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**MICRO-ENTERPRISE SUPPORT PROJECT
Women's Entrepreneurship Development Component**

**Progress Report for period
January 1 - December 31, 2020**



*Picture Caption: Picture Caption: November 15, 2020. Training on Business Leadership.
Holiday Inn Hotel, Baku*

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Entrepreneurship Development

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**MICRO-ENTERPRISE SUPPORT PROJECT
(MESP)**

Women's Entrepreneurship Development Component

DISCLAIMER

The author's views expressed in this publication do not necessarily reflect the views of the U.S. Agency for International Development or the United States Government.

ACRONYMS

USAID	United States Agency for International Development
MESP	Micro Enterprise Support Project
EDF	Entrepreneurship Development Foundation

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1. PROJECT OVERVIEW

EDF is pleased to present the **Women's Entrepreneurship Development Component of the Micro-Enterprise Support Project (MESP) Year 2 Report** in accordance with **Interim Working Plans for January 1 - December 31, 2020. USAID Cooperative Agreement Number: AID-112-A-12-00001.**

According to these Interims Plans, the planned activity can be combined into the following components:

1. *Building capacity of key local partners to better serve and improve enabling environment for women entrepreneurs:*

- a. Survey among 500 business women in 10 regions to inform about needs and barriers;
- b. Advocacy and policy recommendations to alleviate most common administrative barriers;
- c. Gender focal point training;
- d. Access to funding (work with financial intuitions);
- e. Conducting conferences on women entrepreneurship issues.

2. *Increasing women economic participation through capacity building, vocational trainings and new business start-ups:*

- a. Leadership trainings;
- b. Entrepreneurial skills training;
- c. Mentorship;
- d. Business start-ups

3. *Improving access to markets for women entrepreneurs:*

- a. To improve access to useful information through cellphone applications and EDF website;
- b. Promote women networking platforms to increase women-entrepreneurs awareness on ongoing initiatives supporting women owned businesses and other topics.

In the reporting Year, a number of activities have been completed described in this report.

Outputs in the reporting year:

- 1) Overall, 78 women-owned businesses were established and developed in 43 geographical points of Azerbaijan during the implementation of the project. Necessary equipment was purchased for them;
- 2) Monitoring of women-owned businesses was conducted in Baku and regions;
- 3) Business leadership trainings were held;
- 4) Nail welding training was held;
- 5) Research on social entrepreneurship in Azerbaijan was conducted;
- 6) 5 Economic Forum Internet TV Programs were broadcasted by EDF;
- 7) 26 Weekly and 3 Monthly newsletters on COVID-19 pandemic were published during the year;
- 8) 13 entrepreneurship courses on various entrepreneurial issues were recorded and broadcasted on EDF YouTube channel;
- 9) 11 Lesson videos on various aspects of taxation;
- 10) 4 Zoom video conferences were held with the participation of economic experts on impact of the pandemic on business and e-commerce and electronic payments;
- 11) New version of EDF websites;
- 12) Success stories of 5 women's business were published on media;
- 13) Analysis of SME support programs in 11 countries businesses during pandemic.

2. PROJECT ACCOMPLISHMENTS

Accomplishments of the Women's Entrepreneurship Development Component of the MESP during the 2st Year:

Component 1. Building capacity of key local partners to better serve and improve enabling environment for women entrepreneurs.

In accordance with the First Component, during the reporting period, following activities were carried out:

- 1) Five Economic Forum Internet TV Programs were broadcasted by EDF;
- 2) Research on social entrepreneurship in Azerbaijan was conducted;

Component 2. Increasing women economic participation through capacity building, vocational trainings and new business start-ups

In accordance with the Second Component, during the 2st Year, following activities was carried out:

- 1) 78 women-owned businesses established and developed in Azerbaijan during the reporting period;
- 2) Necessary equipment was purchased for 78 women who started their own business;
- 3) Monitoring of women-owned businesses was conducted in Baku and regions;
- 4) Success stories of 5 women's business were published on media;
- 5) Business leadership trainings were held;
- 6) Nail welding training was held.

Component 3. Improving access to markets for women entrepreneurs

In accordance with the Third Component, during the 3st Year, following activities was carried out:

- 1) 13 entrepreneurship courses on various entrepreneurial issues were recorded and broadcasted on EDF YouTube channel;
- 2) 11 Lesson videos on various aspects of taxation;
- 3) Four Zoom video conferences were held with the participation of economic experts on impact of the pandemic on business and e-commerce and electronic payments;
- 4) 26 Weekly and 3 Monthly newsletters on COVID-19 pandemic were published during the year.

3. DETAILED ACTIVITIES

3.1. ESTABLISHMENT OF WOMEN-OWNED BUSINESSES

During the reporting year, 54 new women-owned businesses were established in Baku and regions of Azerbaijan. Total number of newly established businesses reached 78. All of them have been provided with the necessary equipment and already successfully started their businesses. The list of all established and developed women business during the implementation of the project in **Annex 1**. These women's businesses are located in 43 geographical points of Azerbaijan:

- 1) Baku - the capital of the country (9 businesses: Aytan Khalilzade, Amalya Ibrahimova, Gulyaz Heydarova, Aysel Gasimova, Shabnam Alakbarova, Ruhana Shukurova, Gunel Amrahova, Yagut Imranova, Inji Ahmadzade);

- 2) Mardakan village of Khazar district (1 business: Gunel Veysova);
- 3) Bilgah village of Sabunchu district (2 businesses: Ruhangiz Aliyeva, Alida Rahimova);
- 4) Khirdalan district center (1 business: Asli Zeynalabdinova);
- 5) Ganja city (3 businesses: Sadagat Rahimova, Afag Rahimova, Khayala Verdiyeva);
- 6) Sumgait city (3 businesses: Sevda Huseynova, Latifa Huseynova, Khuraman Safarova);
- 7) Zeynalabdin Tagiyev settlement (1 business: Saida Safarova);
- 8) Shamakhi (1 business: Solmaz Alasgarova);
- 9) Geylyar village (1 business: Gulbaniz Iskandarova);
- 10) Goychay town (2 businesses: Nargiz Samadova, Sakina Mursalova);
- 11) Village of Goychay district (1 business: Aybaniz Mansurova);
- 12) Mingachevir city (2 businesses: Durdana Mammadova, Arzu Suleymanova);
- 13) Gakh district center (2 businesses: Gunay Aydinova, Durdana Shahmaliyeva);
- 14) Gum settlement of Gakh (2 business: Janana Baliyeva, Arzu Ismayilova);
- 15) Gaxbash settlement of Gakh (1 business: Lala Bayramli);
- 16) Mammad Amin Rasulzade settlement of Gakh (1 business: Ayisha Murshudova);
- 17) Ingiloy settlement of Gakh (1 business: Fakhriyya Abdullayeva);
- 18) Lakit village of Gakh (3 businesses: Zalkha Muradova, Elnara Maharramova, Elvira Yusifova);
- 19) Ilisu village of Gakh (1 business: Arzu Jamalova);
- 20) Balakan city (2 business: Kamala Abbasova, Sakinat Karimova);
- 21) Kortala village of Balakan district (1 business: Intizar Shirinova);
- 22) Talalar village of Balakan district (1 business: Safura Orujova);
- 23) Katekh village of Balakan district (1 business: Guzaliya Makhlasova);
- 24) Sheki district center (1 business: Jala Majidli);
- 25) İncha village of Shaki district (2 businesses: Kamala Mammadova, Garatel Balyarova);
- 26) Ashaghi Goynuk village of Shaki district (1 business: İlhama Shirinova);

