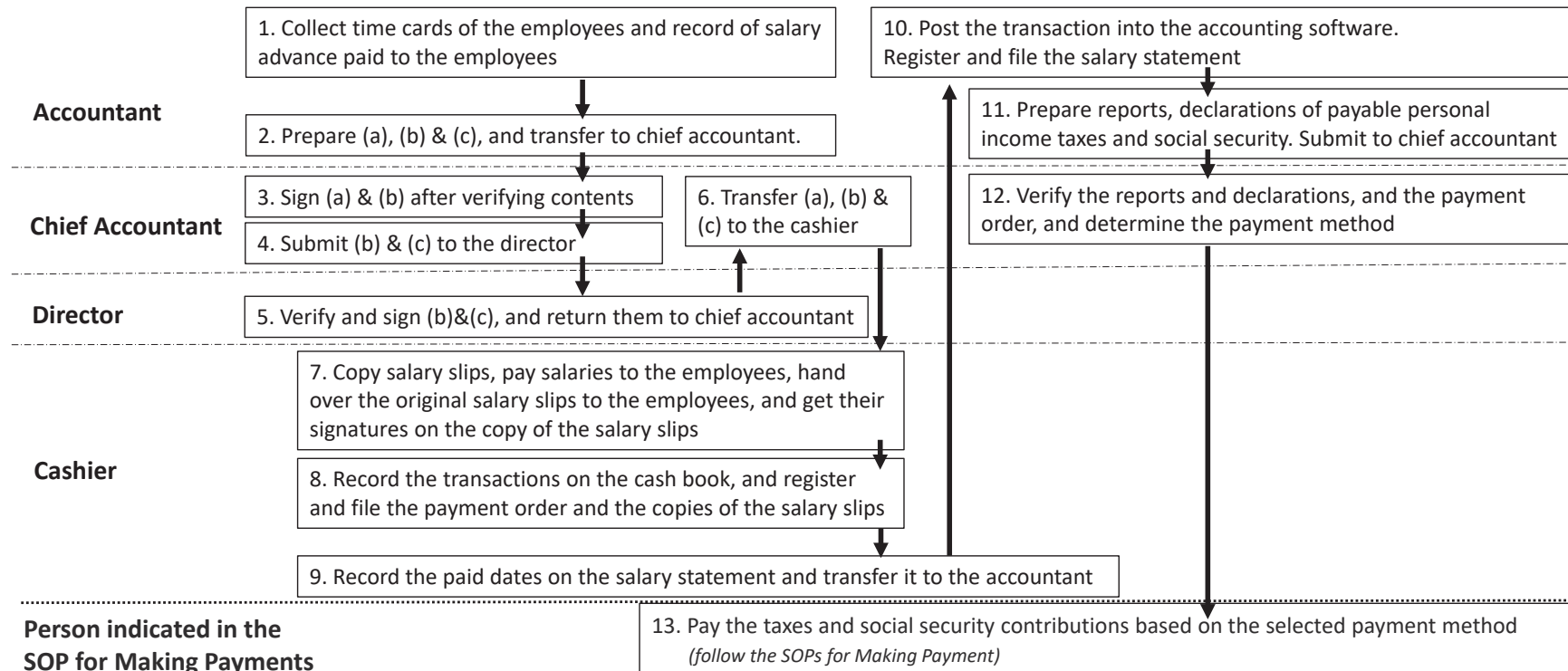
A) Procedures for Paying Salary Advances



SOP for Salary Payment

B) Procedures for Paying Salaries

(a) = salary slips, (b) = salary statement, (c) = payment order



SOP for Material Accounting

A) Procedures for Accounting of Added Assets

Accountant

1. Collect the Record of Receipt and Inspection of Purchased Goods (RRIPG) after completion of every procurement



2. Identify the category, type and account for each accepted items on the RRIPG from the Chart of Accounts



3. Create an inventory record for each item



4. Fill the date, unit price, received quantity and the serial No of RRIPG on the inventory record of each item



5. Post the transaction into the accounting software



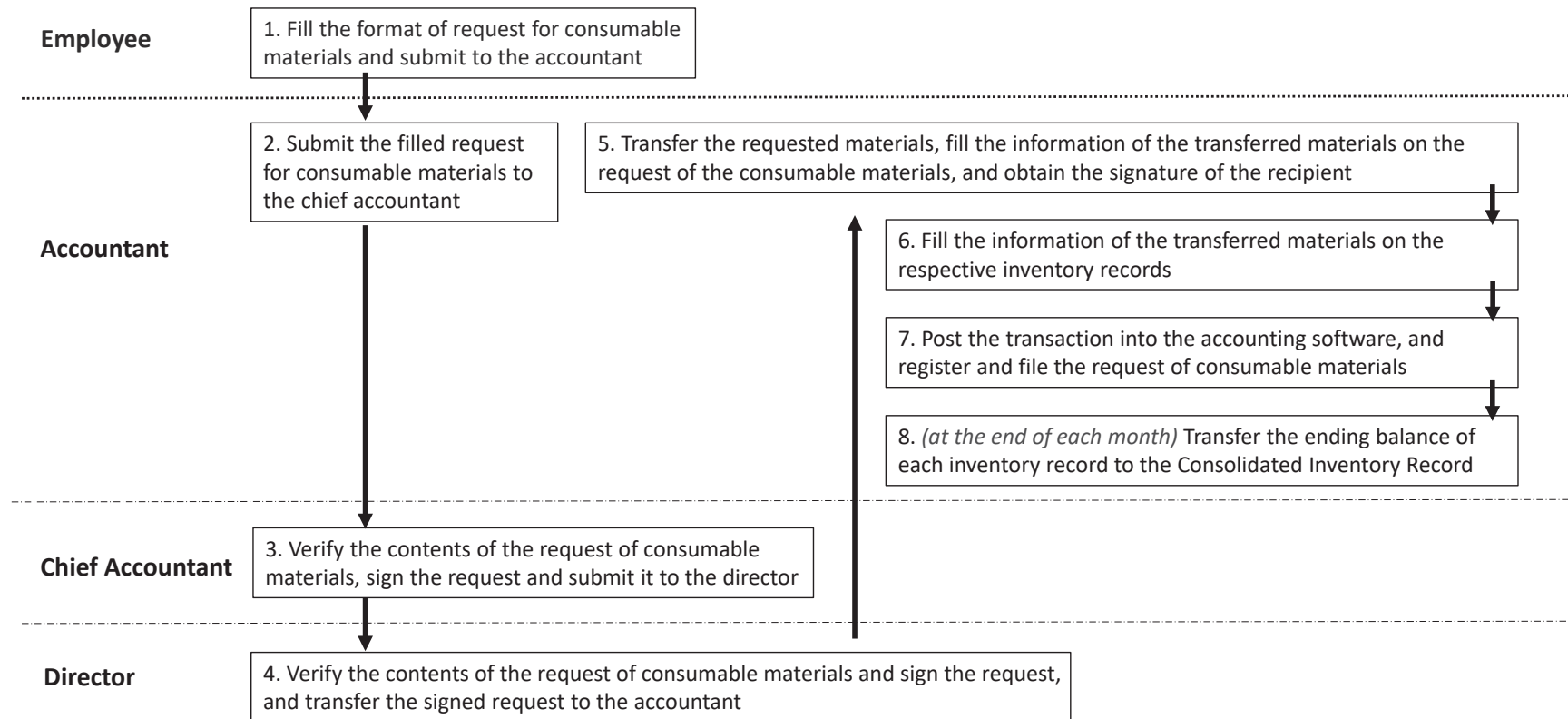
6. Register and file the RRIPG



7. *(at the end of each month)* Transfer the ending balance of each inventory record to the Consolidated Inventory Record

SOP for Material Accounting

B) Procedures for Accounting of Used Consumables



添付資料 17.4 SIBI 出張規定

SIBI Travel policy

1 Scope

This policy applies to SIBI's all employees. In this policy, 'travel' refers to a business trip to a different city/district/country than the one where the employee's office of residence is located.

This policy is not applied to traveling to and from the office on a daily basis for work.

2 Travel Allowances

SIBI employees may need to travel for official purposes. Official travels include:

- Meet with clients or partners;
- Attend events, like conferences, where you will represent SIBI; Visit SIBI's offices in other locations; and
- Conduct research / training or give talks/ presentations on behalf of SIBI.

For these travels, SIBI will pay the allowances to cover the expenses for transportation, accommodation and meal during the business trip. SIBI will cover the actual expenses upon the presentation of the valid receipt after the travel. Please refer to the attached decree "postanovleniem_prt_2015-38" (Appendix 1) and "postanovleniem_prt_2008-531 " (Appendix 2) for the detailed rules and amounts to be applied.

All official travels require a prior approval of SIBI management following SOP for the approval of travel request and expenses. In order for an SIBI employee to receive an advance for a travel, he/she principally needs to submit a travel advance request to the accounting officer (or chief accounting officer) 5 business days prior to his/her travel, after obtaining an approval for his/her travel from the Director. Should he/she fail to submit a travel advance request in time, he/she will have to pay expenses first from his/her pocket and then have them reimbursed after the travel (or during the travel).

It should be noted that in the cases of overseas travels a prior approval from the State Investment Committee and State Property Management of Tajikistan and/or the Presidential Office of Tajikistan may be additionally required.

Should an external entity such as a client, local government, NGO or donor agency directly pay travel expenses to an SIBI employee, SIBI will pay only the balance (if any).

3 Legal/ medical expenses

If an SIBI employee travels to a country that requires a visa or other documentations to enter, SIBI will cover all relevant expenses (excluding expenses for issuing a passport), including vaccinations and medical examinations when required by the destination country. Travel insurance will be compulsory for an international travel, of which the premium will be covered by SIBI.

4 Transportation expenses

SIBI will, in principle, cover the transportation expenses when an employee is traveling outside the city of his/her duty station.

Upon requesting an approval for an official travel following the SOP, an SIBI employee is required to propose the most reasonable means of transport. Reservation should be made early enough so that the most economical flight can be secured. When traveling by air, an SIBI employee will be given an economy class plane ticket. The Director can travel in business class. Should an SIBI employee travel by another means of transportation (such as a train and bus), he/she will travel in a standard seat. The Director can travel in premium class. Excess luggage will be compensated only when the Director approves.

The utilization of a public transportation is recommended when an SIBI employee moves between his/her accommodation and the meeting places. A taxi can also be used (prior written (e-mail) consent with the chief accounting officer or the Director is needed). When taxi is used by SIBI' employee, he/she should obtain a paycheck or an appropriate receipt signed by the taxi driver with attached copies of his driving license and/or the patent. When deemed economical and reasonable, use of own vehicle or rent-a-car can be justified; expenses for gas, toll and parking can be claimed.

5 Settlement of travel allowances and transportation

After the travel, travel allowances (and the balance) are settled upon the submission of a travel expense summary to SIBI's accounting officer; under normal circumstances, the travel expense summary needs to be submitted to his/her supervisor within 5 business days after the travel. Should an SIBI employee fail to submit a travel expense summary, travel allowances will be deducted from his/her salary when an advance was made, or will not be reimbursed when no advance was made.

Transportation expenses are settled or reimbursed upon the submission of appropriate receipts along with a travel expense summary. It should be noted that a receipt that does not carry necessary information as an accounting source document (see SIBI accounting manual for details) may be rejected.

6 Submission of a travel report

Within 5 business days after the travel, an SIBI employee must submit a travel report to his/her supervisor.

7 Weekend and holiday

When you go on a business trip on a weekend or a holiday, you are entitled to a substitute holiday. Please find details on SIBI employee's handbook.

8 Reference

Please follow SOP for the approval of travel request and expenses (including advances and transportation) for a business trip.

You need to fill the attached form before and after your travel. Detailed SOP and samples are also included.

添付資料 17.5 出張申請書

Submission Date : 08-Dec-19

Travel Plan and Budget

* Please submit this form with approved email/memo from the person in charge (ex. Director)

* When the travel duration exceeds 5 days, please use multiple sheets

Section and Position	Accounting	Name & Sign	John, Smith <i>John, Smith</i>
Travel Period	01-Jan-20 ~ 02-Jan-20	Number of days	2 days
Destination (City/Company)	City XYZ	Travel Objective	Give a speech at company XYZ
		Email	john.s@xxx.com

#	Date	From	To	Stay At	Activity
Day1	01-Jan-20	Dushanbe	City XYZ	City XYZ	Visit Company ABC and give a speech
Day2	02-Jan-20	City XYZ	Dushanbe		Give a speech and discuss future plan

1 Accommodation	80	somoni	Day 1	80	Day 2	0	Day 3	0	Day 4	0	Day 5	0
2 Meal	80	somoni	Day 1	40	Day 2	40	Day 3	0	Day 4	0	Day 5	0
3 Transportation	36	somoni	From	Station A	To	Station B	18 somoni	From	To	somoni		
			From	Station B	To	Station A	18 somoni	From	To	somoni		
			From		To		somoni	From	To	somoni		
			From		To		somoni	From	To	somoni		
4 Other		somoni										
TOTAL Plan Cost	196											

Approval	Manager	Chief Accountant	Director
Signature	<i>Mary, Taylor</i>	<i>Ben, Potter</i>	<i>Alice, Morrow</i>
Date	10-Dec-19	11-Dec-19	12-Dec-19

- Is an approval email/memo attached?
- Are all signatures obtained?
- Are all calculations correct?

Submission Date : 09-Jan-20

Travel Expense Report

* Please submit this form with all related receipts

* When the travel duration exceeds 5 days, please use multiple sheets

Section and Position	Accounting	Name & Sign	John, Smith <i>John, Smith</i>
Travel Period	01-Jan-20 ~ 02-Jan-20	Number of days	2 days
Destination (City/Company)	City XYZ	Email	john.s@xxx.com
Travel Objective		Give a speech at company XYZ	

#	Date	From	To	Stay At	Activity
Day1	01-Jan-20	Dushanbe	City XYZ	City XYZ	Visit Company ABC and give a speech
Day2	02-Jan-20	City XYZ	Dushanbe		Give a speech and discuss future plan

1 Accommodation	90	somoni	Day 1	90	Day 2	0	Day 3	0	Day 4	0	Day 5	0
2 Meal	89	somoni	Day 1	45	Day 2	44	Day 3	0	Day 4	0	Day 5	0
3 Transportation	36	somoni	From	Station A	To	Station B	18 somoni	From	To	somoni		
			From	Station B	To	Station A	18 somoni	From	To	somoni		
			From		To		somoni	From	To	somoni		
			From		To		somoni	From	To	somoni		
4 Other		somoni										
TOTAL Plan Cost	215											
Advance received	196											
To Receive from SIBI	19	or	To return to SIBI	0								

Approval	Manager	Chief Accountant	Director
Signature	<i>Mary, Taylor</i>	<i>Ben, Potter</i>	<i>Alice, Morrow</i>
Date	10-Jan-20	11-Jan-20	12-Jan-20

- Do all receipts conform to the regulations?
- Are all signatures obtained?
- Are all calculations correct?

