



【Online】 Knowledge Co-Creation Program (Group & Region Focus)

General Information on

**FINANCIAL ACCESS FOR
SMALL AND MEDIUM ENTERPRISES (SMEs) PROMOTION
課題別研修「中小企業振興のための経営強化(金融アクセス)」
JFY 2021**

Course No.: 202003123-J001

Online Course Period: From August 30, 2021 to September 24, 2021

This information pertains to one of the JICA Knowledge Co-Creation Programs (Group & Region Focus) of the Japan International Cooperation Agency (JICA) implemented as part of the Official Development Assistance of the Government of Japan based on bilateral agreement between both Governments.

JICA Knowledge Co-Creation Program (KCCP)

The Japanese Cabinet released the Development Cooperation Charter in February 2015, which stated *“In its development cooperation, Japan has maintained the spirit of jointly creating things that suit partner countries while respecting ownership, intentions and intrinsic characteristics of the country concerned based on a field-oriented approach through dialogue and collaboration. It has also maintained the approach of building reciprocal relationships with developing countries in which both sides learn from each other and grow and develop together.”* We believe that this ‘Knowledge Co-Creation Program’ will serve as a foundation of mutual learning process.

I. Concept

Background

Regardless of the country, Small and Medium Enterprises (SMEs) are important components in the economy as driving force of the industrial and economic development. SMEs are also recognized as thrust for stable society by providing employment, activating regional economy/community, and reducing poverty. The importance of SMEs promotion is confirmed at the WTO ministerial meetings with its high commitment to support private sector focusing on SMEs.

One of the major issues is access to financial assistance provided by financial institutions. It is usually caused by shortage of opportunities, lack of information and channels to reach out. To address such issues, involvement of the government is indispensable, in providing counter-measures including formulating policies for enabling business environment. Another issue is about the capacity of each enterprise. In many cases, they are not able to respond to administrative procedures, due to lack of managerial skills/knowledge as well as capacity to seek for necessary information. Shortage in working capital and funds for equipment are also their regular concern. Support by public organizations and financial institutions is crucial to solve those issues, as SMEs with limited resources cannot solve those issues by themselves.

Japan has rich experience in formulation and implementation of comprehensive measures in facilitating financial access for SMEs promotion. Some of them are efforts to improve the ability of financial institutions in screening examination, development of the credit risk information and credit guarantee systems, which are all considered as unique mechanisms to realize smooth financial access.

For what?

This program is designed to improve financial access for SMEs development by strengthening the capacity of the central/local government, financial institutions, in charge of promoting SMEs in participating countries.

For whom?

This program is offered to the officials of central/local government, financial institutions, etc., who are functioning as "support providers" for SMEs and micro-enterprises.

How?

Both theory and practical measures for SMEs promotion are introduced, focusing on financial support, through online self-study material. Pre-recorded lectures by organizations that support SMEs and entrepreneurs offers tips and ideas for solving issues related to financial access. Participants are expected to formulate a plan to improve financial access by SMEs, in relation to business environment and capacity development of entrepreneurs.

Sustainable Development Goals (SDGs)

JICA is committed to achieving the SDGs. This program is to contribute to the following goals.



II. Description

1. Title (Course No.)

**Financial Access for Small and Medium Enterprises (SMEs) Promotion
(202003123-J001)**

2. Course Period

From **August 30, 2021 to September 24, 2021**

<Important Note>

In the context of the COVID-19 pandemic, please note that there is a possibility the course period may be changed, shortened, or the course itself cancelled.

Response to the time difference during the online program

Online meeting is considered to be organized during the program. For your reference, probable time for the online meeting will be as follows:

Group1: Asia, Central & South America

JST (Japan Standard Time) 11:00 - 12:00 (GMT 2:00 – 3:00)

Group2: Other countries except Group 1

JST (Japan Standard Time) 16:00 - 17:00 (GMT 7:00 – 8:00)

Fixed schedule will be shared to the accepted participants with the Notice of Acceptance.

3. Target Regions or Countries

Albania, Argentina, Democratic Republic of the Congo, Ghana, India, Nigeria, Philippines, Sudan, Timor-Leste, Viet Nam and Zambia

4. Eligible / Target Organization

This program is designed for central/local government and financial institutions, chamber of commerce and industry, and other relevant organizations providing support for SMEs.

5. Capacity (Upper limit of Participants)

13 participants

6. Language

English

7. Objective

Action Plan for improving financial access for SMEs development is submitted.