- 27) Varazat village of Shaki district (1 business: Narinj Javadova);
- 28) Zagatala district center (2 businesses: Chimnaz Amircanova, Zoya Rakitina);
- 29) Magoy village of Zagatala district (1 business: Salima Maljanova);
- 30) A.Tala village of Zagatala district (1 business: Tahira Ramazanova);
- 31) Yeni Gasaba of Zagatala district (1 business: Shahla Mirzayeva);
- 32) Agstafa city (2 businesses: Elnara Zeynalova, Tarana Salifova);
- 33) Guba city (4 businesses: Vusala Valimatova, Zenfira Abiyeva, Shaira Nizamova, Fatima Agamirzayeva);
- 34) Alpan village of Guba district (5 businesses: Dilruba Alasgarova, Sara Huseynova, Tarana Babayeva, Gandab Hamidova, Tunzala Kamilova);
- 35) Aghbil village of Guba district (1 business: Nura Nasirova);
- 36) Valvala village of Guba district (1 business: Gunel Isayeva);
- 37) Uzunmesha village of Guba district (1 business: Afat Balagadashova);
- 38) Igrigh village of Guba district (1 business: İbrahimova Ilaha);
- 39) Timiryazev settlement of Guba district (1 business: Arzu Manafova);
- 40) Khachmaz city (6 businesses: Zamira Hasanova, Aynur Mikayilova, Elmira Baratova, Afet Israfilova, Aytan Rasulova, Fatma Mammadova);
- 41) Chilagir village Khachmaz district (1 business: Dilruba Javadova);
- 42) Khatinli village of Tovuz district (1 business: Solmaz Mammadova);
- 43) Alimardanli village of Tovuz district (1 business: Marziyya Nabiyeve).

3.2. MONITORING OF ESTABLISHED BUSINESSES

During the reporting period, EDF conducted the monitoring of startups in Baku, Sumgayi, Goychay, Shamakhi and Guba-Khachmaz regions.

3.2.1. Monitoring during pandemic in Baku and around

On August 18-19, 2020, the EDF's staff and USAID representative Ulker Akberova visited 6 women-owned businesses in Baku to monitor women's businesses established within the framework of "Support to Women's Entrepreneurship Development in Azerbaijan" Project. During the visit, Acts of Acceptance related to the equipment provided to women entrepreneurs within the project were signed, and the use of the equipment was monitored. A survey was conducted among women entrepreneurs on the current state of businesses during the pandemic (questionnaire attached). Necessary information was obtained on the current state of women-owned businesses, the impact

of the pandemic on their businesses, and the increase in family incomes following USAID support.



Photo from Gunel Veysova's workplace in Mardakan



Photo from Ayten Khalizade's workplace in Baku



Photos from Ruhangiz Aliyeva and Alida Rahimova's workplace in Bilgah



Photo from Gulyaz Haydarova's workplace in Baku

Video clips were shot during visits to businesses in Baku and around:

Aytan Khalilzade: <https://www.youtube.com/watch?v=EA-p5Z0Vx8o&list=PLk5558GGDuW9NB9An2aafZ905FKUxcvt4&t=3s>

Amaliya Ibrahimova:

<https://www.youtube.com/watch?v=WbutyAjf3WM&list=PLk5558GGDuW9NB9An2aafZ905FKUxcvt4>

Asli Zeynalabdinova:

<https://www.youtube.com/watch?v=atcptpw9nz8&list=PLk5558GGDuW9NB9An2aafZ905FKUxcvt4>

İnji Ahmadova:

<https://www.youtube.com/watch?v=49m4QCN2838&list=PLk5558GGDuW9NB9An2aafZ905FKUxcvt4>

Detailed information on monitoring in Baku can be found in **Annex 2**.

3.2.2. Monitoring in Goychay and Shamakhi

Two startups continue to operate in Goychay: 1) Sakina Mursalova - making various gift items; 2) Nargiz Samadova - beaded embroidery of various paintings. New products of these startups were presented to the monitoring group. According to them, they continue to work. Sakina Mursalova constantly has new orders and her business did not suffer during the pandemic. The situation is somewhat worse for Nargiz Samadova, since no exhibitions are currently held due to the COVID-19 pandemic. During the visit, Nargiz Samadova received new types of equipment and accessories.

In Shamakhi, the monitoring group visited the beauty salon of Solmaz Alasgarova. At the beginning of the year, the salon was equipped with the necessary equipment for hair care within the project. Now the activities of the salon have been expanded and they also provide nail care services. During the visit, she was given a number of accessories for this new activity. Overall, the startup suffered from the COVID-19 pandemic.



Photos from Sakina Mursalova's workplace in Goychay



Photos from Nargiz Samadova's workplace in Goychay



Photos from Solmaz Alasgarova's workplace in Shamakhi

Video clips were shot during visits to businesses in Goychay and Shamakhi:

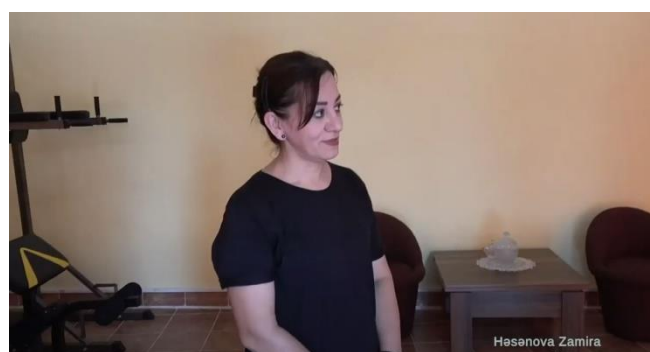
Sakina Mursalova, Goychay: <https://youtu.be/rkfs8doCtAs>

Nargiz Samadova, Goychay: <https://youtu.be/ZfAmAd9rAGY>

Solmaz Alasgarova, Shamakhi: <https://youtu.be/4P8yBccWveM>

3.2.3. Monitoring in Guba-Khachmaz region

On September 16-17, 2020, EDF conducted monitoring of women-owned startups in Guba-Khachmaz region. Overall, 18 women-owned businesses were monitored.



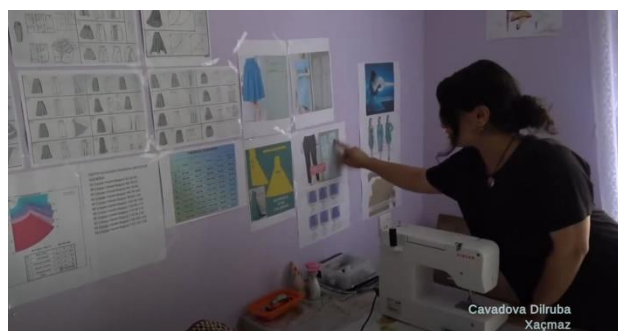
Zamira Hasanova's "Miss Fitness" Salon in Khachmaz



“Leyla” Beauty Salon, established by Elmira Baratova, Afet Israfilova and Fatma Mammadova in Khachmaz



Photos from Aynur Mikayilova's workplace



Photos from Dilruba Javadova's workplace

Video clips were shot during visits to businesses in Khachmaz:

- 1) Fatima Agamirzayeva - <https://youtu.be/cXgmMaGSX4M>
- 2) Vusala Valimatova, Zenfira Abiyeva, Shaira Nizamova, Dilruba Alasgarova, Sara Huseynova, Tarana Babayeva, Gandab Hamidova, Tunzala Kamilova, Nura Nasirova, Gunel Isayeva, Afat Balagadashova - <https://youtu.be/Jqenmdzz4Rw>

Detailed information on monitoring in Guba-Khachmaz region can be found in **Annex 3**.