添付資料 17.6 出張報告書フォーマット

Travel Report

Section and Position Name : XX Function, Staff / John, Smith

Signature : *John, Smith*

Report Date : 10-Jan-2020

Travel Overview

Travel Period : 01-Jan-2020 ~ 02-Jan-2020

Travel Destination : City XYZ

Purpose : Giving Speech to company 123 in city XYZ

Summary

- * Gave speech "XXXX" to Company 123.
 - 10 groups, 45 people joined the event.
 - 80% of the participants was satisfied and want to join similar speech in the future.
 - company 123 was satisfied with the speech given by SIBI and introduced 2 other company.
- * Had dinner with company 123 leaders.
 - exchanged ideas and perspective for entrepreneurship in Tajikistan.
 - strengthened the bond with company 123 (company 123 asked for SIBI's next visit for speech).

SAMPLE

Follow-ups / Next Action

- * Analysis the pro and cons for expand the relationship with company by Jan.15th.
- * Discuss whether to have a relationship with company 456 and NGP 789 by end of Jan with Managers.
- * Have a presentation to Director to ask their decision on Feb.8th.

Memo / Comments

(Nothing)

Manager Signature with Date

Travel Report

Report From :

Signature :

Report Date :

Travel Overview

Travel Period :

Travel Destination :

Purpose :

Summary for actions / outcome

--

Follow-ups / Next Action

--

Memo / Comments

--

Manager Signature with Date

添付資料 17.7 SIBI 職員服務規程



Ver.1

SIBI EMPLOYEE HANDBOOK

Updated: 24/09/2020

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1 COMPANY PROFILE

1.1 History

1.2 Core Value

1.3 Vision

1.4 Goals

2 OVERVIEW

The SIBI Employee Handbook (the “Handbook”) has been developed to provide general guidelines about SIBI policies and procedures for employees. It is a guide to assist employees in becoming familiar with their privileges and obligations. It should be noted that these guidelines are subject to modification, amendment or revocation by SIBI, the results of which will be notified to employees. When there is a discrepancy between this Handbook and the Labor Code in Tajikistan, the latter shall prevail.

Employees are encouraged to consult the Director and/or HR officer for additional information regarding the policies, procedures, and privileges described in this Handbook. Questions about personnel matters may also be reviewed with the Director.

SIBI shares this Handbook with each individual upon employment. All employees are expected to abide by it. The highest standards of personal and professional ethics and behavior are expected of all SIBI employees. Further, SIBI expects each employee to display good judgment, diplomacy and courtesy in their professional relationships with SIBI’s committees and staff members, government authorities, the donor community and the general public.

3 SOLICITATION

Employees are prohibited from soliciting (personally or via electronic mail) for membership, pledges, subscriptions, the collection of money or for any other unauthorized purpose anywhere on SIBI property during work time, especially those of a partisan or political nature. "Work time" includes time spent in actual performance of job duties but does not include lunch periods or breaks. Persons who are not employed by SIBI may not solicit or distribute literature on SIBI's premises at any time for any reason.

4 HOURS OF WORK, ATTENDANCE AND PUNCTUALITY

4.1 Hours of Work

The normal work week for SIBI shall consist of five (5), eight (8) hour days. Principally, work hours are from 8:00 a.m. - 5:00 p.m., Monday through Friday, including one-hour break for lunch (12:00 a.m. – 1:00 p.m.). Employees may request the opportunity to vary their work schedules (within employer-defined limits) to better accommodate personal responsibilities. Subject to SIBI work assignments and Director approval, the employee's supervisor shall determine the working hours that best suits the needs of the work to be done by the individual employee.

4.2 Attendance and Punctuality

Attendance is a key factor in an employee's job performance. Punctuality and regular attendance are expected for all employees. Excessive absences (whether excused or unexcused), tardiness or leaving early is unacceptable. If an employee is absent for any reason or plans to arrive late or leave early, he/she must notify his/her supervisor as far in advance as possible and no later than one hour before the start of his/her scheduled work day. In the event of an emergency, he/she must notify his/her supervisor as soon as possible.

For all absences extending longer than one day, an employee must notify his/her supervisor prior to the start of each scheduled workday. When reporting an absence, an employee should indicate the nature of the problem causing his/her absence and his/her expected return-to- work date. A medical doctor's statement may be required as proof of the need for any illness-related absence regardless of the length of the absence.

Excessive absences, tardiness or leaving early will be grounds for discipline up to and including termination of employment.

4.3 Overtime

Overtime is applied to the work performed beyond the regular eight hours' working time, on weekends and holidays. It is applied only for office work time, not for travel time.

An employee's overtime needs to be, in principle, authorized by his/her supervisor, who then shall report it to the Director on regular basis. Upon a mutual agreement with the Employer, the Employee can be granted a compensation leave/day off for his/her overtime work.

The rate for overtime is dependent on the time slot:

Time slot	Classification	Rate
06:00-08:00	Overtime	× 1.5
08:00-17:00	Regular work time	× 1.0
17:00-22:00	Overtime	× 1.5
22:00-06:00	Overtime (night work)	× 2.0

Overtime performed at 06:00-08:00 and 17:00-22:00 is paid one and a half of the regular hourly wage, while overtime at 22:00-06:00 is paid double the regular hourly wage.

5 POSITION DESCRIPTION AND SALARY ADMINISTRATION

Each position shall have a written job description. In general, the description will include the: purpose of the position, areas of responsibilities, immediate supervisor(s), qualifications required, starting salary, and working conditions. The supervisor(s) or the Director shall have discretion to modify the job description to meet the needs of SIBI subject to an agreement with an employee.

Paychecks are distributed on the XXX of each month, except when either of those days falls on a Saturday, Sunday or holiday, in which case paychecks will be distributed on the preceding workday. Timesheets are due to the Director within two days of each pay period. All salary deductions are itemized and presented to employees with the paycheck. Approved salary deductions may include: income taxes; social security, and other benefits (e.g., life insurance, retirement).

6 WORK REVIEW

The work of each employee is reviewed on an ongoing basis to provide the supervisor with a systematic means of evaluating performance.

The annual performance review is a formal opportunity for the supervisor and employee to exchange ideas that will strengthen their working relationship, review the past year, and anticipate SIBI's needs in the coming year. The purpose of the review is to encourage the exchange of ideas in order to create positive change within SIBI. To that end, it is incumbent upon both parties to have an open, and honest discussion concerning the employee's performance. It is further incumbent upon the supervisor to clearly communicate the needs of SIBI and what is expected of the employee in contributing to the success of SIBI's operation for the coming year.

Both supervisor and employee should attempt to arrive at an understanding regarding the objectives for the coming year. This having been done, both parties should sign the performance review form, which will be kept as part of the employee's personnel record and used as a guide during the course of

the year to monitor employee progress relative to the agreed upon objectives.

The Director reviews the work of all supervisors. Work reviews for other staff are the responsibility of the appropriate supervisor, subject to confirmation by the Director.

7 ECONOMIC BENEFITS AND INSURANCE

Apart from salary, SIBI shall provide a package of benefits to all employees. SIBI reserves the right to modify or terminate any employee benefits, at any time.

7.1 Health/Life Insurance

Information about SIBI's health plan(s) will be provided to the employee at the time of employment.

7.2 Social Security

SIBI participates in the provisions of the Social Security program. Employees' contributions are deducted from each paycheck and SIBI contributes at the applicable wage base as established by the law.

8 LEAVE BENEFITS AND OTHER WORK POLICIES

8.1 Holidays

Employees have a right to rest on weekends and national holidays

As 4.3 overtime mentioned, if Employee is obliged to work on a weekend or holiday, he/she will discuss with his/her supervisor to determine which one of a substitute holiday or overtime pay should be claimed.

8.2 Paid Leave (annual leave)

Full-time employees will earn at least 24 days of leave for each year of employment. Non-business holidays, temporary disability, as well as pregnancy and birth delivery leaves shall not be a part of the main annual paid leave. Employees during a probation period are not entitled to paid annual leave.

Use of annual leave is subject to approval by the supervisor and the Director using the appropriate leave request form.

Employees can carry over not more than 12 days of paid leave from one year to the next; therefore, the Employer must encourage employees to use paid leave. In case that an employee has left more than 12 days of leave unused in the end of the year, the Employer must reimburse him/her with cash payment for the number of days exceeding 12.

Unused leave will be paid upon separation, but leave days carried over are not subject to

reimbursement. If an employee worked partially during the working year until the date of separation, the reimbursement shall be made proportionate to the time worked out by the employee.

8.3 Sick Leave

Use of sick leave is subject to approval by the supervisor and the Director.

If an employee's illness or injury requires a consecutive absence of three (3) days or more, a medical doctor's documentation will be required.

8.4 Maternity Leave

A female employee, shall be entitled to 70 calendar days of pre-delivery leave and also 70 calendar days (88 days in case of difficult delivery and 110 days for delivery of twins or more children) of post-delivery leave and are paid allowance from the public social insurance upon presentation of a medical certificate. The leave shall commence and approved by the Director. In case of maternity leave during probationary period, the probationary period shall be extended for equal duration of maternity leave absence.

Sick leave shall not normally be granted during maternity leave except where serious relevant complications arise.

Annual leave shall continue to accrue during the period of maternity leave.

8.5 Paternity Leave

On the occasion of the childbirth by eligible spouse, employee shall be entitled to XX working days of leave with pay excluding travel days.

8.6 Childcare leave

- (1) Women are granted child care leave at their request after the end of their pre- and post-delivery leave until their children reach 18 months and are paid allowance from the public social insurance fund in this period.
- (2) Unpaid child care leave is granted until the child reaches three years old at the request of employees.
- (3) The Employee's position (post) is held during unpaid child care leave until the child reaches three years old.
- (4) The Employee is obliged to inform the Employer one month prior about his/her request to resume work before the end of unpaid child care leave for child under three years old.

8.7 Bereavement Leave

Employees shall be entitled to bereavement leave with pay of five (5) days in the event of a death in the employee's immediate family (spouse/life partner, child or parent) and three (3) days for grandparent, sister or brother, father-in-law, mother-in-law, or grandchildren. If an employee wishes to take time off due to the death of an immediate family member, the employee should notify the supervisor and the Director immediately.

8.8 Additional paid leave

When deemed appropriate and fair under special circumstances, SIBI Director has discretion to grant additional paid leave to any employee.

9 TRAVEL EXPENSES

When an employee serves in an official capacity for SIBI at conferences, meetings and other activities of which attendance is approved by the Director, SIBI will pay his/her travel expenses including costs for transport, meal and lodging. The rules for such travels and expenses as well as the modalities of payment (including reimbursement) will be specified in SIBI's Travel Policy.

10 POLICY AGAINST WORKPLACE HARASSMENT

SIBI is committed to providing a work environment for all employees that is free from sexual harassment and other types of discriminatory harassment. Employees are expected to behave themselves in a professional manner and to show respect for their co-workers.

Prohibition of Sexual Harassment: While it is not possible to list all of the circumstances which would constitute sexual harassment, the following are some examples: (1) unwelcome sexual advances regardless of the involvement of physical touching; (2) requests for sexual favors in exchange for actual or promised job benefits such as favorable reviews, salary increases, promotions, increased benefits, or continued employment; or (3) coerced sexual acts.

Depending on the circumstances, the following conduct may also constitute sexual harassment: (1) use of sexual epithets, jokes, written or oral references to sexual conduct, gossip regarding one's sex life; (2) sexually oriented comment on an individual's body, comment about an individual's sexual activity, deficiencies, or prowess; (3) displaying sexually suggestive objects, pictures, cartoons; (4) unwelcome leering, whistling, deliberate brushing against the body in a suggestive manner; (5) sexual gestures or sexually suggestive comments; (6) inquiries into one's sexual experiences; or (7) discussion of one's sexual activities. While such behavior, depending on the circumstances, may not be severe or pervasive enough to create a sexually hostile work environment, it can nonetheless make co-workers uncomfortable. Accordingly, such behavior is inappropriate and may result in disciplinary action regardless of whether it is unlawful.

Prohibition of Other Types of Discriminatory Harassment: It is also against SIBI's policy to engage in verbal or physical conduct that denigrates or shows hostility or aversion toward an individual because of his or her race, color, gender, religion, sexual orientation, age, national origin, disability, or other protected categories (or that of the individual's relatives, friends, or associates) that: (1) has the purpose or effect of creating an intimidating, hostile, humiliating, or offensive working environment; (2) has the purpose or effect of unreasonably interfering with an individual's work performance; or (3) otherwise adversely affects an individual's employment opportunities.

Depending on the circumstances, the following conduct may constitute discriminatory harassment: (1) epithets, slurs, negative stereotyping, jokes, or threatening, intimidating, or hostile acts that relate to race, color, gender, religion, sexual orientation, age, national origin, or disability; and (2) written or graphic material that denigrates or shows hostility toward an individual or group because of race, color, gender, religion, sexual orientation, age, national origin, or disability and that is circulated in the workplace, or placed anywhere in SIBI's premises such as on an employee's desk or workspace or on SIBI's equipment or bulletin boards. Other conduct may also constitute discriminatory harassment if it falls within the definition of discriminatory harassment set forth above.

It is also against SIBI's policy to retaliate against an employee for filing a complaint of sexual or other types of discriminatory harassment or for cooperating in an investigation of a complaint of such harassment.

Reporting of Harassment: If an employee believe that he/she has experienced or witnessed sexual harassment or other discriminatory harassment by any employee of SIBI, he/she should report the incident immediately to his/her supervisor or to the Director. Possible harassment by others with whom SIBI has a business relationship, including customers and vendors, should also be reported as soon as possible so that appropriate action can be taken.

SIBI will promptly and thoroughly investigate all reports of harassment as discreetly and confidentially as practicable. The investigation would generally include a private interview with the person making a report of harassment. It would also generally be necessary to discuss allegations of harassment with the accused individual and others who may have information relevant to the investigation. SIBI's goal is to conduct a thorough investigation, to determine whether harassment occurred, and to determine what action to take if it is determined that improper behavior occurred.