8. Overall Goal

The capacity of planning and implementation of policies/measures is strengthened in central/local government and financial institutions, etc., in charge of SME development.

9. Output and Contents

This course consists of the following components. (Subject to minor change.)

Expected Module Output	Subjects/Agendas	Methodology
1. Participants are able to identify the issues of SMEs (development policies and measures) of their countries.	(1) Making Inception Report Making pre-study report on local SMEs	<ul style="list-style-type: none"> ▪ Self-study ▪ Orientation*
2. Participants are able to explain the outline of SMEs development measures, especially financial support.	(1) Policies and measures of SME support in Japan (2) Organizations of SME support in Japan (3) Financial support for SME (4) Sharing of pre-study report to share common issues	<ul style="list-style-type: none"> ▪ Viewing of Pre-Recorded Lecture Video. ▪ Web-based course work (Q&A) consultation
3. Participants can clarify the needs of SMEs for better financial access in their home countries by grasping key factors through case-studies of Japan and other countries.	(1) Measures taken by central/local government (2) Measures taken by governmental and private financial institutions, etc. (3) Supported SMEs, local industries, etc.	<ul style="list-style-type: none"> ▪ Viewing of Pre-Recorded Lecture Video. ▪ Web-based course work (Q&A) Consultation.
4. Action Plan to improve financial access for SMEs is formulated.	(1) Preparation and submission of action plan	Web-based consultation*

*Online meeting may be organized. Time schedule will be shared when fixed.

<Structure of the program> Topic outline (subject to minor changes)

Introduction & SMEs Promotion (related to module output 1 & 2)	
	Program Orientation / General Orientation
	Sharing Pre-study Report on the online storage
	SMEs policy in Japan / Policy formulation
	Role of SMEs Agency - policy formulating organization
	Role of policy implementing organizations (SMRJ, JFC, etc.)
	Roles of local government
Financial Access (related to module output 2 & 3)	

	Financial support for SMEs
	Role of financial institution, credit guarantee corporation
Action Plan & Evaluation (related to module output 4)	
	Web-based individual guidance, preparation and submission

SME Agency: Small and Medium Enterprise Agency, Ministry of Economy, Trade and Industry
SMRJ: Organization for SMEs and Regional Innovation, Japan
JFC: Japan Finance Corporation

- You are supposed to do following tasks during the program:
 - read / watch 11 sets of pre-recorded lecture material,
 - submit communication sheets (for course work and Q&A)
 - write 2 reports (including pre-study reports),
 - (join online meeting, in case it is organized).

You are responsible for time management. Please make sure that you discuss this with your supervisor in your organization, so that you have enough time to focus on your course work.

- Participants who have successfully completed the program will be awarded a certificate by JICA.

III. Eligibility and Procedures

1. Expectations to the Applying Organizations

- (1) This course is designed primarily for organizations that intend to address specific issues or problems identified in their operation. Applying organizations are expected to use the program for those specific purposes.
- (2) This program is enriched with contents and facilitation schemes specially developed in collaboration with relevant prominent organizations in Japan. These special features enable the program to meet specific requirements of applying organizations and effectively facilitate them toward solutions for the issues and problems.

2. Nominee Qualifications

Applying organizations are expected to select nominees who meet the following qualifications.

(1) Essential Qualifications

- 1) Current Duties: be engaged in promoting SMEs in central/local government, institutions (including CCI and financial institutions), etc.
- 2) Experience in the relevant field: have at least three (3) years' experience in working for SMEs support (preferably in the field of financial support).
- 3) Educational Background: be a graduate of university.
- 4) Language: have a competent command of spoken and written English which is equal to TOEFL iBT 100 or more. (This program includes active participation in discussions, which requires high competence of English ability. Please attach an official certificate for English ability such as TOEFL, TOEIC, etc., if possible.)
- 5) Health: must be in good health to participate in the program.
- 6) Technical Requirements for the Online Course (Computer)

Technology Proficiency:

- Basic computer skills such as, sending/receiving email with attachments, and using a web browser.
- Online course may be delivered using the following services, Web Conferences, Cloud Storage, and YouTube. (Online tutorial and support by JICA will be limited. The ability to be self-directed in learning new technology skills are required.)

Internet Connection:

- High Speed Broadband Connection (at least 2Mbps).

* Internet access charge incurred for this course shall be borne by your organization.

*In some cases, JICA arranges the venue with internet connection. Please check with the JICA office in your country.