3.2.3. Monitoring in Sumgayit and Zeynalabdin Tagiyev settlement

On **August 12, 2020**, the EDF's staff visited Sumgayit to monitor women's businesses established within the framework of "Support to Women's Entrepreneurship Development in Azerbaijan" Project. 4 women-owned businesses were visited in Sumgayit, their entrepreneurial activities were monitored. During the visit, Acts of Acceptance related to the equipment provided to women entrepreneurs within the project were signed, and the use of the equipment was monitored. A survey was

conducted among women entrepreneurs on the current state of businesses during the pandemic (questionnaire attached). Necessary information was obtained on the current state of women-owned businesses, the impact of the pandemic on their businesses, and the increase in family incomes following USAID support.



Photo from Khuraman Safarova's workplace in Sumgait



Photo from Sevda Huseynova's workplace in Sumgait



Photo from Saida Safarova's workplace in Zeynalabdin Tagiyev settlement



Photo from Latifa Huseynova's workplace in Sumgait

Detailed information on monitoring in Sumgayit can be found in **Annex 4**.

Video clips were shot during visits to businesses in Sumgait and Zeynalabdin Tagiyev settlement:

- 1) Latifa Huseynova - <https://youtu.be/0ZXiGQwKoA8>
- 2) Khuraman Safarova - <https://youtu.be/iekhbce6MV4>
- 3) Sevda Hasanova - <https://youtu.be/V6BOu2bt-Ug>
- 4) Saida Safarova - https://youtu.be/6qSuv_9Mnhk

Monitoring Questionnaire can be found in **Annex 5**.

3.3. BUSINESS LEADERSHIP TRAININGS

On November 14-15, 2020 Business leadership trainings were held in Baku, in Holiday Inn Hotel. On November 14, 15 participants, on November 15, 14 participants attended the trainings. Training covered such topics as strategic plan, market research, digital marketing, customer satisfaction, business image and etc

More information on the training can be found:

<http://edf.az/basic/web/en/current-projects/225>

Program of the training can be found in **Annex 6**.

3.4. NAIL WELDING TRAINING

In November-December 2020, nail welding trainings for women startups were held in Baku. The 50-hour (10-day) course will include lessons and exercises on different aspects of nail welding.



More information on the training can be found:

<http://edf.az/basic/web/en/current-projects/224>

Program of the training can be found in **Annex 7**.

On December 17-18, 2020: Business Leadership Trainings (at ZOOM) were held. Training covered such topics as business leadership, strategic plan, market research, digital marketing, customer satisfaction, business image and etc.

More information on the training can be found:

<http://edf.az/basic/web/en/current-projects/226>

Program of the training can be found in **Annex 8**.

3.5. MESP'S AID DURING PANDEMIC

Sewing of the next batch of bed linen and clothes for patients for the Baku Clinic and Guba Central Hospital has been completed. The acts were signed on the transfer of these products to the hospitals. A total of 97 sets of bed linen for patients were sewn for Baku Clinic and total of 100 sets of bed linen for patients of Guba Central Hospital. The hospitals expressed its official gratitude to USAID (**Annex 9** and **Annex 10**).

3.6. SUCCESS STORIES

During the reporting year, success stories of 5 women who established their businesses within the framework of the project were published on media:

- 1) Ayten Khalilzade's business

<https://arqument.az/az/gerekirse-yuz-qapi-dy-mutleq-biri-qapini-acacaq-reportaj/>

- 2) Khuraman Safarova's business

<http://xeberle.com/gundem/76572-sirlerini-bolushmeye-qisqancliq-eden-sumqayitli-senetkar-fotolar.html>

- 3) Sevda Huseynova's business

<http://istiqlal.az/news/71314.html?fbclid=IwAR2Pr0pl1AepdTEaYmJZXH-wXEkrD8CNiiprsd0xvKucwmHS4foF3A08Ujs>

- 4) Amaliya Ibrahimova's business

<http://istiqlal.az/news/71446.html>

- 5) Latifa Huseynova's business

<https://arqument.az/az/sumqayitli-atelye-sahibi-toy-nisan-libasi-tikmek-ucundarixib-foto/>

3.7. RESEARCH ON SOCIAL ENTREPRENEURSHIP IN AZERBAIJAN

During the reporting year, Abil Bayramov conducted a research on "Social entrepreneurship in Azerbaijan: the current situation and main directions of reform for development". This study discusses the international experience of the role of social entrepreneurship in the socio-economic life of society, the mechanisms of legal and institutional support for social entrepreneurship in different countries, the current state of social entrepreneurship in Azerbaijan. The study also provides recommendations for possible reforms for the development of social entrepreneurship in Azerbaijan, based on the analysis of foreign and local experience. The Policy Paper can find here:

http://edf.az/uploads/documents/Policy%20Paper_Sosial%20Sahibkarliq.pdf

3.8. WEEKLY AND MONTHLY NEWSLETTERS ON COVID-19 PANDEMIC

During the reporting year, 3 Monthly and 26 Weekly Newsletters were published within the framework of the project. Newsletters cover necessary information for entrepreneurs including governmental support for SMEs during pandemic.

Weekly and monthly newsletters are posted on the FOOD website:

<http://edf.az/basic/web/az/current-projects/240>

3.9. ENTREPRENEURSHIP LESSONS

During the reporting period, 13 entrepreneurship lessons on various entrepreneurial issues were recorded and broadcasted on EDF YouTube channel. Presenter is Ilkin Garayev, chairman of the Center for Support to Small and Medium Enterprises.

- 1) Lesson 1: What is a business plan and why we need it?

<https://www.youtube.com/watch?v=R6XIjp0vrmo&t=153s>

- 2) Lesson 2: Business idea and assessment

<https://www.youtube.com/watch?v=O9mwkJ71HLE&t=9s>

- 3) Lesson 3: What is entrepreneurship?

<https://www.youtube.com/watch?v=kLkl82oQJyI>

- 4) Lesson 4: What is marketing?

<https://www.youtube.com/watch?v=HOGGrfktea6w>

- 5) Lesson 5: Business in crisis

<https://www.youtube.com/watch?v=loziSjKcpbk>

- 6) Lesson 6: Digital marketing

<https://www.youtube.com/watch?v=e6i2hqvPdqw>

- 7) Lesson 7: Confectionery business

<https://youtu.be/lyVjM037PFk>

- 8) Lesson 8: Beauty salon business

<https://youtu.be/BmM5aYcyZgY>

- 9) Lesson 9: Tailoring business

<https://youtu.be/NIwaDAef7mQ>

- 10) Lesson 10: Lesson 10. Licenses and permits

https://www.youtube.com/watch?v=6xxzqo_LzvI&feature=youtu.be

- 11) Lesson 11: Lesson 11. Financial resources for business

https://www.youtube.com/watch?v=XvHh2iyJ_bl&feature=youtu.be

12) Lesson 12: Lesson 12. Bank loans

https://youtu.be/Oq0D_7FTUng

13) Lesson 13: Loans from the Entrepreneurship Support Fund

<https://youtu.be/UtSUcNRPWqE>

3.10. LESSONS ON VARIOUS ASPECTS OF TAXATION

During the reporting period, 11 lessons on various aspects of taxation were recorded and broadcasted on EDF YouTube channel. Presenter is Radil Fatullayev.