If SIBI determines that a violation of this policy has occurred, it will take appropriate disciplinary action against the offending party, which can include counseling, warnings, suspensions, and termination. Employees who report violations of this policy and employees who cooperate with investigations into alleged violations of this policy will not be subject to retaliation. Upon completion of the investigation, SIBI will inform the employee who made the complaint of the results of the investigation.

Compliance with this policy is a condition of each employee's employment. Employees are

encouraged to raise any questions or concerns about this policy or about possible discriminatory harassment with the Director. In the case where the allegation of harassment is against the Director, please notify the staff member designated as grievance officer.

11 SEPARATION

Either SIBI or the employee may initiate separation. SIBI encourages employees to provide at least two weeks (10 business days) written notice prior to intended separation. After receiving such notice, an exit interview will be scheduled by the Director.

Circumstances under which separation may occur include:

- Resignation. Employees are encouraged to give at least 10 business days of written notice. Since a longer period is desired, the intention to resign should be made known as far in advance as possible. Employees who resign are entitled to receive accrued, unused Vacation benefits.
- Termination or Lay-off. Under certain circumstances, the termination or lay-off of an employee may be necessary. Employees who are terminated or laid off are entitled to receive accrued, unused Vacation benefits.

The Director has authority to discharge an employee from the employ of SIBI. Reasons for discharge may include, but are not limited to:

- Falsifying or withholding information on the employee's employment application that did or would have affected SIBI's decision to hire him/her (this conduct will result in his/her immediate termination);
- Falsifying or withholding information in other personnel records including personnel questionnaires, performance evaluations or any other records;
- Performance at work below a level acceptable to SIBI or the failure to perform assigned duties;
- Failure to complete required time records or falsification of such time records;
- Insubordination;
- Negligence in the performance of duties likely to cause or actually causing personal injury or property damage;
- Fighting, arguing or attempting to injure another;
- Destroying or willfully damaging the personal property of another, including SIBI's property;
- Breach of confidentiality;

- Using or appearing to use for personal gain any information obtained on the job, which is not readily available to the general public or disclosing such information that damages the interests of SIBI or its customers or vendors;
- Placing oneself in a position in which personal interests and those of SIBI are or appear to be in conflict or might interfere with the ability of the employee to perform the job as well as possible;
- Using SIBI property or services for personal gain or taking, removing or disposing of SIBI materials, supplies or equipment without proper authority;
- Gambling in any form on SIBI property;
- Dishonesty;
- Theft;
- The possession, use, sale or being under the influence of drugs or other controlled substances or alcoholic beverages during working hours or on the SIBI premises at any time in violation of SIBI's policies.
- Carrying or possessing firearms or weapons on SIBI property;
- Excessive tardiness or absenteeism whether excused or unexcused;
- Unauthorized absence from work without proper notice; and
- Engaging in discriminatory or abusive behavior, including sexual harassment.

In principle, the Employer shall take the following steps prior to the termination of the contract:

- warning;
- reprimand;
- severe reprimand;

12 RETURN OF PROPERTY

Employees are responsible for SIBI equipment, property and work products that may be issued to them and/or are in their possession or control, including but not limited to:

- Credit cards,
- Identification badges,
- Office/building keys,

- Office/building security passes,
- Computers, computerized diskettes, electronic/voice mail codes, and
- Intellectual property (e.g., written materials, work products).

In the event of separation from employment, or immediately upon request by the Director, employees must return all SIBI property that is in their possession or control. Where permitted by applicable law(s), SIBI may withhold from the employee's final paycheck the cost of any property, including intellectual property, which is not returned when required. SIBI also may take any action deemed appropriate to recover or protect its property.

13 ATTENDANCE RECORDS

All employees must complete, within two days prior to the end of each pay period, their time and attendance record for review and approval by the Director. Accurately recording time worked is the responsibility of every employee. Tampering, altering, or falsifying time records, or recording time on another employee's time record may result in disciplinary action, including separation from employment with SIBI.

14 OUTSIDE EMPLOYMENT

Individuals employed by SIBI may hold outside jobs as long as they meet the performance standards of their job with SIBI. Employees who hold an outside job are required to discuss with their supervisor appropriate working time. Employees should consider the impact that outside employment may have on their ability to perform their duties at SIBI. All employees will be evaluated by the same performance standards and will be subject to SIBI scheduling demands, regardless of any outside work requirements.

If SIBI determines that an employee's outside work interferes with their job performance or their ability to meet the requirements of SIBI, as they are modified from time to time, the employee may be asked to terminate the outside employment if he or she wishes to remain employed with SIBI.

Outside employment that constitutes a conflict of interest is prohibited. Employees may not receive any income or material gain from individuals or organizations for materials produced or services rendered while performing their jobs with SIBI.

15 NON - DISCLOSURE OF CONFIDENTIAL INFORMATION

Any information that an employee learns about SIBI, or its members, donors or clients, as a result of working for SIBI that is not otherwise publicly available constitutes confidential information. Employees may not disclose confidential information to anyone who is not employed by SIBI or to other persons employed by SIBI who do not need to know such information to assist in rendering

services.

The protection of privileged and confidential information, including commercial secrets, is vital to the interests and the success of SIBI. The disclosure, distribution, electronic transmission or copying of SIBI's confidential information is prohibited. Such information includes, but is not limited to the following examples:

- Compensation data.
- Program and financial information, including information related to donors, and pending projects and proposals.

Any employee who discloses confidential SIBI information will be subject to disciplinary action (including possible separation), even if he or she does not actually benefit from the disclosure of such information.

Discussions involving sensitive information should always be held in confidential settings to safeguard the confidentiality of the information. Conversations regarding confidential information generally should not be conducted on cellular phones, or in elevators, restrooms, restaurants, or other places where conversations might be overheard.

16 COMPUTER AND INFORMATION SECURITY

This section sets forth some important rules relating to the use of SIBI's computer and communications systems. These systems include individual PCs provided to employees, centralized computer equipment, all associated software, and SIBI's telephone, voice mail and electronic mail systems.

SIBI has provided these systems to support its mission. Although limited personal use of SIBI's systems is allowed, subject to the restrictions outlined below, no use of these systems should ever conflict with the primary purpose for which they have been provided, SIBI's ethical responsibilities or with applicable laws and regulations. Each user is personally responsible to ensure that these guidelines are followed.

All data in SIBI's computer and communication systems (including documents, other electronic files, e-mail and recorded voice mail messages) are the property of SIBI. SIBI may inspect and monitor such data at any time. No individual should have any expectation of privacy for messages or other data recorded in SIBI's systems. This includes documents or messages marked "private," which may be inaccessible to most users but remain available to SIBI.

SIBI's systems must not be used to create or transmit material that is derogatory, defamatory, obscene or offensive. Similarly, SIBI's systems must not be used to solicit or proselytize others for commercial purposes, causes, outside organizations, chain messages or other non-job related purposes.

Security procedures in the form of unique user sign-on identification and passwords have been provided to control access to SIBI's host computer system and networks. In addition, security facilities have been provided to restrict access to certain documents and files for the purpose of safeguarding information. The following activities, which present security risks, should be avoided.

- Bypass, or render ineffective, security facilities;
- Share passwords between users;
- Make changes (additions or modifications) to the hardware configuration of computers. Requests for such changes should be directed to computer support or management;
- Load personal software (including outside email services) or programs to SIBI computers. This practice risks the introduction of a computer virus into the system;
- Copy SIBI's software (whether developed internally or licensed) onto any media other than for the purpose of backing up the hard drive. Software documentation for programs developed and/or licensed by SIBI should not be removed from the offices; or
- Change the location or installation of computers in offices and work areas. Requests for such changes should be directed to computer support or management.

There are a number of practices that individual users should adopt that will foster a higher level of security. Among them are the following:

- Turn off your personal computer when you are leaving your work area or office for an extended period of time;
- Exercise judgment in assigning an appropriate level of security to documents stored on the company's networks, based on a realistic appraisal of the need for confidentiality or privacy;
- Remove previously written information from media before copying documents on it for delivery outside SIBI; and
- Back up any information stored locally on your personal computer (other than network-based software and documents) on a frequent and regular basis.

17 INTERNET ACCEPTABLE USE POLICY

SIBI provides access to the Internet for authorized users to support its mission. Each user is personally responsible to ensure that these guidelines are followed. Serious repercussions, including termination, may result if the guidelines are not followed.

SIBI may monitor usage of the Internet by employees, including reviewing a list of sites accessed by an individual. No individual should have any expectation of privacy in terms of his or her usage of the Internet. In addition, SIBI may restrict access to certain sites that it deems are not necessary for

business purposes.

SIBI's connection to the Internet may not be used for any of the following activities:

- Access, send, receive or solicit sexually-oriented messages or images;
- Transmit personal comments or statements through e-mail or to post; information to news groups that may be mistaken as the position of SIBI.
- Solicit or proselytize others for commercial purposes, causes, chain messages or other non-job-related activities; or
- Endorse political candidates or campaigns

The Internet provides access to many sites that charge a subscription or usage fee to access and use the information on the site. Requests for approval must be submitted to the supervisor.

添付資料 17.8 採用フローチャート

Recruitment Process

No.	TASK	Person in charge
0	Establish Selection Committee	Director
No.	TASK	Person in charge
1	Confirm the budget and prepare TOR for the person to be hired	Unit in charge of recruitment
2	Draft contract terms and the job description	Unit in charge of recruitment
3	Decide final TOR, contract terms and job description	Selection Committee
4	Publish the job offer	Unit in charge of recruitment
5	Examine application documents and short-list the candidates	Unit in charge of recruitment
6	Secure the interview place and announce it to relevant people	Unit in charge of recruitment
7	Hold interviews and decide the best candidate	Selection Committee
8	Validate the results of the interviews	Director
9	Fill in the contract with relevant information on the selected candidate	Unit in charge of recruitment
10	Sign the contract with a probation period	Director
11	Notify the selection results to all applicants	Unit in charge of recruitment

Recruitment Process Flowchart

Director

0. Establish Selection Committee

8. Validate the results of the interviews

10. Sign the contract with a probation period

Selection Committee

3. Decide final TOR, contract terms and job description

7. Hold interviews and decide the best candidate

Unit in charge of recruitment

1. Confirm the budget and prepare TOR for the person to be hired

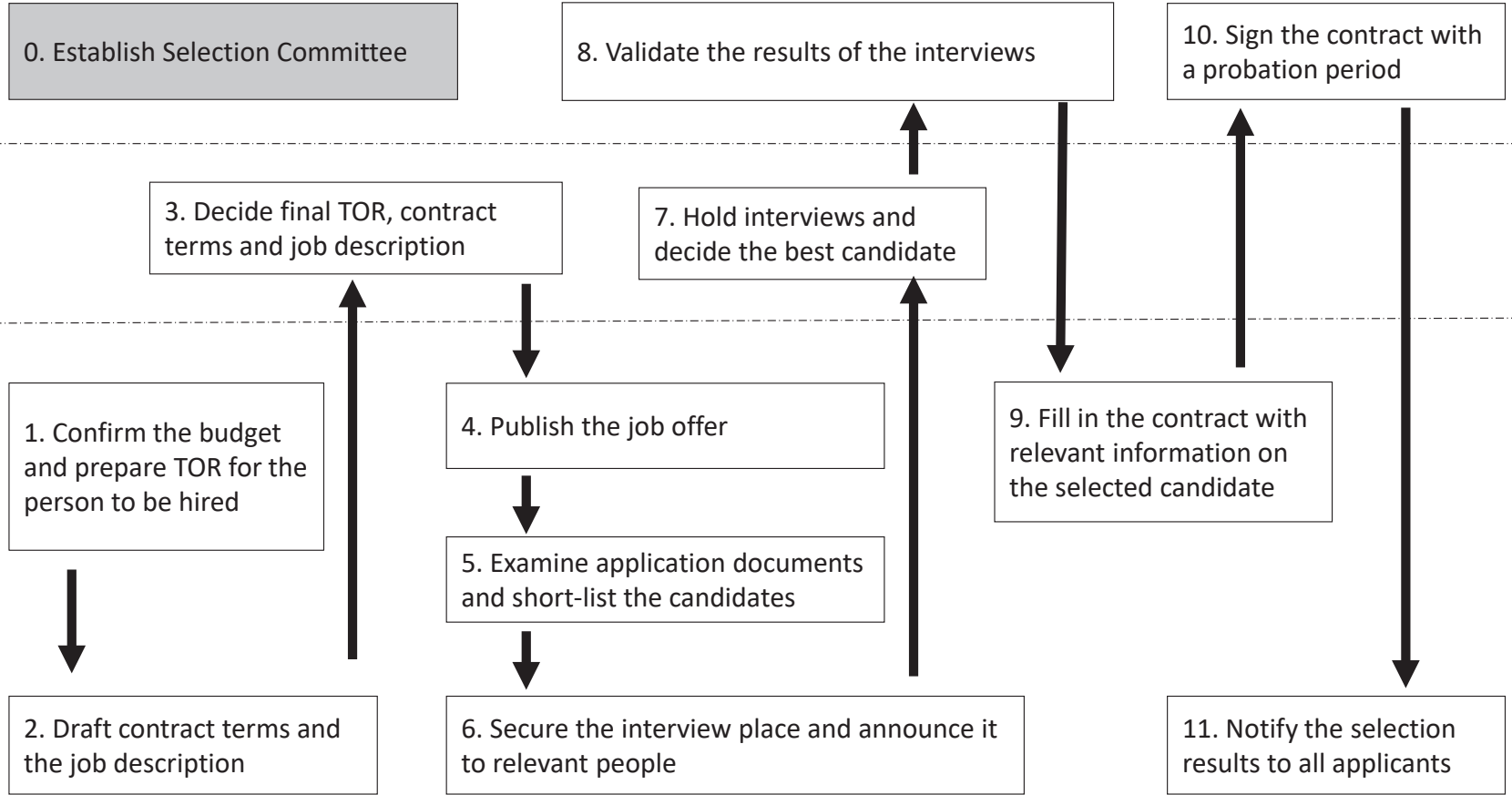
4. Publish the job offer

9. Fill in the contract with relevant information on the selected candidate

5. Examine application documents and short-list the candidates

6. Secure the interview place and announce it to relevant people

11. Notify the selection results to all applicants



添付資料 17.9 文書の処理・ファイリングガイドライン

Guideline for Processing and Filing Source Documents

(1) Objective

When an organization records a transaction into its accounting software, it requires certain source documents as evidences. In order to properly handle and maintain many different source documents, it need standardized formats and procedures for preparing and processing them.