Hardware (Minimum Requirement):

- Regular access to a computer, either from your home or from your office.
- Operating System: Windows or Mac OS (Updated version is preferred).
- Processor: Intel Core 2 Duo or higher; 2GHz or higher
- Memory: 4GB of RAM or higher
- Hard Drive Space: 5GB free disk space
- Browser: Google Chrome is preferred browser. (Edge, Firefox, Safari can be used)
- Others: Webcam Microphone, and Audio output Device (Speaker or Headset)

*In some cases, Smartphone (Android OS or Apple iOS) can be used as substitute of PC.

7) Attendance Requirement: Participation in online program is an essential requirement for the completion of the course.

(2) Recommended Qualifications

Applicants meeting the following conditions are preferred.

- 1) Age: between the ages of twenty-five (25) and forty (40) years old
- 2) Gender Consideration: JICA is promoting gender equality.
Women are encouraged to apply for the program.

3. Required Documents for Application

(1) Application Form: The Application Form is available at **the JICA overseas office (or the Embassy of Japan)**

(2) Photocopy of Passport or ID:

Photocopy should include Name, Date of Birth, Nationality, Sex, Passport/ID number and Expire date.

(3) English Score Sheet (Photocopy) : to be submitted with the Application Form, if the nominees have any official English examination scores. (e.g., TOEFL, TOEIC,

IELTS)

- (4) Inception Report:** to be submitted with the Application Form. Fill in the form shown in Annex of this General Information. Inception Report is used for screening of applicants, and applications without completed Inception Report is considered as un-qualified.

4. Procedures for Application and Selection

(1) Submission of the Application Documents

Closing date for applications: **Please confirm the local deadline with JICA overseas office (or the Embassy of Japan).**

(All required material must arrive at JICA Center in JAPAN by **July 16, 2021**)

(2) Selection

Primary screening is conducted at the JICA overseas office (or the embassy of Japan) after receiving official documents from your government. JICA Center will consult with concerned organizations in Japan in the process of final selection. Applying organizations with the best intentions to utilize the opportunity will be highly valued.

The Government of Japan will examine applicants who belong to the military or other military-related organizations and/or who are enlisted in the military, taking into consideration of their duties, positions in the organization and other relevant information in a comprehensive manner to be consistent with the Development Cooperation Charter of Japan.

(3) Notice of Acceptance

JICA overseas office (or the Embassy of Japan) will notify the results **not later than July 30, 2021.**

5. Additional Document(s) for Accepted Participants

Only accepted participants are required to submit a **Pre-Study Report**. (Please see the ANNEX – Pre-Study Report)

- The report should be uploaded to designated online platform by **August 16, 2021.**
- The report must be made by PowerPoint slide. Format will be sent to accepted participants later.

6. Conditions for Participation

Participants of KCCP are required

- (1) to strictly observe the course schedule
- (2) not to change the program topics
- (3) not to record or share the online contents without JICA's permission

IV. Administrative Arrangements

1. Organizer (JICA Center in Japan)

(1) **Center:** JICA Kansai Center (JICA Kansai)

(2) **Programme Officer:** Ms. OI Yoshiko (Oi.Yoshiko@jica.go.jp) and Ms. KONO Yukiko (Kono.Yukiko@jica.go.jp)

*YouTube of “Knowledge Co-Creation Program and Life in Japan” and “Introduction of JICA Center” are viewable from the link below.

Part I: Knowledge Co-Creation Program and Life in Japan	
English ver.	https://www.youtube.com/watch?v=SLurfKugrEw
Part II: Introduction of JICA Centers in Japan	
JICA Kansai	https://www.jica.go.jp/kansai/english/office/index.html

2. Implementing Partner

(1) **Name:** Pacific Resource Exchange Center (PREX)

(2) **URL:** <https://www.prex-hrd.or.jp/en/>

(3) **Remark:** PREX was established in April 1990 in response to a proposal adopted at the general assembly of the Pacific Economic Cooperation Council (visit PECC at <http://www.pecc.org/>). Since its inception, PREX has been contributing to promote international exchanges through human-resource development projects and their related activities in developing countries.

V. Other Information

Participants who have successfully completed the program will be awarded a certificate by JICA.

VI. Annex

Inception Report (Submit with the Application Form)

Please answer the following questions. This report must be typewritten in English in less than two (2) pages.