1) Lesson 1: General Information on Taxes and Taxpayers

<https://www.youtube.com/watch?v=oHNbQFi9BE8&t=83s>

2) Lesson 2: General Information on Paying Simplified Taxes

<https://www.youtube.com/watch?v=AIRNQsVRIIs&t=12s>

3) Lesson 3: Simplified tax payers in the areas of production, services and retail

<https://www.youtube.com/watch?v=LH8MP5GUbJQ&t=14s>

4) Lesson 4: Simplified tax for catering

<https://www.youtube.com/watch?v=ugdZkdibK70&t=25s>

5) Lesson 5: Simplified tax in the field of transport services

<https://www.youtube.com/watch?v=h9JZLvVdaak&t=8s>

6) Lesson 6: Simplified (fixed) tax for individual entrepreneurs

<https://www.youtube.com/watch?v=rIbreOYgs0c&t=10s>

7) Lesson 7: Simplified Cashing Tax

<https://www.youtube.com/watch?v=M2QZmHjQusA&t=21s>

8) Lesson 8: Simplified tax on the sale of apartments and land

<https://www.youtube.com/watch?v=GEFrMZXUyk&t=15s>

9) Lesson 9: General information about payers of income tax

https://www.youtube.com/watch?v=xhsRr85FK_s&t=19s

10) Lesson 10: Payroll Tax Information

<https://www.youtube.com/watch?v=arYj7uY23jI&t=17s>

11) Lesson 11: Taxpayer Responsibilities for Reporting Taxes

<https://www.youtube.com/watch?v=yaaGZ6RfcWo&t=41s>

3.11. IDENTIFYING THE SITUATION WITH WOMEN-OWNED BUSINESSES DURING PANDEMIC

EDF contacted women entrepreneurs to identify the situation with their businesses during pandemic.

During June, due to mitigation of quarantine, 57 startups out of 62 startups resumed activities. The others have not yet resumed their work because of 3 reasons:

- a) Fear of contracting the virus. The number of visitors significantly reduced in beauty salons. Due to the ban on wedding, customers significantly decreased in beauty salons and tailoring sectors;
- b) Due to ban on trade centers and shops, it is impossible to purchase necessary equipment;
- c) Fitness center could not resume activities due to ban on their activities.

During July, due to the tightening of the special quarantine regime again, only 22 women-owned out of 62 startups fully resumed their activities. 30 startups partially resumed their activities. These are 11 seamstresses from Guba, 2 seamstresses in Khachmaz, 3 seamstresses in Sumgait, 5 seamstresses in Baku, 3 seamstresses in Gakh, 1 confectioner in Gakh, 1 confectioner in Ganja, 1 confectioner in Baku, 1 confectioner in Gakh, 2 start-ups for needlework in Goychay.

Due to the quarantine, 10 startups had to suspend their activities again: 1 fitness center in Khachmaz, 1 game center in Ganja, 1 psychology center, 1 beauty salon in Ganja, 3 startups in 1 beauty salon in Khachmaz, 1 center for the creative development of children, 1 aquapilling center in Mingechevir, 1 carpet weaver in Goychay.

3.12. ZOOM VIDEO CONFERENCES

During the quarter, 4 Zoom video conferences were held with the participation of economic experts on Beneficial Ownership, impact of the pandemic on business, e-commerce and electronic payments.

1. December 12, 2020. What is Beneficial Ownership (2nd program)
<https://www.youtube.com/watch?v=WNizvqtGkHc&t=159s>
2. December 11, 2020. What is Beneficial Ownership (1st program)
<https://www.youtube.com/watch?v=OllmdL0y-Y>
3. May 24, 2020. Impact of the pandemic on business
<https://www.youtube.com/watch?v=btsjmT5LLy0&t=605s>

4. April 26, 2020. E-commerce and electronic payments

<https://www.youtube.com/watch?v=UPCsuG6lWjM>

3.13. ECONOMIC FORUM INTERNET TV PROGRAMS

During the reporting year, 5 Economic Forum Internet TV Programs dedicated to various economic and entrepreneurial issues were broadcasted by EDF:

- 1) **February 10, 2020. Compulsory real estate insurance (2nd program)**

Participants: Elchin Rashidov (economist-expert), Khalid Karimli (economist-expert) and Sabit Bagirov (president of the EDF, presenter)

https://www.youtube.com/watch?v=FGl6F_RKVsl

- 2) **February 7, 2020. Islamic banking**

Participants: Ruslan Atakishiyev (Chairman of the Center for the Study of Economic Resources), Elman Sadigov (economist-expert) and Sabit Bagirov (president of the EDF, presenter)

<https://www.youtube.com/watch?v=FEXClnHfz60>

- 3) **January 25, 2020. Compulsory real estate insurance (1st program)**

Participants: Rufat Agazadeh (Head of Sales Department of Ateshgah Insurance Company), Rasim Hasanov (Economist, Doctor of Economics, Professor), Alimammad Nuriyev (Head of the Constitution Research Foundation) and Sabit Bagirov (president of the EDF, presenter)

<https://www.youtube.com/watch?v=BeMM9MZCWUs>

- 4) **January 10, 2020. Amendments to the Tax Code, which came into force on January 1, 2020**

Participants: Ruslan Atakishiyev (Chairman of the Center for the Study of Economic Resources) and Sabit Bagirov (president of the EDF)

<https://www.youtube.com/watch?v=SttUcSxKjiM>

- 5) **January 09, 2020. Joint venture: types and advantages**

Participants: Ruslan Atakishiyev (Chairman of the Center for the Study of Economic Resources) and Sabit Bagirov (president of the EDF, presenter)

3.14. ANALYSIS OF SME SUPPORT PROGRAMS DURING PANDEMIC

EDF conducted the analysis of SME support programs in 11 countries businesses during pandemic. Analysis focuses on how SMEs are affected by the current COVID-19 pandemic in the world, researches world countries' responses to foster SME resilience. The analysis covers 11 countries' experience: United States, Germany, United Kingdom, France, Turkey, Russia, Ukraine, Poland, Belarus, Georgia, Moldova.

The coronavirus pandemic has caused numerous deaths worldwide, including deep economic crises. The IMF's World Economic Review, released on April 14, predicts that global GDP will shrink by 3% in 2020, with the risk of further declines¹. A number of banks and institutions also forecast a negative trend for GDP in 2020². Therefore, many countries have introduced SME specific policy measures³:

- Several countries (USA, Germany, Turkey) have introduced measures related to working time shortening, temporary lay-off and sick leave, some targeted directly at SMEs. Similarly, governments provide wage and income support for employees temporarily laid off, or for companies to safeguard employment. In many cases, countries have introduced measures specifically focused on the self-employed;
- In order to ease liquidity constraints, many countries (USA, Germany, United Kingdom, France, Turkey, Poland, Belarus, Georgia, Moldova) have introduced measures towards the deferral of tax, social security payments, debt payments and rent and utility payments. In some cases, tax relief or a moratorium on debt repayments have been implemented. Also, some countries are taking measures regarding procedures for public procurement and late payments;
- Several countries (USA, Germany, United Kingdom, France, Turkey, Poland, Georgia) have introduced, extended or simplified the provision of loan guarantees, to enable commercial banks to expand lending to SMEs;
- In some cases, countries (USA, United Kingdom, France, Turkey) have stepped up direct lending to SMEs through public institutions;
- Several countries (USA, Germany, United Kingdom, France, Turkey, Poland, Russia, Georgia, Moldova) are providing grants and subsidies to SMEs and other companies to bridge the drop in revenues;
- Countries increasingly use non-banking financial support intermediaries in their policy support mix;
- Increasingly, countries are putting in place structural policies to help SMEs adopt

¹ <https://www.imf.org/en/Publications/WEO/Issues/2020/04/14/weo-april-2020>

² https://www.db.com/newsroom_news/2020/deutsche-bank-economists-forecast-severe-recession-due-to-covid-19-en-11507.htm ; <https://resources.oxfordeconomics.com/hubfs/WEP/WEPM%20March%202020.pdf>;

³ <https://www.oecd.org/coronavirus/policy-responses/coronavirus-covid-19-sme-policy-responses-04440101/>

new working methods and (digital) technologies and to find new markets and sales channels to continue operations under the prevailing containment measures. These policies aim to address urgent short-term challenges, such as the introduction of teleworking, but also contribute to strengthening the resilience of SMEs in a more structural way and support their further growth.