The objective of this guideline is to introduce a standardized processing and filing system for accounting source documents across the SIBI's divisions/units.

(2) Types and uses of accounting source documents

Accounting source documents can be either primary source documents or secondary source documents. A primary source document provides original information for accounting, while a secondary source document is a document that summarizes information of several primary source documents.¹

Accounting source documents can also be classified based on the types of transactions or the objects they are related to. In this guideline, source documents are classified as follows:

- documents related to cash assets;
- documents related to settlements;
- documents related to salary payment; and
- documents related to materials and inventories.

The tables below show detailed information about the source documents of each category:

Table1: Source documents related to cash assets

Form #	Source document	Explanation
Form1	Petty cash receipt (primary)	This document is issued when cash is received and added to the petty cash fund. The received cash can be either revenue paid by customers at the cashier or money withdrawn from SIBI's bank account. Sometimes, part of money disbursed from the petty cash fund returns to the cashier.
Form2	Cash voucher (primary)	This document serves as proof that expenses are paid in cash. It must be issued based on the payment order signed by both the chief accountant and the director of SIBI.
Form3	Cashbook (secondary)	The cashbook is a chronological record of cash received and given by the cashier. Each entry on the cash book must be evidenced with either a petty cash receipt or a cash voucher.
Form4	Cash reconciliation report (primary)	Cash reconciliation is the process of verifying the amount of cash being available at the cashier. The report serves as proof that the money is being appropriately managed at the cashier. The cashier should conduct cash reconciliation regularly. When necessary, a person or a working group appointed or established by the management performs the cash reconciliation. The purpose of cash reconciliation is to compare the remaining cash at the cashier and the ending balance of the cashbook. When there is a difference between these two figures, mistakes must be detected and necessary measures be taken.
-	Bank statements (primary/secondary)	Banks issue this document. It shows the amounts of the cash deposited and withdrawn from accounts.

¹ It should be noted that some secondary source documents also provide original information. An example is a bank statement, which shows not only the amounts debited or credited but also banking service charges, which are not shown on bank slips.

-	Bank slips (primary)	Bank slips are designated forms at the banks when placing deposits into the account, withdrawing cash, and requesting a bank transfer. Based on the bank slips, the accountant posts the relevant transactions (deposits and the payment from the bank accounts, etc.) into the accounting software. Some payments, such as banking services fees, can only be found on the bank statements.
-	Cheques (primary)	All cheques issued and received by SIBI must be copied, and the copies are used as evidence for the revenues received and expenses made in cheques. The original cheques are handed over to suppliers/service providers (for cheques issued by SIBI) or submitted to the bank when cashing the cheques (for cheques received from customers).

Table2: Source documents related to payment

Form #	Source document	Explanation
Form5	Payment order (primary)	This document is prepared for each payment. With the signature of the director, the payment order permits the accounting staff to make the payment.
Form6	Invoice ² (primary)	An invoice is evidence of credit sales and credit purchases. When a credit sale is recognized, SIBI should issue an invoice, copy it, and send the original to the customer. The copy of the invoice is retained. An invoice is also received from a supplier when SIBI purchases goods on credit. With the issuance or receipt of an invoice, SIBI should record receivables or payables.
Form7	Payment receipt (primary)	This document proves that the payment of goods and services were made. SIBI must issue a payment receipt upon the receipt of the payment, copy the payment receipt and hand over the original to the payer. The copy of the document is retained. If SIBI makes payments to a supplier or service provider, the supplier/service provider issues the document and hand over its original to SIBI.

Table3: Source documents related to salary payment

Form #	Source document	Explanation
Form8	Salary slip (primary)	The document shows the details of the salary to be paid to an employee. It includes the nominal salary, additions (overtime pays or other compensations), gross amount, deductions (amount paid in advance, personal income tax and social security contributions), and the net pay. A salary slip must be issued for each employee. The original slips are given to the employees, and copies of the slips are retained.
Form9	Record of salary advance (primary)	The document is prepared when a salary advance is paid to an employee. It serves as evidence for the salary paid in advance.
Form10	Salary statement (secondary/primary)	The document is a summary of the salary slips prepared for SIBI's all employees. It also includes the amounts of personal income taxes and social security contributions of the employees. Based on this document, salary expenses and payables of personal income taxes and social security contributions are posted into the accounting software.

Table4: Source documents related to materials and inventories

Form #	Source document	Explanation
Form11	Record of receipt and inspection of purchased goods (primary)	This document is prepared when inspecting purchased assets. The inspection is conducted at the SIBI's premises with the presence of the supplier's or transporter's representative(s). The purpose of this process is to verify if the supplier delivered the correct items; the items are compared with the information on the placed order with their quantity, quality, physical state, and functionality examined. With proper content filled by the staff in charge of inspection, the document becomes the source for recording the purchased assets into the SIBI's assets accounts.

² The guideline did not discuss Quotation and Delivery Note, as these auxiliary documents do not affect the recognition of revenues and expenses. If issued or received, they should be attached to the relevant invoices.

Form12	Request for consumable materials (primary)	Consumable materials are released with proper approval of the management. An employee who needs consumable materials has to write a Request for consumable materials and submits it to the management for approval. With the signature of the director, the document permits the accountant (or the person in charge of assets) to release the requested material. Based on the document, the material expenses are recognized.
Form13	Inventory record (secondary)	One inventory record is prepared for one type of consumable items. It serves as a sub-ledger of consumable assets. Transactions in inventory records are written based on a Record of receipt and inspection of purchased goods (Form11) and a Request for consumable materials (Form12).
Form14	Consolidated inventory record (secondary)	At the end of an accounting period, the total amounts of increase and decrease, and the ending balances of all inventory records are recorded into the Consolidated Inventory Record. The document shows all the consumable materials available at SIBI at the end of the accounting period.

(3) Validity of source documents

A source document is deemed valid only when its information indicated on the document is complete and correct. Corrections on some documents are accepted to a certain extent, with the signature(s) of the person(s) who issued or approved the document (to be explained at the end of this section).

Primary source documents must include the following information; the accounting staff must make sure the completeness and correctness of the information on the document whenever it is prepared or received:

- Title of the document;
- Document No.;
- Date of issue;
- Name of the issuing organization;
- Taxpayer ID (for invoices and payment receipts);
- Name of the purchaser (organization or individual);
- Description of the purchased items;
- Quantity and units of measurement (for invoices and payment receipts);
- Unit prices and the total amount (for invoices and payment receipts); and
- Names and positions of the persons who issued or approved the document, and their signatures or stamps;

If any of the above information is missing, especially on invoices and payment receipts, the document must not be accepted for accounting; the accounting staff must request the issuer to complete the information and resubmit the documents. If wrong information is found on the documents other than those issued by banks or primary source documents related to cash assets, the information can be corrected as long as the corrections do not affect the total monetary amount indicated on the document. The corrections must be certified with the signature of the person who issued or approved the document. Any corrections on bank documents and primary source documents related to cash assets are not allowed, according to the Law of Tajikistan on Accounting and Financial Reporting. These documents must be reissued if defects are found.

(4) Document folders and registry

The accounting source documents will be stored in seven folders presented in Table5. A document registry must be created for each of the folders and kept in the relevant folder. The

following information must be recorded in the registries when a source document is accepted for accounting: (1) registry No³, (2) received date, (3) title of the document, (4) document serial No, (5) issued organization, and (6) monetary value (amount).

Table5: Document folders

Folder No	Folders	Documents	Person to register and file the documents
1	Folder1: Petty cash	<ul style="list-style-type: none"> • Petty cash receipts and payment receipts issued for the revenues received in cash • Cash vouchers, copies of salary slips, and payment orders issued for the payments made in cash, • Cashbook • Cash reconciliation reports 	Cashier
2	Folder2: Bank accounts	<ul style="list-style-type: none"> • Bank deposit slips, copies of received cheques, and statements of cashing (statements of cashed cheques) • Bank transfer slips, copies of issued cheques, and payment orders issued for the payments made in cheque and through bank transfer • bank statements 	Chief accountant
3	Folder3: Revenues	<ul style="list-style-type: none"> • Copies of invoices issued by SIBI • Copies of payment receipts issued by SIBI • Copies of bank transfer slips received from suppliers/service providers 	Accountant
4	Folder4: Purchases and expenses	<ul style="list-style-type: none"> • Invoices issued by suppliers/service providers • Payment receipts issued by suppliers/service providers 	Accountant
5	Folder5: Salaries, remunerations, and allowances ⁴	<ul style="list-style-type: none"> • Records of salary advance • Salary statements 	Accountant
6	Folder6: Taxes, insurance, and social security expenses	Prepared tax return, declarations of social security contributions, and invoices and payment receipts issued by insurance companies	Chief accountant
7	Folder7: Other accounting documents	Contracts, documents related to materials and inventory, and other source documents	Accountant

(5) Procedures for filing source documents

The accounting staff must file source documents through the following steps:

1. Copy source documents printed on thermal paper

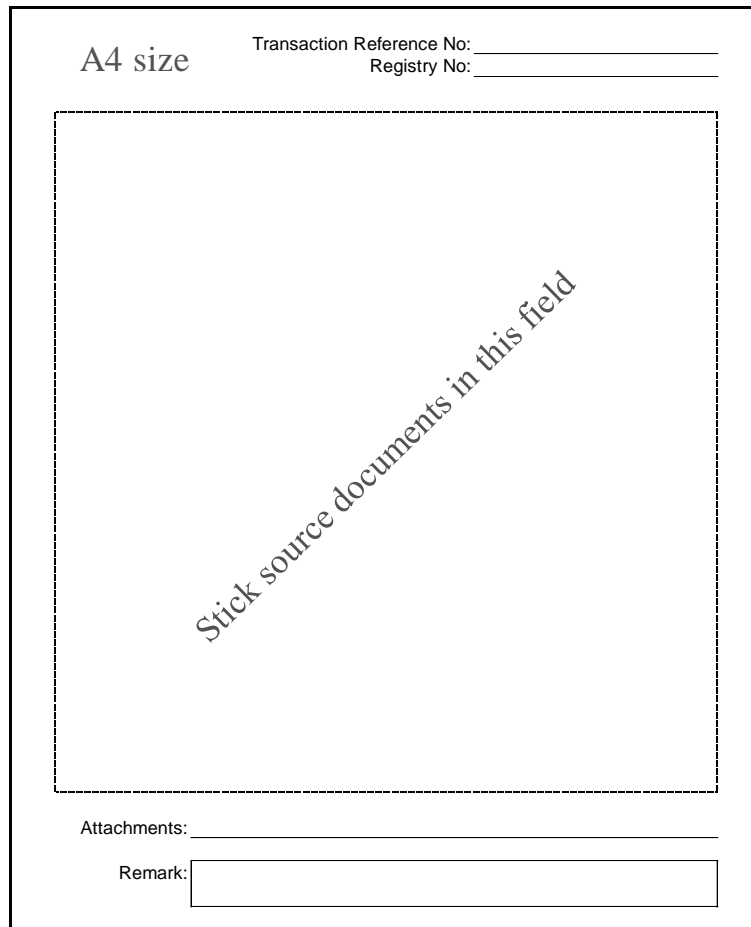
As the ink on thermal paper fades quickly, source documents printed on thermal paper such as receipts from a cashier machine should be copied, and the copy should be attached to the original.

2. Stick source documents on paper background sheets

³ The Registry No will be a sequential number that consists of the relevant Folder No followed by four-digit numerals starting from “0001”.

⁴ Remunerations and allowances paid to external trainers, consultants and mentors are included.

Primary source documents with sizes smaller than A4 should be stuck to paper background sheets. A paper background sheet is an A4 paper with fields for information about the transaction and the document stuck on it. The format of the sheet is shown in the figure below:



The figure shows a rectangular form for an A4 size paper background sheet. At the top left, it says "A4 size". To the right, there are two lines for "Transaction Reference No:" and "Registry No:". In the center, there is a large dashed rectangular box with the text "Stick source documents in this field" written diagonally across it. At the bottom left, there are two fields: "Attachments:" followed by a line, and "Remark:" followed by a rectangular box.

Figure1: Format of the paper background sheet

In principle, one background sheet should be used for one source documents. However, a set of source documents associated with one transaction can be stuck together on one sheet if their sizes are small.

3. Annotate source documents

Annotating a source document means writing information deemed essential for processing the relevant accounting transaction on either its paper background sheet or the document itself. Annotating the original copy of a source document (those with the size of A4) must be made with a pencil only.

The following information will be written:

- Reference No of the transaction posted into the accounting software;
- Registry No;
- Title and serial No of attached documents if any; and
- Remarks

The Reference No of the transaction is the primary key (a sequential No) allocated to the transaction by the accounting software. It will be known at the time of posting the transaction into the software. The other information will be written when registering the document.

4. File source documents

After completing the above steps, the accounting staff must file the source documents into the folders shown in Table5. At the end of an accounting period, the source documents of each folder will be bound and transferred to the chief accountant. The chief account should store the bound folders and transfer them to the SIBI's archive upon the completion of the next public audit on accounting.