Country : _____

Name : _____

Q1	Your organization structure, your position and number of employees. (If you have an organization chart, please attach it and mark your position.)
Q2	What are the three main industries in your country?
Q3	Definition of SMEs in your country. (Indicate the source of information.)
Q4	What are the main problems that SMEs are currently facing in your country?
Q5	In your opinion, what are causes for the main problems of SMEs in Q4?
Q6	Are you (or have you ever been) involved in financial support for SMEs? If yes, please indicate your duty briefly.

Pre-Study Report (Accepted participants only)

Participants are required to submit this Pre-Study Report for the presentation session scheduled in the program. Further information on the presentation and PowerPoint format will be sent to accepted participants, later.

1. Visit/Call to SMEs (summarized in two (2) slides of PowerPoint per company)

Please visit / call three (3) SMEs* in your country, talk with the manager(s) and implement a research before attending this program.

It is preferable to select industries/SMEs related to the issues and problems mentioned in your inception report.

*Number of the SMEs you visit / call can be smaller, given current local situations regarding COVID19.

The report should include the following information

- * Your name and country
- * Company name and person you talked with
- * Type of business (industry)
- * Company size (capital, number of employees and sales amount)
- * Any business problem that company faces (in the aspect of human resource development, financial source, technics, marketing, etc.)
- * Any support they are receiving from government/public institutions and what kind of support they expect from the government
- * Photos (company building/factory, products, etc.)

2. Issues that your organization is currently facing in supporting SMEs and what are the obstacles. (in one (1) slide of PowerPoint)

It is recommendable that you discuss with your boss on those issues before the online course starts.

- **Please make this report by PowerPoint and upload it to designated online platform by August 16, 2021.**

Detailed instruction for uploading your presentation will be sent to you later.

For Your Reference

JICA and Capacity Development

Technical cooperation is people-to-people cooperation that supports partner countries in enhancing their comprehensive capacities to address development challenges by their own efforts. Instead of applying Japanese technology per se to partner countries, JICA's technical cooperation provides solutions that best fit their needs by working with people living there. In the process, consideration is given to factors such as their regional characteristics, historical background, and languages. JICA does not limit its technical cooperation to human resources development; it offers multi-tiered assistance that also involves organizational strengthening, policy formulation, and institution building.

Implementation methods of JICA's technical cooperation can be divided into two approaches. One is overseas cooperation by dispatching experts and volunteers in various development sectors to partner countries; the other is domestic cooperation by inviting participants from developing countries to Japan. The latter method is the Knowledge Co-Creation Program, formerly called Training Program, and it is one of the core programs carried out in Japan. By inviting officials from partner countries and with cooperation from domestic partners, the Knowledge Co-Creation Program provides technical knowledge and practical solutions for development issues in participating countries.

The Knowledge Co-Creation Program (Group & Region Focus) has long occupied an important place in JICA operations. About 400 pre-organized courses cover a wide range of professional fields, ranging from education, health, infrastructure, energy, trade and finance, to agriculture, rural development, gender mainstreaming, and environmental protection. A variety of programs is being customized by the different target organizations to address the specific needs, such as policy-making organizations, service provision organizations, as well as research and academic institutions. Some programs are organized to target a certain group of countries with similar developmental challenges.

Japanese Development Experience

Japan, as the first non-Western nation to become a developed country, built itself into a country that is free, peaceful, prosperous and democratic while preserving its tradition. Japan will serve as one of the best examples for our partner countries to follow in their own development.

From engineering technology to production management methods, most of the know-how that has enabled Japan to become what it is today has emanated, of course, has been accompanied by countless failures and errors behind the success stories.

Through Japan's progressive adaptation and application of systems, methods and technologies from the West in a way that is suited to its own circumstances, Japan has

developed a storehouse of knowledge not found elsewhere from unique systems of organization, administration and personnel management to such social systems as the livelihood improvement approach and governmental organization. It is not easy to apply such experiences to other countries where the circumstances differ, but the experiences can provide ideas and clues useful when devising measures to solve problems.

JICA, therefore, would like to invite as many leaders of partner countries as possible to come and visit us, to mingle with the Japanese people, and witness the advantages as well as the disadvantages of Japanese systems, so that integration of their findings might help them reach their developmental objectives.



Contact Information for Inquiries

For enquiries and further information, please contact the JICA overseas office or the Embassy of Japan. Further, address correspondence to:

JICA Kansai Center (JICA Kansai)

Address: 1-5-2, Wakinohama-kaigandori, Chuo-ku, Kobe, Hyogo 651-0073, Japan

TEL: +81-78-261-0388/0341 FAX: +81-78-261-0465