The Report can be found here:

<http://edf.az/uploads/documents/Pandemiya%20d%C3%B6n%C9%99mind%C9%99%20d%C3%BCnya%20%C3%B6lk%C9%99l%C9%99rind%C9%99%20ki%C3%A7ik%20v%C9%99%20orta%20sahibkarli%C4%9Fa%20d%C3%B6vl%C9%99t%20d%C9%99st%C9%99yi.pdf>

3.15. NEW VERSION OF EDF WEBSITES

3.15.1. www.edf.az

Yeni versiya	Köhnə versiya
<ul style="list-style-type: none"> - Website based on Html, Css, Yii Framework, Javascript and JQuery - Usage of Bootstrap Framework and Fancybox libraries - Usage of the new “white space” design - Usage of Carousel, Slider - Localization based on AZ/EN - Creation of a broad Dashboard for Content management, preparation of various tools for editing, formatting, styles, sorting and gallery - Provision of necessary ModSecurity rules by the Hosting provider - Improvement of website-based search options - Addition of Google Map feature 	<ul style="list-style-type: none"> - Website based on Html, Css and PHP - Styles, fonts, images and gallery were organized in an old fashioned style - Absence of localization - There was no dashboard for Content management and contents were based on certain templates. These templates consisted of many html codes and contents were created based on these codes - Html templates and styles had no hierarchy and thus it was hard and pointless to use them in implementation of new styles and designs.

3.15.2. www.sahibkarol.biz

Yeni versiya	Keçmiş versiya
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<ul style="list-style-type: none"> - Website based on Html, Css, Yii Framework, Javascript and JQuery - Usage of Bootstrap Framework library - Design in modern styles - Creation of a broad category and sub-category for Content management, as well a hierarchy-based dynamic Dashboard and various tools for editing, formatting, styles, sorting and gallery. - Provision of necessary ModSecurity rules by the Hosting provider 	<ul style="list-style-type: none"> - Website based on Html, Css and PHP - Styles, fonts, images and gallery were organized in an old fashioned style - Absence of localization - There was no dashboard for Content management and contents were based on certain templates. These templates consisted of many html codes and contents were created based on these codes - Html templates and styles had no hierarchy and thus it was hard and pointless to use them in implementation of new styles and designs.
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Annex 1. Established and developed women businesses

No.	Name	Business field	Start date	Telephone	Adress	GPS coordinates
Baku city						
1	Aytan Khalilzade	Tailoring	March 7, 2020	077-615-32-62	Residence: Baku, 2nd Microdistrict, Javadkhan 5 Business: Baku, 21 Tabriz Khalil Rza Oghlu	40.372845, 49.834217
2	Amalya Ibrahimova	Confectionery	Nov. 26, 2019	050-377-69-84	Residence: Baku, Garabagh str. 35, apt. 28	40.390306, 49.858564
3	Gulyaz Heydarova	Tailoring	June 10, 2020	050-777-09-25	Residence: Baku, Anvar Huseynov district 5/7, apt 386	40.398684,49.817340
4	Aysel Gasimova	Beauty Salon	Nov. 06, 2020	077-466-98-40	Residence: Baku, Khatai district, Ahmadli, Sarayevo 32, apartment 35	40.386655,49.958430
5	Shabnam Alakbarova	Beauty Salon	Nov. 06, 2020	055-874-70-22	Residence: Baku, Bilajari settlement, Yahya Huseynov 2, Building 4	40.432270,49.811864
6	Ruhana Shukurova	Beauty Salon	Nov. 26, 2020	050-353-19-05	Residence: Baku, Nizami district, Elif Hajiyevev avenue, building 10, apartment 2	40.418795,49.934260
7	Gunel Amrahova	Beauty Salon	Nov. 26, 2020	050-393-66-36	Residence: Baku, Shefayet Mehdiyev 147, apartment 25	40.388219,49.815269

8	Yagut Imranova	Decorative handicrafts	Nov. 30, 2020	055-784-33-86	Residence: Baku, Khatai district, N. Tusi avenue, apartment 14A, m.60	40.377531,49.960908
9	Inji Ahmadzade	Education	Dec. 20, 2019	051-813-10-13	Residence: Baku, H. Javid 577/87, 35 Business: Baku, Jeyhun Hajibeyli, 28C	40.389813, 49.846620
Bilgah settlement						
10	Ruhangiz Aliyeva	Tailoring	March 11, 2020	050-799-74-65	Residence: Baku, Sabunchu district, Vishnyovka, 118. Business: Bilgah settlement boarding school with integrated studies №. 11	40.553797,50.021438
11	Alida Rahimova	Tailoring	March 11, 2020	051-330-22-78	Residence: Baku, Nasimi district, 28 apt.54. Business: Bilgah settlement boarding school with integrated studies №. 11	40.553797,50.021438
Mardakan settlement						
12	Gunel Veysova	Tailoring	June 17, 2020	070-885-07-33	Baku, Khazar district, Mardakan settlement	40.486595,50.161043
Xirdalan city						
13	Asli Zeynalabdinova	Psychology	Jan. 22, 2020	050-377-97-80	Absheron district, Xirdalan, 28 May str, home 12C Business: Xirdalan, Heydar Aliyev 251	40.450326,49.748853

Sumqayit city						
14	Sevda Huseynova	Tailoring	March 19, 2020	050-692-92-48	Sumqayit, 18 microdistrict, home 24	40.607315,49.659053
15	Latifa Huseynova	Tailoring	June 8, 2020	055-714-23-51	Sumqayit, K.Kotec settlement, M.F. Axundov str. home 2	40.607415,49.658586
16	Khuraman Safarova	Handicrafts	June 9, 2020	055-594-67-13	Sumqayit, 4th block 13/20	40.594839,49.668395
Haji Zeynalabdin settlement						
17	Saida Safarova	Confectionery	Dec. 2, 2019	050-306-91-07	Haji Zeynalabdin settlement, Azadlig str. 1	40.623410, 49.558902
Shamakhi city						
18	Solmaz Alasgarova	Beauty salon	Dec. 11, 2019	050-459-99-10	Shamakhi, S. Mumtaz, 5	40.627672, 48.646536
Goylar village, Shamakhi district						
19	Gulbaniz Iskandarova	Bee keeping	June 29, 2020	070-965-92-88	Shamakhi district, Goylar village	40.493982,48.679490
Goychay city						
20	Nargiz Samadova	Handicraft	Dec. 11, 2019	051-553-37-75	Goychay, Sabir str. 54	40.623369, 47.741735
21	Sakina Mursalova	Handicraft	Dec. 11, 2019	051-832-01-06	Goychay, R. Rza str. D.2, 3	40.645429, 47.741863
Village, Goychay distric						

22	Aybaniz Mansurova	Carpet weaving	Dec. 11, 2019	050-544-47-13	Goychay	
Gakh city						
23	Gunay Aydinova	Tailoring	March 24, 2020	055-482-35-76	Gax city, F. Khoyski street, home 32	41.421911,46.923491
24	Durdana Shahmaliyeva	Bee keeping	March 21, 2020	051-518-05-42	Gax city, M.Mammadov street, home 38	41.418189,46.918765
9 settlements and villages around the district center Gakh						
25	Lala Bayramli	Tailoring	March 24, 2020	070-648-09-60	Gax district, Gaxbash settlement	41.418227,46.913556
26	Janana Baliyeva	Tailoring	March 24, 2020	050-342-94-16	Gax district, Gum settlement	41.421595,46.926808
27	Arzu Ismayilova	Confectionery	Feb. 17, 2020	055-320-90-81	Gax district, Gum settlement	41.457983,46.911206
28	Ayisha Murshudova	Confectionery	Feb. 17, 2020	077-467-51-74	Gax district, Mammad Amin Rasulzade settlement, home 15	41.417006,46.914630
29	Fakhriyya Abdullayeva	Confectionery	Feb. 17, 2020	055-605-25-18	Gax district, Gax Ingiloy settlement	41.403842,46.932462
30	Zalkha Muradova	Bee keeping	March 21, 2020	051-330-75-92	Gax district, Lakit village	41.477978,46.840088
31	Elnara Maharramova	Bee keeping	March 21, 2020	---	Gax district, Lakit village	41.482319,46.841905
32	Elvira Yusifova	Bee keeping	March 21,	055-602-01-	Gax district, Lakit Malakh village	41.483766,46.845925