(6) Attachments

Sample formats of the mandatory source documents

(End)

Attachment: Sample formats of the mandatory source documents

Form1

Petty Cash Receipt

**State Institution "Formation and Development of
Entrepreneurship in Tajikistan"**

Division/Unit: _____
Address: _____
Tel: _____

No: CR-

--	--	--	--	--	--	--	--	--	--

 Date: _____

Received amount: _____ somoni

Description: _____

Paid by:
Organization (Division): _____
Position: _____
Name: _____
Signature: _____

Documents attached: _____

Received by:
Name: _____
Position: _____
Signature: _____

Form2

Cash Voucher

**State Institution "Formation and Development of
Entrepreneurship in Tajikistan"**

Division/Unit: _____

Address: _____

Tel: _____

No: CV-

--	--	--	--	--	--	--	--	--	--

Date: _____

Disbursed amount: _____ somoni

Purpose of the
disbursement: _____

Documents
attached: _____

Requested by:
Name of organization: _____
Position: _____
Name: _____

Verified by: _____ (Chief accountant)

Paid by: _____ (Cashier)

Received by: _____

Cash Reconciliation Report

Division/Unit: _____ Name of the cashier: _____

Date of reconciliation: _____

Results:

(1) Currency: _____

No	Coins and bills	Counts	Monetary value	Rate	Total value in somoni
	Total				

(2) Currency: _____

No	Coins and bills	Counts	Monetary value	Rate	Total value in somoni
	Total				

Counted total:

(1) Currency: _____

(2) Currency: _____

Balance in the cash book:

(1) Currency: _____

(2) Currency: _____

Remark: _____

Reconciliation conducted by:

_____ (name / position)

_____ (name / position)

_____ (name / position)

Form5

Payment Order

**State Institution "Formation and Development of
Entrepreneurship in Tajikistan"**

Division/Unit: _____

Address: _____

Tel: _____

No: PO-

--	--	--	--	--	--	--	--	--	--

Date: _____

Amount to be paid: _____ somoni

Description _____

Payment method: Cash Bank transfer Cheque

Documents attached: _____

Requested by:
Name of organization: _____
Position: _____
Name: _____

Approved by: _____ (Director / Disivion head)

Verified by: _____ (Chief Accountant)

Prepared by: _____ (Accountant)

Form7

Payment Receipt

**State Institution "Formation and Development of
Entrepreneurship in Tajikistan"**

Tax payer ID: _____

Division/Unit: _____

Address: _____

Tel: _____

No: PR-

--	--	--	--	--	--	--	--	--	--

Date: _____

Name of Organization: _____

Received amount: _____ somoni

Payment method: Cash Bank transfer Cheque

Description: _____

Details:

No	Description	Price	Quantity	Unit	Amount (somoni)
	Net total				
	Tax				
	Gross total				

Documents attached: _____

Received by: _____ (name / position)

Salary Slip

Fiscal Year: _____

Division/Unit: _____

Month: _____

Position: _____

Name: _____

Personal ID: _____

Work days and hours: (1) Planned: _____ days _____ hours
 (2) Actual: _____ days _____ hours
 (3) Overtime: _____ hours

Salary:

Unit: Somoni

Nominal Salary	Monthly	
	Daily	
	Hourly	
Additions	Overtime payment	
	Total additions	
Total salary		
Deductions	Paid salary advance	
	Personal income tax	
	Social security contribution	
	Total deductions	
Amount to be paid		

Verified by: _____ (Chief accountant)

Estimated by: _____ (Accountant)

Paid by: _____ (Cashier)

Received by: _____ (Employee)

Form11

State Institution "Formation and Development of Entrepreneurship in Tajikistan"

Division/Unit: _____

Record of Receipt and Inspection of Purchased Goods

Name of supplier: _____

Reference #: RRIPG-2020XXXX

Name of transporter: _____

Document of reference: _____

Date: _____

No	Goods	Specification	Unit Price (somon)	Unit of measurement	Quantity				Remark
					Ordered	Received	Accepted	Rejected	

Conclusions: _____

Decisions on missing and rejected items: _____

Received and inspected by:

_____ (name / position)

Agreed by:
Supplier representative: _____ (name / position)
Transporter representative: _____ (name / position)

Form13

State Institution "Formation and Development of Entrepreneurship in Tajikistan"

Division/Unit: _____

Inventory Record

Account No: 1321-01

Fiscal year: 2020

Category: Office consumables

Beginning balance: Quantity: 10 Unit: pack

Item type: Copying paper

Item: Copying paper (A4)

Monetary value: 500 TS

No.	Date	Description	Document of reference	Unit Price (TS)	Quantity received	Released					Current Balance		Remark
						Quantity	Monetary Value (TS)	Name of the receipt	Position	Division/Unit	Quantity	Monetary Value (TS)	
1	2020/6/25	Purchase	RRIPG-xxx1	50	10						20	1000	
2	2020/6/28	Allocated to the admin unit	RCM-xxx1	50		5	250	Gantumur	Specialist	Admin	15	750	
3	2020/6/30	Purchase	CV-xxx1	55	10						25	1300	
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
16													
17													
18													
19													
20													
21													
22													
23													
24													
25													
26													
27													
28													
29													
30													
		Total			20	5							

Ending balance: Quantity: 25 Unit: pack

Monetary value: 1300 TS

添付資料 17.10 書類管理ガイドライン

Guideline on document management

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1 General provisions

1.1 Objective

According to the “Standard Instruction on Document Management in Government Agencies, State Institutions, and Enterprises” approved by the Government of Tajikistan with its decree No358, SIBI should develop its guideline on document management that better adapts to the characteristics of the SIBI’s office work.

This guideline sets forth the basic principles of the document management in SIBI, the procedures for circulation of documents within SIBI (divisions/units), the responsibilities of staff, and the rules for classification, filing, storage, use and disposal of official documents.

1.2 Definitions of terms

The meanings of the terms used in this guideline are the following:

Document: Information or evidence in the form of text and graphics. Documents are classified into paper documents and digital data in terms of their physical state

Paper document: Either the original or a duplicate of a document printed on paper

Digital data: Either scanned/photo data (in PDF/ photo file formats) of paper documents or the original data in the file format of the application used for creating the document

Electronic document (e-document): Digital data of documents, certified with the digital signatures indicated in the “law on electronic documents”

Document to be archived in paper: A document with the storage period longer than ten years, which must be transferred to the state archive

Documents to be archived only in digital data: A document with the storage period up to ten years, which can be disposed of at SIBI’s discretion

Case: An obligation resulted from a document received or approved by SIBI. The term is also referred to as a set of documents related to the same issue, filed under the same category

Storage unit: A set of documents to be conserved in a paper folder for long-term storage

SIBI’s archive: The room or facility in the SIBI’s HQs, designated for storing documents

1.3 Basic principles

The following principles will apply to the document management in SIBI:

- (1) One copy of a paper document will be kept for a prescribed period of time. The paper document to be kept in SIBI must be original documents (unless the originals are lost or damaged);
- (2) All paper documents will be scanned before being filed into folders, and the scanned data will be shared with the relevant staff through an online document sharing platform (online storage);
- (3) Paper documents being stored in the SIBI’s archive will be used for reference purposes when complying with laws, state regulations and court decisions, or when scan data is not available on the online document sharing platform; and
- (4) When paper documents are disposed of or transferred to the state archive, it has to be made sure that they are scanned, saved in storage media (CDs, DVDs, and external HD) and kept in the SIBI’s archive.

2 Official Documents

2.1 Classification of documents

In SIBI, official documents are categorized into the eleven classes presented in the table below:

Table 1. Classification of documents in SIBI

No	Class	Contents
1	Management documents	This class includes documents and decisions issued by the SCISPM or other government agencies regarding SIBI's organizational structure and functions including its regional divisions/units; orders/decisions made by SIBI's director and the committees established within SIBI; and all types of SIBI's internal rules and regulations.
2	Official letters	All types of official letters and emails exchanged between SIBI and external organizations/individuals. Documents attached to the letters and emails are also included.
3	Personal files of employees	A personal file of an employee is a set of personal information indicated in the government regulation on personal documents of public servants. The typical documents are CV, autobiography, photos, criminal records, award history, copies of diplomas and educational certificates, copies of national ID cards or passports social security records, medical records, and other personal information related to the employee or his/her family.
4	Documents related to human resource, employee assistance, and labor union	All documents related to the use of human resources, human resource development, and labor unions are included in this class. Typical documents are lists of employees, salary matrix, TORs, labor contracts, plans and reports of staff training, minutes of meetings with the labor union, collective labor agreements, documents related to services and assistance provided to employees, etc.
5	Plans and reports	All types of operational plans and implementation reports of SIBI and its divisions/units, including TOTs and programs of training and incubation services provided to customer entrepreneurs/MSEs.
6	Financial information and accounting documents	This category includes the plans and documents about financing and accounting, including budget estimation, budget requests, and budget utilization reports. Financial statements and accounting source documents are also included.
7	Documents related to assets and supplies	Information and documents about the acquisition, utilization, renovation, and maintenance of fixed assets/properties (land, buildings, facilities, vehicles, and equipment) owned by SIBI. Information on the procurement of supplies is included in this class. Typical documents are lists of assets, ledgers of fixed assets, procurement documents, contracts on maintenance and renovation, maintenance records, re-evaluation reports, certificates, design drawings, maps, etc.
8	Documents related to customer entrepreneurs and MSEs	All documents created or collected in relation to the provision of training and incubation services (copies of personal documents of entrepreneurs, filled questionnaire, business plans, financial information, contracts, etc.)
9	Documents related to technical and financial partners	This class includes all documents related to technical and financial partners, i.e. external trainers, consultants, mentors and financial institutions (copies of IDs/diplomas/certificates, personal profiles/CVs, filled questionnaire, contracts, etc.)
10	Documents related to the projects supported by donor organizations	This class includes all documents related to the projects supported by donor organizations (exchanged letters/emails, contracts, agreements, protocols, plans and reports on project activities, etc.)
11	Other documents	All other documents that cannot be classified into the above classes

2.2 Case Nomenclature

All documents created and collected by SIBI while implementing its activities will be compiled into cases indicated in the SIBI's Case Nomenclature (draft) presented in “6.1 Appendix-1. Case nomenclature” of this guideline.

The administration unit of the headquarters will review the SIBI's Case Nomenclature and update it in consultation with the Central Archive Agency when necessary. After obtaining the consent of the Central Archive Agency, the updated version will be submitted to the management and used in the document management of SIBI upon its approval.

2.3 Document flow

The flow of documents within SIBI is shown in Figure 1.

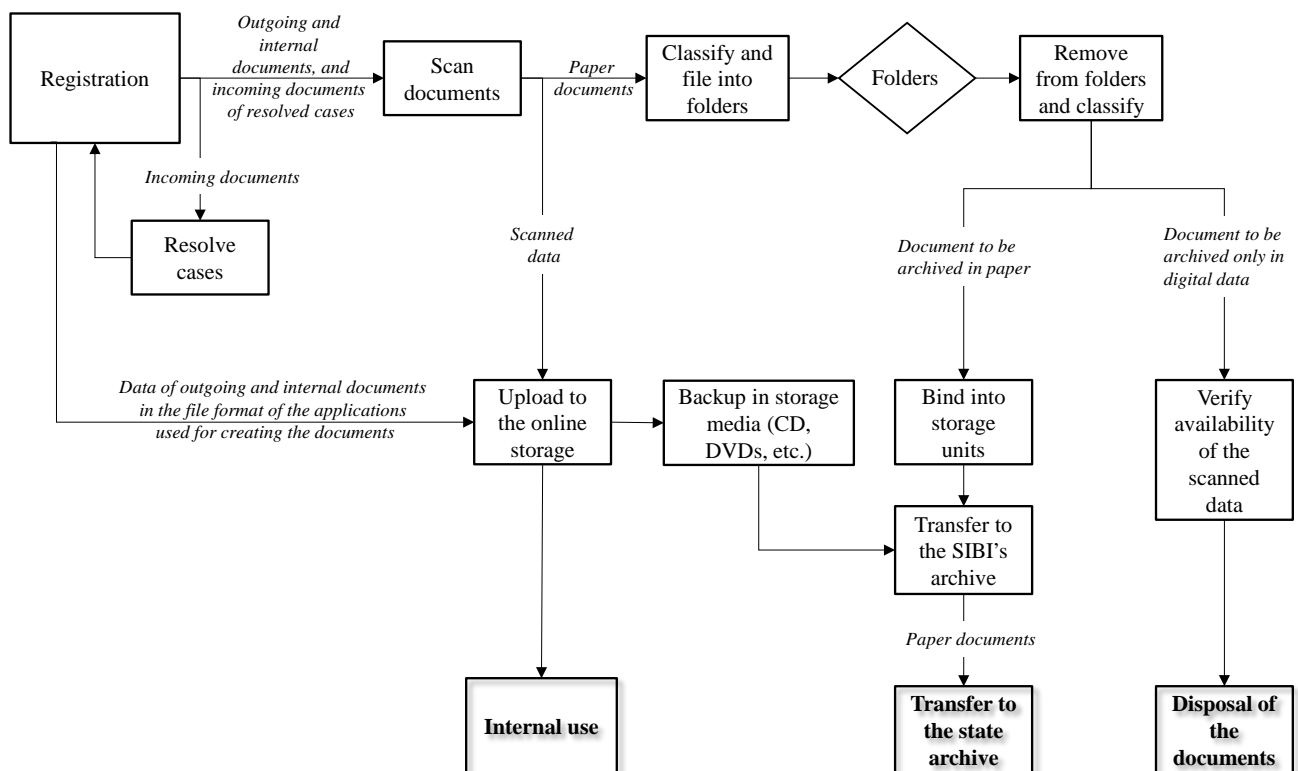


Figure 1. Document flow within SIBI

Detailed information about the steps is explained in “3 Document management processes.”

3 Document management processes

The document management processes are **(1) registration, (2) filing, (3) storage of documents, (4) disposal of unnecessary documents, and (5) use of documents within SIBI.**

The details of each process are the following:

3.1 Registration

The following journals will be used in SIBI for registering documents: (1) Journal of incoming documents, (2) Journal of outgoing documents, and (3) Journal of internal documents. The formats of

the journals are shown in “(1)” to “(3)” of “6.3 Appendix-3. Formats to be used in document management.”

An incoming document is registered upon its receipt at the SIBI, while an outgoing document and an internal document are registered upon its approval/validation by the SIBI director or the heads of regional divisions/units.

All documents to be registered must be hard copies stamped with SIBI’s registration stamp on the bottom right of the 1st page. The official name of SIBI (for documents to be registered in the HQs) or the regional division/unit, and the fields for the document ID and date of registration must be inscribed on the registration stamp. The document ID is the combination of the division/unit’s code (see the table below), the journal index,¹ the year in two digits and the serial number of the document on the journal presented in four digits (example: “1-1-20-0001” for the 1st document received at the HQs in 2020).

The following codes will be allocated to the SIBI’s divisions/units:

Table 2. Codes of the divisions/units

Code	Structural units
1	Headquarters of SIBI
2	Dushanbe division
3	DRS division
4	Sugd division
5	Hatlon division
6	Kulyab unit
7	GBAO unit

Within SIBI, the staff in charge of document management must register documents (the task can be delegated to his/her subordinate). The staff in charge of document management in SIBI are the following:

- In the HQs: Senior specialist of Administration unit
- In the regional divisions/units: Senior specialists of finance and administration

Emails and electronic documents received through the SIBI’s official email account will be once printed in hard copy, and the printed version will be registered. Important emails received through SIBI staff’s private accounts must be forwarded to the staff in charge of document management for registration.