			2020	62		
33	Arzu Jamalova	Bee keeping	March 21, 2020	055-739-14-37	Gax district, Ilisu village	41.468024,47.059420
Balaken city						
34	Kamala Abbasova	Bee keeping	March 21, 2020	050-566-71-10	Balakan city, R.Rza street, home 23	41.705885,46.426630
35	Sakinat Karimova	Bee keeping	March 21, 2020	---	Balakan city, Khanlar K-SI sidestreet 2, home 2	41.713756,46.405724
3 settlements and villages around the district center Balaken						
36	Intizar Shirinova	Bee keeping	March 21, 2020	050-418-77-65	Balakan district, Kortala village	41.615352,46.381319
37	Safura Orujova	Bee keeping	March 21, 2020	051-808-58-28	Balakan district, Talalar village	41.723577,46.406673
38	Guzaliya Makhlasova	Bee keeping	March 21, 2020	050-445-26-75	Balakan district, Katekh village	41.645247,46.544981
Zagatala city						
39	Chimnaz Amircanova	Bee keeping	March 21, 2020	070-721-67-54	Zagatala city, A.Hamidov street, home 119	41.635253,46.658251
40	Zoya Rakitina	Bee keeping	March 21, 2020	055-843-35-66	Zagatala city, Saladdin Kazimov str., 72	41.60387, 46.63834
3 settlements and villages around the district center Zagatala						
41	Salima Maljanova	Bee keeping	March 21, 2020	051-656-68-43	Zagatala district, Magoy village	41.589616,46.495145

42	Tahira Ramazanova	Bee keeping	March 21, 2020	050-614-26-00	Zagatala district, A.Tala village	41.607920,46.638144
43	Shahla Mirzayeva	Bee keeping	March 21, 2020	050-524-95-00	Zagatala district (Refugee from Lachin), Yeni Gasaba	41.60184, 46.72823
Sheki city						
44	Jala Majidli	Bee keeping	March 21, 2020	070-566-04-35	Shaki city, B. Nabibayov street, home 32	41.199557,47.181031
4 settlements and villages around the district center Sheki						
45	Kamala Mammadova	Bee keeping	March 21, 2020	077-545-47-12	Shaki district, İncha village	41.253389,47.110474
46	Garatel Balyarova	Bee keeping	March 21, 2020	070-256-47-15	Shaki district, İncha village	41.252956,47.110464
47	Ilhama Shirinova	Bee keeping	March 21, 2020	050-466-83-67	Shaki district, Ashaghi Goynuk village	41.274408,47.006135
48	Narinj Javadova	Bee keeping	March 21, 2020	050-627-45-27	Shaki distirct (Refugee from Agdam), Varazat village	41.19888, 47.15727
Mingachevir city						
49	Durdana Mammadova	Tailoring	January 06, 2020	055-885-94-91	Mingachevir city, 20 Yanvar street, home 15, apt 41	40.756841,47.043287
50	Arzu Suleymanova	Beauty salon	January 06, 2021	055-370-77-79	Mingachevir city, 20 Yanvar street, home 15, apt 41 Business: Mingachevir city, H.Aliyev street, 47/2a	40.76147, 47.06817

Ganja city						
51	Sadagat Rahimova	Confectionery	Dec. 30, 2019	050-616-01-46	Ganja city,	
52	Afag Rahimova	Playstation club	Dec. 30, 2019	050-335-92-24	Nizami district, Gulustan settlement, home 36, apt 45.	40.685081,46.348607
53	Khayala Verdiyeva	Beauty salon	Jan. 31, 2020	055-353-83-60	Ganja city, 2 M.A.Abbaszada street, home 6	40.673833,46.355731
Agstafa city						
54	Elnara Zeynalova	Bee keeping	June 16, 2020	055-931-96-95	Aghstafa district, Eynalli village	41.073415,45.500441
55	Tarana Salifova	Bee keeping	June 16, 2020	055 794 50 60	Aghstafa district, Dagh Kasman village	41.093935,45.395029
Guba city						
56	Vusala Valimatova	Tailoring	Nov. 17, 2019	070-626-58-88	Guba city, Hajibala Aliyev str. 5LA	41.364564, 48.524304
57	Zenfira Abiyeva	Tailoring	Nov. 17, 2019	055-778-13-56	Guba city, Heydar Aliyev ave. 180	41.361182, 48.510936
58	Shaira Nizamova	Tailoring	March 1, 2020	051-658-19-40	Guba city, Alibaygishlag village	41.411620,48.535304
59	Fatima Agamirzayeva	Handicraft Center	March 1, 2020	050-313-00-90	Guba city, Galaba str. 26A	41.35982, 48.51363
10 settlements and villages around the district center Guba						
60	Sara Huseynova	Tailoring	Nov. 17,	077-613-31-	Guba district, Alpan village	41.384283,

			2019	50		48.424580
61	Tarana Babayeva	Tailoring	Nov. 17, 2019	070-819-77-89	Guba district, Alpan village	41.384283, 48.424580
62	Gandab Hamidova	Tailoring	Nov. 17, 2019	051-872-23-91	Guba district, Alpan village	41.384283, 48.424580
63	Dilruba Alasgarova	Tailoring	Nov. 17, 2019	070-350-09-11	Guba district, Alpan village	41.384283, 48.424580
64	Tunzala Kamilova	Tailoring	Nov. 17, 2019	051-946-37-90	Guba district, Alpan village	41.384283, 48.424580
65	Nura Nasirova	Tailoring	Nov. 17, 2019	070-904-04-50	Guba district, Aghbil village	41.423903, 48.562381
66	Gunel Isayeva	Tailoring	Nov. 17, 2019	070-948-48-00	Guba district, Valvala village	41.336461, 48.778722
67	Afat Balagadashova	Tailoring	March 1, 2020	050-543-18-69	Guba district, Uzunmesha village	41.355584, 48.366348
68	İbrahimova Ilaha	Fruit drying	Dec. 14, 2019	070-755-50-91	Guba district, İgrigh village	41.362728, 48.599340
69	Arzu Manafova	Fruit drying	Dec. 14, 2019	---	Guba district, Timiryazev settlement	41.364532, 48.566229
Khachmaz city						
70	Zamira Hasanova	Fitness	March 1, 2020	055-527-46-18	Khachmaz city, N.Narimanov str., home 77	41.459864, 48.788357
71	Aynur	Tailoring	June 2,	055-661-20-	Khachmaz city, F.A.Gayibov str.,	41.462925,

	Mikayilova		2020	67	home 5	48.796112
74	Elmira Baratova	Beauty salon	Oct. 31, 2019	055-572-51-57	Khachmaz city, Palchig-Oba village	41.462925, 48.796112
73	Afet Israfilova	Beauty salon	Oct. 31, 2019	055-608-42-52	Khachmaz city, Gimil Gishlag village	41.462925, 48.796112
75	Aytan Rasulova	Beauty salon	Oct. 31, 2020		Khachmaz city, Gudyalchay st	41.462925, 48.796113
76	Fatma Mammadova	Beauty salon	Oct. 31, 2019	070-558-51-54	Khachmaz city, Rahimoba village	41.462925, 48.796112
1 village around the district center Khachmaz						
72	Dilruba Javadova	Tailoring	Nov. 17, 2019	050-883-88-62	Khachmaz city, Chilagir village	41.365005, 48.812492
Tovuz city						
77	Solmaz Mammadova	Event management	Dec. 14, 2020		Tovuz district, Khatinli village	41.35982, 48.51363
78	Marziyya Nabiyeva	Event management	Dec. 14, 2020	055 496 65 11	Tovuz district, Alimardanli village	41.35982, 48.51364

Annex 2. MONITORING OF NEWLY ESTABLISHED WOMEN-OWNED BUSINESSES IN BAKU DURING PANDEMIC

August 18-19, 2020. Baku

On **August 18-19, 2020**, the EDF's staff and USAID representative Ulker Akberova visited 6 women-owned businesses in Baku to monitor women's businesses established within the framework of "Support to Women's Entrepreneurship Development in Azerbaijan" Project. During the visit, Acts of Acceptance related to the equipment provided to women entrepreneurs within the project were signed, and the use of the equipment was monitored. A survey was conducted among women entrepreneurs on the current state of businesses during the pandemic (questionnaire attached). Necessary information was obtained on the current state of women-owned businesses, the impact of the pandemic on their businesses, and the increase in family incomes following USAID support.

1. Ruhangiz Aliyeva, a tailor engaged in the production of national costumes

Ruhangiz Aliyeva and Alida Rahimova established their business activities at the integrated boarding school No. 11 in Bilgah settlement of Sabunchu district. The place where the business is established is spacious and tidy and has all the opportunities for business activities.

Ms. Ruhangiz said that she continued her business activities during the pandemic and still continues to work. She noted that orders did not decrease during the pandemic, and she thinks that if schools open, orders will increase. Currently, she has an order of 10 national costumes. Ms. Ruhangiz noted that the support provided by USAID has led to an increase in family income of about 15%. She said her regular customers were mainly schools and kindergartens. She said she did not use social networks to organize sales. Ruhangiz Aliyeva was provided with the following equipment and supplies within the MESP:

- 1) Sewing machine Janome Memory Craft 230E
- 2) Ironing board Eurogold Monoblock 22758F63.
- 3) Steamer Singer SWP.02E4.
- 4) Overlok Yamata FY-747D
- 5) Sewing machine Yamata FY-8700
- 6) Professional ironing board



Alida Rahimova was provided with the following equipment within the MESP:

- 1) Sewing machine Yamata FY-87002
- 2) Overlock Yamata FY-747D3
- 3) Steam Boiler Ironing Station Silter 2002
- 4) Pattern machine Janome Memory Craft 230E5
- 5) Ironing board Eurogold Monoblock 22758F6

2. Tailor Gunel Veysova

Gunel Veysova continues her business in Mardakan at home. Within the MESP, she was provided with the following equipment and supplies:

- 1) Sewing machine Jack A4
- 2) Overlock Elna 664
- 3) Steam Boiler Ironing Station Silter 2002

4) Accessories (straight ruler 1 meter, pattern making rulers, scissors)

Gunel Veysova said that she continued to work during the pandemic. But at the same time, the pandemic and quarantine regime has led to a 60% reduction in her revenues. She currently has 3 orders. Support from USAID has not yet led to an increase in family income due to the pandemic. Her customers are mainly school and kindergarten children. She advertises and sells products on social networks via Instagram (her account: https://www.instagram.com/munisa_kid_clothes/). She has 8 regular customers. Her husband and children help her with her business. She is interested in attending online courses and especially interested in marketing and embroidery courses.



3. Tailor Ayten Khalilzade

Ayten Khalilzade, who is engaged in tailoring, established her business in the rented workshop after being provided with necessary equipment. Within the MESP, she was provided with the following equipment and supplies:

1. Sewing machine Yamata FY-8700
2. Overlock Yamata FY-747D
3. Steam Boiler Ironing Station Silter 2002
4. Royal Form
5. 2 "Iso" chairs
6. Professional ironing table
7. Tailor cutting table
8. Tailor board

Ayten Khalilzade said that she was not able to continue her business activities during the pandemic due to ban on tailoring. At the same time, the pandemic led to a 70% reduction in her orders. She currently has 2 orders per day. Commenting on the impact of USAID's support on her work, she said: "As I was provided with the equipment, the onset of the

current pandemic coincided, so I was not able to function fully for a while. However, since August 5, I was able to make a full-fledged, custom-made dress and sell it". Her clients are mostly women. She advertises and sells products on social networks via Instagram (her account: https://www.instagram.com/rozsev_official/?hl=ru) and Facebook (her account: <https://www.facebook.com/rozsevoofficial/>). At the moment she has 4 regular customers and her family helps her with her business. She said she was interested in attending online courses and needed SMM courses.



4. Psychologist Asli Zeynalabdinova

Asli Zeynalabdinova runs her business in the rented office. She resumed her work after being allowed to work as a psychologist. She had to suspend her activities during the pandemic. She said that as she was unable to continue her activities due to the quarantine regime, provided equipment had not yet led to an increase in revenue. Noting that her clients are mainly schoolchildren and their parents, she thinks that if the schools open, her income will definitely increase.

Ms. Asli said that she offers her services mainly on social networks, Facebook and WhatsApp groups. She said she was interested in participating in courses via SMARTPHONE and would like to attend business and marketing courses.

Within the MESP, she was provided with the following:

1. HP Laptop 15-ra066u
2. Wardrobe
3. HP Laser 107a

4. Upholstered furniture set
5. Office desk
6. Office chair
7. Office seats
8. Cupboard
9. Table
10. Chair
11. Coffee table
12. Sofa
13. Stationery

5. Tailor Gulyaz Heydarova

Gulyaz Heydarova runs her business at home. Ms. Gulyaz noted that she was newly provided with equipment. Shopping malls selling sewing materials are still closed due to the quarantine regime, so she continues to operate with limited materials. She noted that she sells her products mainly on social networks such as Instagram and through acquaintances (her Instagram page:

https://www.instagram.com/handmade_by_gulyaz/)

She said that her mother assists her in her work. She noted she would like to attend courses via SMARTPHONE.

Within the MESP, she was provided with the following equipment and accessories:

1. Sewing machine Janome 423S2
1. Overlock Elna 664
2. Pattern machine Memory Craft 370E4.
3. Steam Boiler Ironing Station Silter 2002
4. Accessories (straight line 1 meter, spots, scissors)



6. Confectioner Amalya Ibrahimova

Ibrahimova Amalya's confectionery business was established at home. Within the MESP, she was provided with the following equipment and supplies:

1. Oven D04E
2. Kitchen machine Kenwood KMX750BK
3. Refrigerator Samsung RT43K6000WW / WT
4. Kitchen Combine Philips HR7628 / 00

Amalya Ibrahimova said that she continued to work during the pandemic and still works. The pandemic affected her business by reducing orders by 15%. The lady has an order from 4 clients for today. The support provided by USAID had not yet contributed to the family income. Her clients are mainly work colleagues and relatives. She actively offers services on social networks such as Instagram (her account: https://www.instagram.com/marmiland_baku/) and Facebook. Currently, she has 25 regular customers and her husband helps her with business activities. She would to take online courses and especially interested in marketing courses.