The following documents need not to be registered:

- Received documents and letters not addressed to SIBI;
- Personal letters addressed to SIBI staff;
- Confidential letters;
- Agendas and schedules of seminars, conferences, symposiums, and events;
- Posters, flyers and other advertising materials;
- Greetings and congratulatory letters and invitations;
- Printed books, booklets, magazines, newspapers, and newsletters that are delivered as references;
- Compiled statistical data and surveys; and

¹ Journal index: “1” for the journal of incoming documents, “2” for the journal of outgoing documents, and “3” for the journal of internal documents.

- Accounting source documents (since they are separately registered for accounting purposes)

3.2 Filing

After resolving the case resulted from the document, the SIBI staff in charge of the case must return the document to the staff in charge of document management. Documents related to ongoing cases must be kept by the respective staff until the cases are resolved.

The staff in charge of document management classifies the documents into cases and files them in folders following the instructions explained in “6.1 Appendix-1. Case nomenclature.” Each folder must be labeled with the following information: titles of the relevant class and document group, case index, case name, Volume No., and the storage period of the case. The case index is the combination of the index of the document group, the code of the divisions/units, and the code number allocated to the case within the group. An example of a filled label is shown in the table below:

Table: Format of the folder label

CLASS	<i>Management document</i>
GROUP:	<i>Orders and decisions made by the director</i>
CASE NAME:	<i>Orders related to human resource and personnel affairs</i>
VOLUME NO.:	<i>Volume-1</i>
CASE INDEX:	<i>A2-1-0033</i>
STORAGE PERIOD:	<i>Permanent</i>

A list of created folders will be prepared and kept with the journals for registering documents. The following information will be included in the list: document class, document group, case name, Volume No.

The following rules will be followed when filing documents in folders:

- Only original documents must be filed. Copies are allowed when received documents were duplicate copies, or the original documents were destroyed or lost;
- Sections in a folder should be separated with folder divider. Titles of the sections must be written on the tabs of the folder dividers;
- Documents in each section must be arranged by types, and in principle, placed in chronological order in each of the types;
- If all documents of a single document group are filed in one folder, the case name on the folder label will be the same as the title of the document group; and
- All attachments of a document should be filed together with the document.

3.3 Storage of documents

Principally at the beginning of every year, the staff in charge of document management will divide the folders filed throughout the previous year into the following two categories:

- (a) Documents to be stored in digital data (folders with the storage periods on their label up to 10 years); and
- (b) Documents to be stored in paper (folders with the storage periods on their label longer than ten years).

(a) will be disposed of after making sure that they were scanned and the scanned data were saved in storage media (CDs, DVDs, and external HDs), as well as in online storage (see “3.4 Disposal of

documents” below). Instead of the paper versions of this category, the storage media will be stored in the SIBI’s archive for the periods indicated in the Case Nomenclature.

(b) will be removed from their folders, bound to storage units, transferred to the SIBI’s archive temporarily, and transferred to the state archive whenever convenient. Before transferring to the state archive, the staff in charge of document management must verify that the documents are scanned and the scanned data are saved in storage media (CDs, DVDs, etc.) as well as in the online storage. The storage media will be kept in the SIBI’s archive.

The technical requirements for storage units are the following:

- (1) A storage unit should contain approximately 250 sheets. Documents that belong to different classes (see “6.1 Appendix-1. Case nomenclature”) or documents with different storage periods must not be included in one storage unit. Books and permanently bound materials are considered as an independent storage unit.
- (2) All storage units must be labeled on their front cover. The label includes the following information: the fiscal year, the full name of SIBI, the full name of the divisions/units, storage unit No., main title, sub-title, covered period (dates on the earliest and latest documents), number of sheets, storage period, and the name of the state archive, which accepts the SIBI’s documents.
- (3) The main title of storage units will be the class name, while the sub-title will be the group name, as indicated in the Case Nomenclature. If a storage unit includes documents of different groups, the name of each group will be recorded in the sub-title.
- (4) All staples and clips must be removed from documents before binding them into a storage unit.
- (5) Storage units must be hard-covered with paperboard, with all sheets numbered at their upper right corner, and a list of the documents and a compilation notes attached (See “(4)” and “(5)” of “6.3 Appendix-3. Formats to be used in document management”). The document list should be placed before the 1st page of the storage unit and the compilation note at the end.
- (6) A storage unit must be bound with lace on its left margin. As contents, dates, annotations made, signatures and stamps of the documents must be visible after binding, materials with small size can be rotated when making punch-holes.

All prepared storage units must be recorded in the Inventory of Stored Documents (see “(6)” of “6.3 Appendix-3. Formats to be used in document management”). The storage units of all the divisions/units must be transferred to SIBI’s archive within the 1st quarter each year.

The staff in charge of document management in the HQs will identify the storage units to be transferred to the state archive and submits the corresponding Inventories of Stored Documents to the management.

Upon the approval by the management, the staff in charge of document management will initiate the processes of transferring the documents to the state archive. The modality of the process must be consulted beforehand with the relevant branch office of the Central Archive Agency.

3.4 Disposal of documents

The documents of the folders labelled with the storage period up to ten years will be disposed of any time after the management approves the disposal. The staff in charge of document management will prepare the list of these folders and submit it to the management for approval on their disposal.

Upon the approval from the management, the staff in charge of document management will dispose of the documents by shredding or incinerating them. If the documents are to be disposed of outside the SIBI’s premises, the staff in charge of document management will monitor the whole disposal processes from transporting the documents until shredding/incineration completes.

Before the disposal, the staff in charge of document management must verify that the documents are

scanned and the scanned data are saved in storage media (CDs, DVDs, etc.) as well as in the online storage. The storage media will be kept in SIBI's archive for the periods indicated in the Case Nomenclature.²

The documents that are not registered or drafts and copies printed for reference or discussion purposes must be disposed of by the relevant staff themselves.

3.5 Use of documents

Scanned files will be shared among the relevant SIBI staff using the online storage.

The structure and functions of the platform must be customized for SIBI. The platform should allow users to have private storage on a cloud server and to access the public folder placed on the SIBI's server. Files uploaded to the public folder will be accessible for SIBI staff to the extent set with their access rights. The platform must have a file-sharing function that allows SIBI staff to share with other staff files or folders in their storage.

The staff in charge of document management will upload the scanned data of registered documents to the public folder following the rules below:

- (1) Scanned data of approved final documents will be uploaded;
- (2) Scanned data of paper documents except photo must be converted into PDF format before uploading;
- (3) Each document with its attachment must principally form one PDF file;
- (4) Scanned data of outgoing and internal documents must be uploaded together with the original data in the file formats of the applications used for creating those documents; and
- (5) Audio, video, and photo files are uploaded in the formats they are received or created.

Drafts of plans, reports, and other internal documents that need inputs from others will be shared directly by the staff working on these documents.

The public folder will be organized into the following three-level structure.

- (1) Document classes: Each document class of the Case Nomenclature will have its folder under the main folder. The folder names will be shortened versions of the respective classes in the Case Nomenclature, preceded by their index letter.
- (2) Structural units: In each of the class folders, a sub-folder will be created for the SIBI's HQs and each of the regional divisions/units.
- (3) Document groups: In each of the division/units' folders, document folders will be created for each document group of the Case Nomenclature. The names of these folders will be the shortened versions of the respective document groups in the Case Nomenclature preceded by the indices of the document groups.

Documents relevant to all the divisions/units will be saved directly under the class folders outside the sub-folders of the divisions/units, while the documents relevant to all staff of a single division/unit will be placed directly under the sub-folder of that division/unit. Documents relevant to multiple divisions/units will be primarily put in the document folder of a division/unit and then the staff in charge of document management will set access rights to other users.

File names must be the combination of the document name (as registered in the journal), the document ID, and the registered date (in the format "ddmmyyyy"), connected with underbars ("_").

² If all scanned data is saved in one medium, the medium must be kept in SIBI for 10 years.

4 Responsibilities of staff

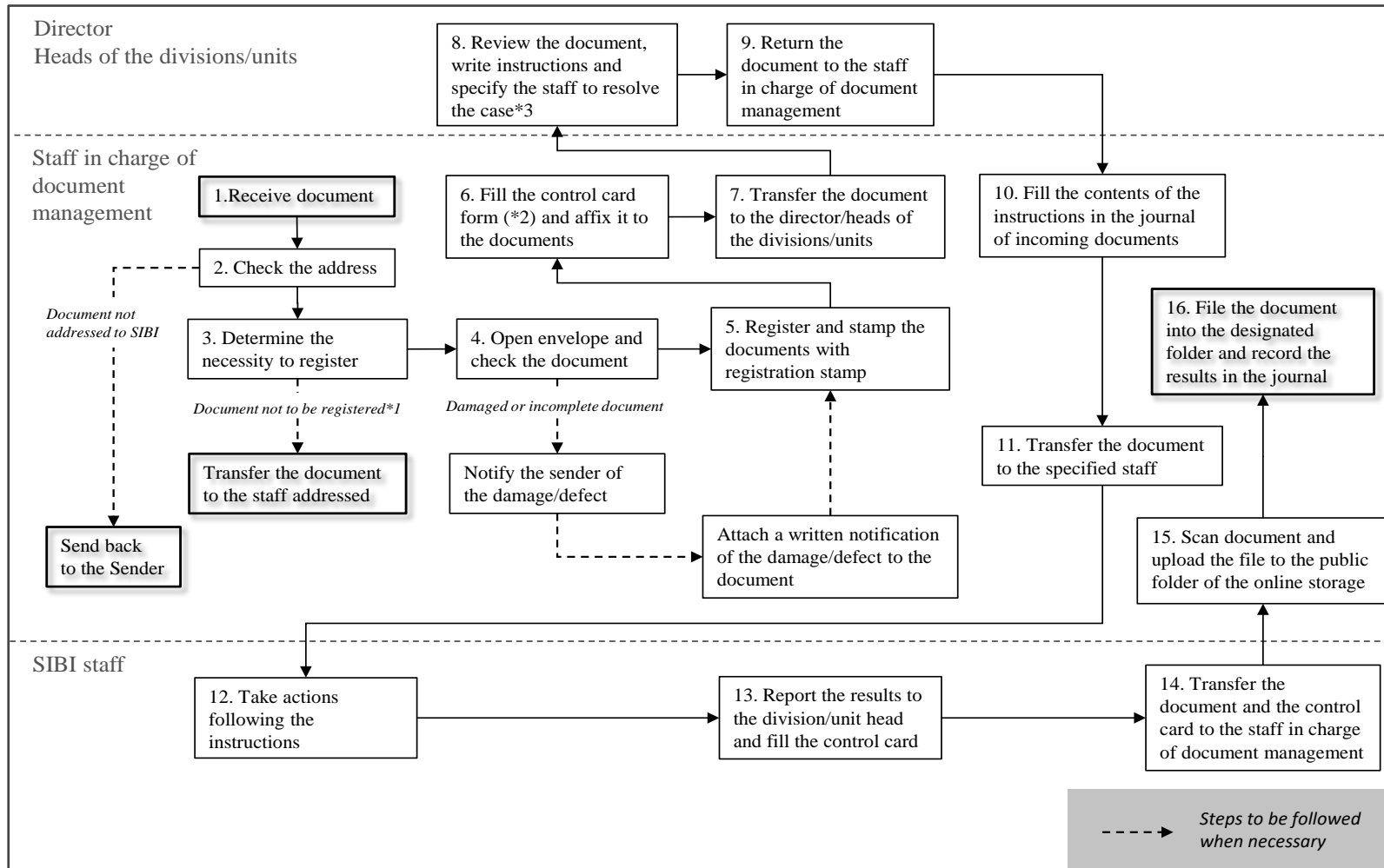
The following table shows the staff's responsibilities related to document management:

Table 3. Responsibilities of staff

	Staff	Responsibilities
1	Director and heads of the regional divisions/units	<ul style="list-style-type: none">• Review documents and allocate tasks to the divisions/units or staff;• Provide instructions to the divisions/units/staff;• Approve and validate documents (signing and stamping); and• Make decisions on the document management in SIBI.
2	Heads of divisions/units	<ul style="list-style-type: none">• Allocate tasks and monitor progress of cases being resolved; and• Review drafts of management documents, and provide comments, instructions, and endorsements.
3	Staff in charge of document management	<ul style="list-style-type: none">• Receive official documents, register and transfer the documents to the divisions/units/staff/addressees;• Check the outgoing documents' compliance with the state standard and the government instructions;• Control the progress of cases to be resolved and facilitate overdue cases;• Classify and file documents following the method explained in the Case Nomenclature;• Scan documents and upload the scanned data to the public folder of the online storage;• Prepare storage units from documents of resolved cases and transfer them to the SIBI's and state archive;• Maintain the public folder of the online storage; and• Provide technical guidance on document management to all staff.
4	All staff	<ul style="list-style-type: none">• Resolve cases and report the results to their supervisors/heads of divisions/units; and• Transfer documents of resolved cases to the staff in charge of document management.

5 Procedures for circulation of documents

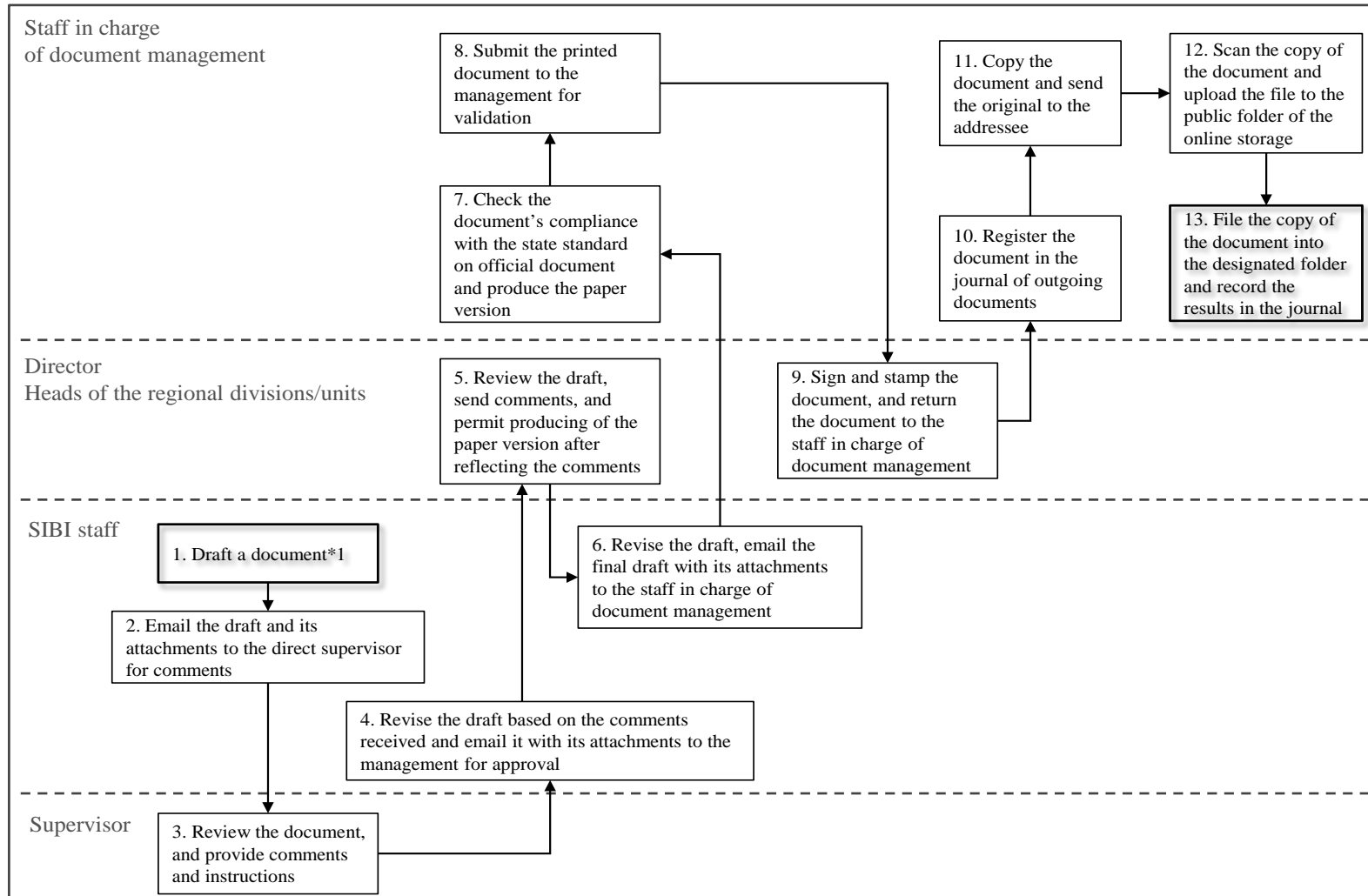
5.1 Procedures for circulation of incoming documents



Note: *1: See “3.1 Registration” for the list of documents that are not registered; *2: The form to be filled for documents that require responses from SIBI. Based on the filled control card, the progress of resolving cases and the implementation of the obligations resulted from the document will be examined. Two copies are prepared; one is kept at the staff in charge of document management, and the other is affixed to the document (See “(7)” of “6.3 Appendix-3. Formats to be used in document management” for the format).; *3: Instructions for the document without a control card affixed will be hand-written on any blank space on the first page of the document.

Figure 2. Procedures for circulation of incoming documents

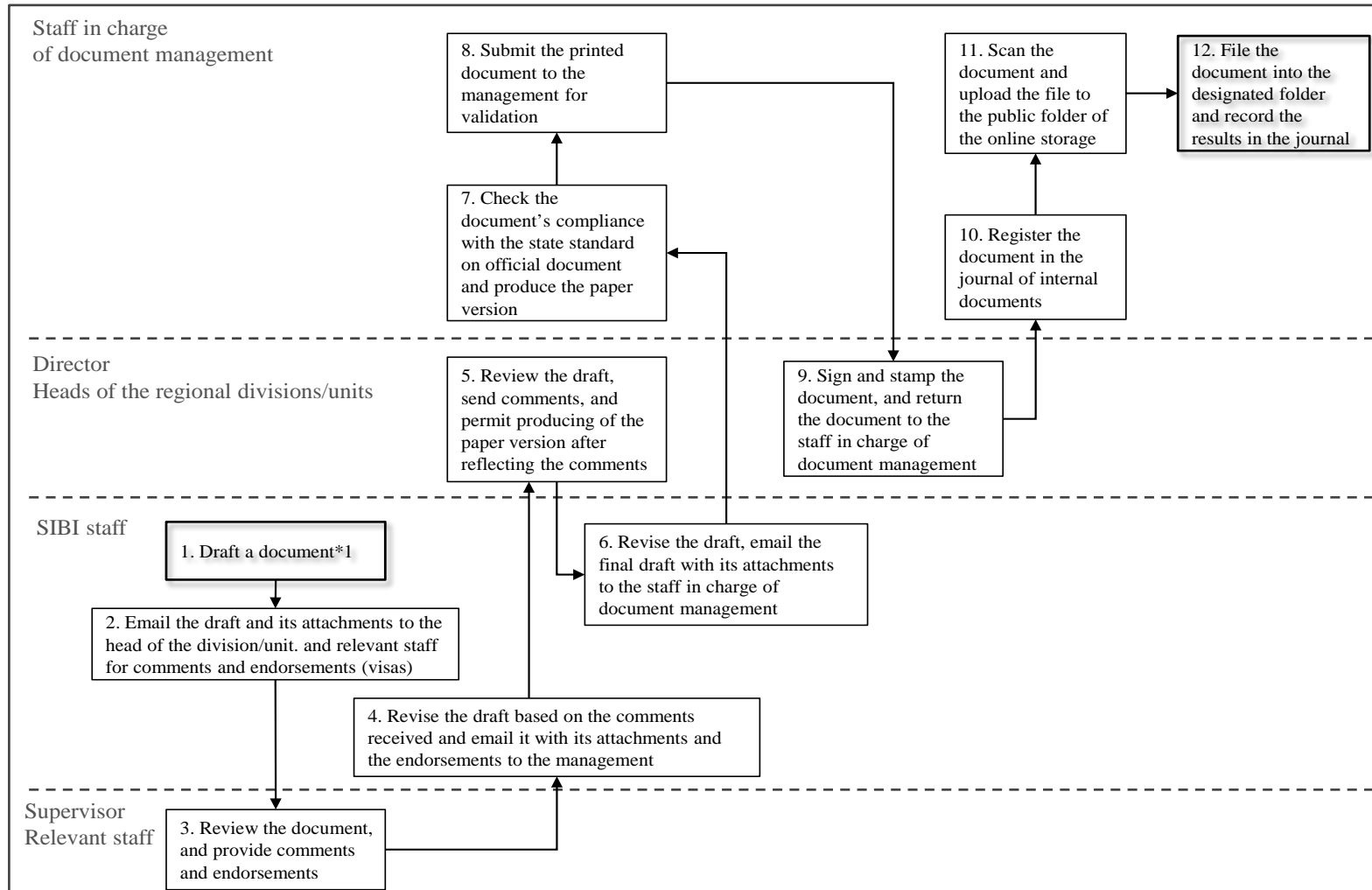
5.2 Procedures for circulation of outgoing documents



Note: *1: The requirements for management documents are presented in “6.2 Appendix-2. General requirements for management documents.”

Figure 3. Procedures for circulation of outgoing documents

5.3 Procedures for circulation of internal documents



Note: *1: The requirements for management documents are presented in "6.2 Appendix-2. General requirements for management documents."

Figure 4. Procedures for circulation of internal documents

6 Appendices

6.1 Appendix-1. Case nomenclature (draft)

	Class	Document group		Case code	Description / method of filing	Storage period	Person in charge	
		Index	Title				HQs	Regional division/units
A	Management document	A-1	Charter and Provisions	0077	Charter and the Provisions of SIBI will compose one case.	Permanent	Senior specialist of administrative unit	Specialist for finance and administrative tasks
		A-2	Orders and decisions made by SIBI director	0033	All orders and decisions made by SIBI director will be filed into one case with the following sections: (1) Orders and decisions related to human resource and personnel affairs and (2) Other orders and decisions. Attachments or documents approved with orders should be attached in the respective orders.	Permanent	Senior specialist of administrative unit	Specialist for finance and administrative tasks
		A-3	Minutes of meetings	0027	All minutes are filed in one case with the following sections: (1) Management meetings, (2) Meetings with government agencies and state institutions, (3) Meetings with donor organizations, (4) Meetings with other external bodies, and (5) Staff meetings.	Permanent	Senior specialist of administrative unit	Specialist for finance and administrative tasks
		A-4	Decisions made by committees established within SIBI and its regional divisions/units	0026	Each committee established within SIBI or its regional divisions/units has its own case. All minutes of committee meetings and decisions will be filed in their respective cases.	Permanent	Senior specialist of administrative unit	Specialist for finance and administrative tasks
		A-5	Internal rules and regulations	1062	All documents will be filed in one case. The sections to be created within the case are (1) Internal regulations, guidelines, and rules, (2) Manuals and handbooks (3) SOPs, (4) Technical guidance/instructions, and (5) Other regulating documents	5 years after termination or amendment	Senior specialist of administrative unit	Specialist for finance and administrative tasks
		A-6	Reports of inspections conducted by state authorities	67-a	Each type of public inspections will have its own case with all types of documents related to the inspection. Sections in the case will be decided based on the types of the documents.	Permanent	Senior specialist of administrative unit	Specialist for finance and administrative tasks
B	Official letters	B-1	Incoming official letters, emails, and faxes	0066	All incoming official letters, emails, and faxes with their attachments form one case. Replies and responses by SIBI must be placed together with the respective letters/emails/faxes in chronological order.	5 years	Senior specialist of administrative unit	Specialist for finance and administrative tasks
		B-2	Outgoing official letters, emails, and faxes	0066	All outgoing official letters, emails, and faxes with their attachments form one case. Replies to the outgoing letters/emails/faxes must be filed together with the respective letters/emails/faxes sent by SIBI in chronological order.	5 years	Senior specialist of administrative unit	Specialist for finance and administrative tasks

C	Personal files of employees	C-1	Personal files of employees	0518	All personal files are included in one case. One section will be created for an employee with the following set of documents: (1) Curriculum Vitae, (2) Autobiography and photos (3) Copies of diploma and educational certificates, (4) Copy of national IDs or passports, (5) Copies of labor books, social security records and medical records, and (6) Other personal information related to the employee or his/her family.	75 years	Senior specialist of HR and legal unit	Leading specialist for general issues, HR, legal issues and start-ups
D	Documents related to human resource, employee assistance, and labor union	D-1	Labor organization and use of labor resources	0425 0390 0376	Three cases will be opened for this group: Case-0425: List of employees and Salary matrix; Case-0390: Performance evaluation reports; and Case-0376: Labor contracts	[0425]: 25 years [0390]: Permanent [0376]: 3 years after expiration	Senior specialist of HR and legal unit	Leading specialist for general issues, HR, legal issues and start-ups
		D-2	Human resource development	0587 0652 0567	Documents of this group will be divided into three cases: Case-0587: Human resource development programs/plans; Case-0652: Capacity assessment; and Case-0567: Plans and reports of staff training	[0587]: 1 year [0652]: 15 years [0567]: Permanent	Senior specialist of HR and legal unit	Leading specialist for general issues, HR, legal issues and start-ups
		D-3	Labor union	1221 0403	Two cases will be opened for this group with the following sections: Case-1221: Minutes of meetings with labor unions, and Case-0403 Collective labor agreements and other labor union-related documents	[1221]: 5 years [0403]: Permanent	Senior specialist of HR and legal unit	Leading specialist for general issues, HR, legal issues and start-ups
		D-4	Services and assistance provided to employees	0435	All documents related to services and assistance provided to employees are included in one case. The documents will be classified by each service/assistance within the case.	10 years	Senior specialist of HR and legal unit	Leading specialist for general issues, HR, legal issues and start-ups
E	Plans and reports	E-1	Plans and reports of SIBI's activities	190-a 180-a	Two cases will be opened for this group: Case-190-a for all types of plans for the business operations of SIBI and its divisions/units and Case-180-a for reports. The plans in the former will be compiled by types of plans (Strategic, Business, Annual, and Action plans) while the latter by the periods covered by the reports (Annual, quarterly, and monthly reports).	[190-a]: Permanent [180-a]: Permanent	Senior specialist of marketing and business plan development unit	Senior specialist on business plan development and marketing
		E-2	Plans and reports of conducted training and incubation services	0558	All documents related to the planning and implementation of TOTs, and training and incubation services provided to entrepreneurs/MSEs are included in this group. Documents related to the same training/incubation services are compiled as a set and filed in one case. Each case will be named with the title of the training/service.	5 years	Senior specialist of marketing and business plan development unit	Senior specialist on business plan development and marketing
		E-3	Plans and reports of other services provided to customer entrepreneurs and MSEs	To be coded upon generation	Plans and reports of all other services provided to entrepreneurs/MSEs are managed in one case. Within the folder, documents will be divided into sections by the types of the provided services.	__ years	Senior specialist of marketing and business plan development unit	Senior specialist on business plan development and marketing

		E-4	Statistical Reports	332-b	One Case will be opened for all types of statistical reports and tables. It will include statistical tables and reports on key activities of SIBI.	Permanent	Senior specialist of marketing and business plan development unit	Senior specialist on business plan development and marketing
F	Financial information and accounting documents	F-1	Budget plans, budget requests, and budget utilization reports	267-a 258-a	Documents of this group will be filed in two cases. Case-267-a: Budget plans and request, and Case-258-a: Budget utilization reports	[267-a]: Permanent [258-a]: Permanent	Chief accountant	Specialist for finance and administrative tasks
		F-2	Financial statements and reports, and reports of financial audits	0343	One case will be opened for this group. The sections in the case are (1) Financial statements, (2) Financial reports submitted to state organizations, (3) Tax return, (4) Declaration of social security contributions, and (5) Reports of financial audits	Permanent	Chief accountant	Specialist for finance and administrative tasks
		F-3	Accounting books and source documents	0356 0357 0350	Three cases will be opened: Case-0356: General journal and general ledger Case-0357: Auxiliary journals/ledgers; and Case-0350: Source documents (The sections in this case will be the same as the classification of accounting source documents indicated in the Guideline for Preparation and Processing of Accounting Source Documents).	[0356]: 3 years after completion of all inspections [0357]: 3 years after completion of all inspections [0350]: 3 years after completion of all inspections	Chief accountant Head of admin. unit Senior specialist of admin. unit	Specialist for finance and administrative tasks
		F-4	Other financial and accounting documents	To be coded upon generation	One case will be opened. The sections will be created based on the types of documents included in the case.	___ years	Chief accountant Head of admin. unit Senior specialist of admin. unit	Specialist for finance and administrative tasks
G	Documents related to assets and supplies	G-1	Documents of fixed assets	0368 0369 0370	Documents of this group will be divided into three cases: Case-0368 for land, Case-0369 for buildings and facilities, and Case-0370 for equipment and vehicles. In each case, documents related to a specific asset/property will be compiled as a set and form an independent section. The set of documents includes asset ledger, map/drawing, certificate, re-evaluation report, maintenance records, contracts of maintenance and renovation, acts on disposal/transfer of the asset/property, etc.	[0368]: Permanent [0369]: Permanent [0370]: 3 years after equipment and vehicles are disposed of	Chief accountant Head of admin. unit Senior specialist of admin. unit	Specialist for finance and administrative tasks
		G-2	Documents of procurements of supplies	1005 1011	Documents related to public procurement are included in this group. All documents will be divided into two cases. Within the cases, documents will be compiled by each procurement. Case-1005: Contracts with the suppliers Case-1011: Procurement plans, technical specifications, tender documents, and procurement reports.	[1005]: 3 years after completion of contract [1011]: 3 years	Chief accountant Head of admin. unit Senior specialist of admin. unit	Specialist for finance and administrative tasks

H	Documents related to customer entrepreneurs and MSEs	H-1	Documents related to customer entrepreneurs and their businesses	519-b	Documents produced for or collected from customer entrepreneurs/MSEs during the provision of SIBI's services are filed in one case , with sections created by customers. Typical documents are copies of IDs or personal documents, filled questionnaires, business plans, financial information, contracts, minutes of meetings, etc.	3 years after completion of contract	Senior specialist of marketing and business plan development unit	Senior specialist on business plan development and marketing
I	Documents related to technical and financial partners	I-1	Documents related to technical and financial partners	To be coded upon generation	Documents of this group will be divided into two cases: One for technical partners (external trainers, consultants, and mentors) and the other for financial institutions collaborated with SIBI in provision of training and services to entrepreneurs/MSEs. In each case, documents will be compiled by partners. The typical documents are copies of IDs/diplomas/certificates, personal profiles or CVs, filled questionnaires, contracts, etc.	___years	Senior specialist of marketing and business plan development unit	Senior specialist on business plan development and marketing
J	Documents related to donor projects and collaboration with foreign organizations	J-1	Documents related to donor projects and collaboration with foreign organizations	0970	Documents of each project/collaboration will have its own case. Each case will be organized into the following sections: (1) Exchanged letters/emails/faxes, (2) Agreements, contracts, and MOUs, (3) Minutes of meetings, (4) Project plans and proposals, (5) Progress reports and project completion reports, and (6) Official documents prepared and provided by SIBI.	Permanent	Senior specialist of marketing and business plan development unit	Senior specialist on business plan development and marketing
K	Other documents	K-1	All other documents that are not included in the above groups		One case will be opened for all the documents of this group , organized by types of documents included in the case.	To be decided	Senior specialist of administrative unit	Specialist for finance and administrative tasks

6.2 Appendix-2. General requirements for management documents

The management documents should be drawn up in line with the requirements indicated in the state standard on official documents and the Standard Instructions on Document Management in Government Agencies, State Institutions and Enterprises (Decree No.358).

Orders made by the SIBI director and the heads of the regional divisions/units must be printed on order-heads, official letters and minutes of meetings of the committees established within SIBI must be printed on letterheads, and other management documents will be printed on A4-sized plain paper in the formats/templates specified in the state standard on official documents. The order-heads and the letterheads of SIBI and the regional divisions/units must be designed and printed in compliance with the state standard No.XXX.

The following common elements must be indicated on documents in the manners instructed in the above standard and the instructions:

- (a) Name of SIBI or divisions/units
- (b) Address
- (c) Type of the document in capital letters (for documents other than official letters; examples: “ORDER,” “PROTOCOL,” “ACT,” “REQUEST,” etc.)
- (d) Document No.
- (e) Date
- (f) Name of the addressee (for outgoing documents)
- (g) Title or subject of the document
- (h) Signatures and stamps

The following attributes must be applied to the main body of the management documents:

Font name	Times New Roman
Font size	12 (14 for letters addressed to the Government of Tajikistan, government agencies and state institutions)
Font type	Regular
Page numbering	Pages of documents with two or more pages must be numbered
Margins	2.5 cm from the left; 1.5 cm from the right, 1.5 cm from the top, and 4 cm (for A4 size) and 1 cm (for A5 size) from the bottom
Line spacing	1 to 1.5 lines

(4) List of filed documents (storage unit)

List of filed documents								State Institution "Formation and Development of Entrepreneurship in TJ"	
Year: _____								Divisions/units: (1) Name: _____	
Storage unit No. _____ Storage period: _____ years (until _____)								(2) Code: _____	
No	Case index	Case Name	Volume No.	Document ID	Description of documents	Num of attachments	Page No.		Remark
							First	Last	

(5) Compilation notes

Compilation Notes	
Number of cases included	_____ cases
Number of sheets of the storage unit	_____ pages
Page numbers of damaged documents	(1) ____, (2) ____, (3) ____, (4) ____, (5) ____, (6) ____, (7) ____, (8) ____, (9) ____, (10) ____, (11) ____
Skipped page numbers	(1) ____, (2) ____, (3) ____, (4) ____
Duplicated page numbers	(1) ____, (2) ____, (3) ____, (4) ____
Filled by: _____ (name) Date: _____	

(6) Inventory of stored documents

(7) Control card

CONTROL CARD No.: _____

Document No.: _____ Date of issue: _____

Title:

Description:

Transferred to: _____
(Name of staff)

Division/Unit: _____

Date transferred: _____

Instructions by management:

_____ Deadline: _____

Performance notes:

Signature: _____

Removed from control on _____ (Date)
_____ (Signature)

添付資料 18 貸与物品リスト

貨物品リスト

業務名称: ビジネス・インキュベーション・プロジェクト

対象国: タジキスタン

(2022年12月31日現在)

物品名称	規格・品番	個数	取得価格			取得日	配置場所	現況	備考	事業終了後の取扱い
			取得価格	通貨	日本円換算取得価格					
パイロットプロジェクト用PC	Dell Inspiron, Display size-14", CPU: Intel Core i3, SSD: 1T	1台	9,400	TJS	98,226	2020年5月5日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
ネットワークサーバー	Xeon E5-2620-V4 / HDD Hitachi 450 Gb SAS 2.0	1台	65,000	TJS	666,890	2020年8月12日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
手動ドア	3.2m*2.5m*10mm, 強化ガラス	一式	18,850	TJS	193,156	2020年8月21日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
ブラインドカーテン	Blackout: 17cm*310cm, code 1113, Zebra: 17cm*310cm, code 7904	一式	30,065	TJS	308,076	2020年8月21日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
グラフィック用パソコン	Intel Core i5-9600K	1台	26,200	TJS	268,471	2020年8月23日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
パイロットプロジェクト用PC	HP Envy 13-ag1025tu, CPU: Intel Core i5, SSD: 256G	1台	8,800	TJS	81,390	2020年12月11日	ホジャンド・ビジネス・インキュベータ	稼働中	なし	譲渡
事務機	ZIBR MASTER, MTB-300	3台	5,560	TJS	53,628	2021年5月20日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者 (Gaborov Akhadjon Haidarovich, Ermatov Bohirjon Zarifovich, Kakharov Sukhrob)	稼働中	なし	譲渡
ラップトップPC	Dell	1台	5,800	TJS	55,943	2021年5月23日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者 (Sanijonov Zarif Aliboevich)	稼働中	なし	譲渡
スタンド・ミキサー (調理用)	収容量: 10リットル; 220ボルト	1台	6,000	TJS	57,872	2021年5月22日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者グループ (グループ・リーダー: Husainova Mahbuba Kurbanova)	稼働中	なし	譲渡
オーブン (調理用)	380ボルト	1台	11,000	TJS	106,098	2021年5月22日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者グループ (グループ・リーダー: Husainova Mahbuba Kurbanova)	稼働中	なし	譲渡
コンプレッサー	380ボルト	1台	8,000	TJS	77,162	2021年5月20日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者グループ (グループ・リーダー: Abdurazozoda Muhammad Raul)	稼働中	なし	譲渡
貯水タンク	27m3	1台	5,600	TJS	54,013	2021年5月22日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者 (Soliboev Sohijon Sulaimonovich)	稼働中	なし	譲渡
水圧縮機	Full control, k5	1台	6,000	TJS	58,669	2021年7月26日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者 (Babadjanov Olim Okhunovich)	稼働中	なし	譲渡
ラップトップPC	Dell	1台	5,500	TJS	53,780	2021年7月28日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者 (Yuldoshev Azim Abdukodirovich)	稼働中	なし	譲渡
事務機	RDX 100	1台	11,250	TJS	109,431	2021年9月29日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Khalimov Rajabali)	稼働中	なし	譲渡
冷凍庫	SNEJ	1台	5,800	TJS	56,418	2021年9月29日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Gafarov Sayid Abdusatorovich)	稼働中	なし	譲渡
冷凍庫	ArTel	1台	5,600	TJS	57,117	2021年11月17日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Mirova Niginamo)	稼働中	なし	譲渡
冷凍庫	ArTel	1台	5,600	TJS	57,117	2021年11月18日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Zamirai Nematullo)	稼働中	なし	譲渡
ミキサー	Devmixer	1台	11,000	TJS	112,195	2021年11月20日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKanibadam郡の受益者 (Kasymov Alisher, Gayumova Rukhsiona)	稼働中	なし	譲渡
事務機	7HP	1台	5,700	TJS	58,137	2021年11月20日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Faizuloev Bozorali)	稼働中	なし	譲渡
事務機	Rodex	1台	5,500	TJS	56,097	2021年11月20日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Yuldoshev Akmal)	稼働中	なし	譲渡
事務機	10HP	1台	5,700	TJS	58,137	2021年11月20日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Nurov Ismoil)	稼働中	なし	譲渡
電気鍋	XIM	1台	5,700	TJS	58,137	2021年11月20日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Noziov Abdurakhmon)	稼働中	なし	譲渡
事務機	7HP	1台	5,700	TJS	58,137	2021年11月20日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Faizuloev Bozorali)	稼働中	なし	譲渡
事務機	FG10	1台	6,500	TJS	66,071	2021年12月5日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Khadarkulov Shavkatdjon)	稼働中	なし	譲渡
事務機	KESE	1台	5,500	TJS	55,906	2021年12月5日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Sul'lamazarov Bakhorali)	稼働中	なし	譲渡
事務機	KESE	1台	5,500	TJS	55,906	2021年12月5日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Sul'tonmazarov Sherzod)	稼働中	なし	譲渡
事務機	KESE	1台	5,500	TJS	55,906	2021年12月5日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Ortikmatov Odiljon)	稼働中	なし	譲渡
事務機	KESE	1台	5,500	TJS	55,906	2021年12月5日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Khudikulov Bakhorali)	稼働中	なし	譲渡
事務機	KESE	1台	5,500	TJS	55,906	2021年12月5日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Ismoilov Nukritdin)	稼働中	なし	譲渡
冷蔵庫	ZIMAN 295L	1台	6,000	TJS	61,536	2022年1月11日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Faizov Iskandar)	稼働中	なし	譲渡
ラップトップPC	HP	10台	14,738	TJS	151,153	2022年1月20日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
ラップトップPC	HP	6台	14,738	TJS	151,153	2022年1月20日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
防犯用窓簾		1台	10,545	TJS	108,150	2022年1月25日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
ラップトップPC	HP	1台	10,925	TJS	112,624	2022年2月3日	ドゥシャンベ・ビジネス・インキュベータ	稼働中	なし	譲渡
トラクター	MTZ-82.1	4台	275,000	TJS	2,834,920	2022年2月11日	増進移民支援コンポーネント (ミニファイナンス) の受益者 (Ashg郡 Okhondjonov Davronjon, Khamadoni Radjabova Gulmira, Yossegor Lapsasova Robi, Ashg郡 Akhmedov Nurmadjon)	稼働中	なし	譲渡
木工用切削機	ZP/MQ392B	1台	5,700	TJS	54,147	2022年4月11日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Toshmatov Iktier)	稼働中	なし	譲渡
ビデオスタビライザー	RONIN SC55S/J100C15WH	1台	6,000	TJS	56,997	2022年4月15日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Madraimov Toshmatzhon)	稼働中	なし	譲渡
トラクター、付属品	Yuto-404, P1ow 3.25, 2.25, RNU-4501, F-6001	1台	213,180	TJS	2,286,611	2022年6月14日	増進移民支援コンポーネント (リース) の受益者 (Kanibadam郡 Mykhamodova Shoiria)	稼働中	なし	譲渡
トラクター	TAJIRAN-475-4WD	1台	278,750	TJS	2,989,928	2022年6月15日	増進移民支援コンポーネント (リース) の受益者 (Kanibadam郡 Solizoda Sharif)	稼働中	なし	譲渡
事務機	ROLF TOP-1000C	1台	5,800	TJS	62,212	2022年6月18日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Nuriddinov Tukhtasun)	稼働中	なし	譲渡
事務機	ZENMARCO BS6800A-4	1台	5,800	TJS	62,212	2022年6月18日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Kuchkarov Bakhtiyor)	稼働中	なし	譲渡
ミシン	MA01 05	1台	5,000	TJS	66,537	2022年7月21日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Munirai Razoqi)	稼働中	なし	譲渡
ミシン	MA01 05	1台	5,000	TJS	66,537	2022年7月21日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Saidzoda Mavzuna)	稼働中	なし	譲渡
事務機	ROLF TOP-1000C	1台	5,700	TJS	75,852	2022年7月22日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるAshg郡の受益者 (Ilyosov Shokirjon)	稼働中	なし	譲渡
刺繍用ミシン	ShangGong GC8882E	1台	5,700	TJS	75,852	2022年7月23日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Dobojonzoda Bonu)	稼働中	なし	譲渡
ミシン	Jack A2S	1台	5,200	TJS	69,198	2022年7月23日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Hakimova Mehrubonu)	稼働中	なし	譲渡
ミシン	Jack A2S	1台	5,200	TJS	69,198	2022年7月23日	増進移民支援コンポーネント (ミニファイナンス) の対象地域であるKulyab郡の受益者 (Saidova Diinoza)	稼働中	なし	譲渡