Annex 3. MONITORING OF NEWLY ESTABLISHED WOMEN-OWNED BUSINESSES IN SUMGAYIT DURING PANDEMIC

August 12, 2020. Sumgayit

On **August 12, 2020**, the EDF's staff (Jeyhun Heydarov and Nijat Khanaliyev) visited Sumgayit to monitor women's businesses established within the framework of "Support to Women's Entrepreneurship Development in Azerbaijan" Project. 4 women-owned businesses were visited in Sumgayit, their entrepreneurial activities were monitored. During the visit, Acts of Acceptance related to the equipment provided to women entrepreneurs within the project were signed, and the use of the equipment was monitored. A survey was conducted among women entrepreneurs on the current state of businesses during the pandemic (questionnaire attached). Necessary information was obtained on the current state of women-owned businesses, the impact of the pandemic on their businesses, and the increase in family incomes following USAID support.

1. Tailor Sevda Huseynova

Tailor **Sevda Huseynova** has a home-based business. Within the framework of the MESP, she was provided with the following equipment and accessories:

1. Sewing machine Yamata FY-87002
2. Overlock Yamata FY-747D3
3. Steam Boiler Ironing Station Silter 2002
4. Royal Dress Form
5. Pattern machine Janome Memory Craft 230E6
6. Accessories (straight ruler 1 meter, pattern making rulers, scissors).

Sevda Huseynova said that she continued working during the pandemic and she stills works. But at the same time, the pandemic and quarantine regime has led to a 60% reduction in her revenues. She informed that she regularly receives 60-80 orders a week. Sevda Huseynova noted that USAID's support has helped her to increase her family income. Her clients are mostly neighbors, acquaintances, co-workers and relatives. She is selling her products on social networks including Instagram (her Instagram account: https://www.instagram.com/dress_by_sevda/). She currently has 5-6 regular customers. His mother assists her with the tailoring.



Photos from Sevda Huseynova and her workplace

2. Craftswoman Khuraman Safarova

Another female entrepreneur, **Khuraman Safarova**, who works as a bijouterie and pattern maker in Sumgayit, has also established **her business at home**. She said she mainly sells her products at exhibitions. Due to the ban on exhibitions, there was a serious stagnation in her activities and her revenues decreased by about 95%. During the pandemic, she continued her work with small orders. She currently has no orders. Khuraman Safarova hopes that after full recovery of her business activities, she will be able to take full advantage of the support provided by USAID. She uses Instagram, Facebook, WhatsApp to attract customers, advertise and sell her products (her Instagram account: https://www.instagram.com/bijuteria_xuraman/). She said that she had about 70 regular customers before the pandemic. Her main activity and source of income is related to exhibitions. Her daughters help her in her work. Within the MESP, she was provided with the following equipment and accessories:

1. Pattern machine Janome Memory Craft 230E
2. Overlock Elna 6643
3. HP Laptop 14-ck0004ur

Using this equipment, she expands her crafting skills which includes new skills such as creating patterns on fabric, sewing patterned clothes.



Photos from Khuraman Safarova and her workplace

3. Tailor Latifa Huseynova

Latifa Huseynova's workplace is located in her courtyard. She continued working during the pandemic. Latifa Huseynova said that during the pandemic, her income fell by about 70%. She currently has 88 orders. He sells her products mostly on social networks such as Instagram and through personal acquaintances (her Instagram account: <https://www.instagram.com/atilla.tekstil/>). She has 1 regular customer at the moment (The firm shop that makes orders to Latifa Huseynova). Her husband and son help her in her work.

Within the MESP, she was provided with the following equipment and accessories:

1. Sewing machine Yamaata FY-7812.
2. Overlock Yamata FY-747D3.
3. Steam Boiler Ironing Station Silter 2035 3.5
4. Button sewing machine Yamata FY-3735
5. Sewing machine Yamata FY-87006
6. Yamata FY-31016-02BB
7. Pattern machine Janome Memory Craft 230E
8. Professional ironing board Yamata
9. Dress Form
10. Accessories (straight ruler 1 meter, pattern making rulers, scissors)



Photos from Latifa Huseynova and her workplace

4. Confectioner Saida Safarova

Saida Safarova, who is engaged in the confectionery business in Sumgayit (Z. Tagiyev settlement), works in her courtyard. She is currently engaged in business activities. Even during quarantine regime she continued working. However, her revenues fell by 50% during this period due to the pandemic. She said her income had increased by about 50% following USAID's support. Her main customers are the residents of this settlement. She advertises her products on WhatsApp, Instagram, Facebook and she also sells her products with the support of her acquaintances (her Instagram account: <https://www.instagram.com/sedaseferova/>). She currently has 15 regular customers. Her son helps her with the delivery of products.

Within the MESP, she was provided with the following equipment and accessories:

1. Food processor Kenwood KMX750BK
2. Fridge Samsung RT43K6000WW/WT
3. Oven D04E (4 trays).



Photos from Saida Safarova's workplace

Annex 4. The results of Monitoring of MESP startups Guba-Khachmaz region, 16-17 September, 2020

##	Name	Location	Occupation	Results of monitoring			
				All donated equipment and accessories are on site and used	Monthly income, AZN	Impact of COVID-19 Pandemic on Startup Revenue	Startup's wishes to increase success
1	Dilruba Alasgarova	Alpan village	Tailoring	Yes	Has orders for sewing clothes, bed linen, curtains, etc. Income per month from hundreds manats. The startup can be considered very successful	Yes, there are fewer clients	Professional sewing machine, Professional steam iron
2	Sara Huseynova	Alpan village	Tailoring	Yes	She sews for the family and also had several orders for sewing clothes, bed linen and curtains. Average income of about 100 manats per month. There are	Yes, there are fewer clients	-

					signs of growth in the success of the startup in the future		
3	Gandab Hamidova	Alpan village	Tailoring	Yes	She sews for the family and also had several orders for sewing clothes, bed linen and curtains. Average income of about 100 manats per month. There are signs of growth in the success of the startup in the future	Yes, there are fewer clients	Overlock, Professional steam iron, Cutting table
4	Tunzala Kamilova	Alpan village	Tailoring	Yes	She sews for the family and also had several orders for sewing clothes, bed linen and curtains. Average income of about 100 manats per month. There are	Yes, there are fewer clients	Overlock, Professional steam iron

					signs of growth in the success of the startup in the future		
5	Tarana Babayeva	Alpan village	Tailoring	Yes	She sews for the family and also had several orders for sewing clothes, bed linen and curtains. Average income of about 100 manats per month. There are signs of growth in the success of the startup in the future	Yes, there are fewer clients	Overlock, Professional steam iron
6	Afat Balagadashova	Alpan village	Tailoring	Yes	She sews for the family and also had several orders for sewing clothes, bed linen and curtains. Average income of about 100 manats per month. There are	Yes, there are fewer clients	-

					signs of growth in the success of the startup in the future		
7	Nura Nasirova	Agbil village	Tailoring	Yes	She sews for the family and also had several orders for sewing clothes, bed linen and curtains. Average income of about 100 manats per month. There are signs of growth in the success of the startup in the future	Yes, there are fewer clients	Overlock, Professional steam iron
8	Gunel Isayeva	Valvala village	Tailoring	Yes	Has orders for sewing clothes, bed linen, curtains, etc. Income per month from hundreds manats. The startup can be considered very	Yes, there are fewer clients	Professional sewing machine, Professional steam iron

					successful		
9	Vusala Valimatova	Guba city	Tailoring	Yes	She sews for the family and also had several orders for sewing clothes, bed linen and curtains. Average income of about 100 manats per month. There are signs of growth in the success of the startup in the future	Yes, there are fewer clients	Overlock, Professional steam iron
10	Zenfira Abiyeva	Guba city	Tailoring	Yes	She sews for the family and also had several orders for sewing bed linen. Average income of about 100 manats per month.	Yes, there are fewer clients	-
11	Shaira Nizamova	Guba city	Tailoring	Yes	She sews for the family and also had several	Yes, there are fewer clients	Overlock

					orders for sewing clothes, bed linen and curtains. Average income of about 200 manats per month. The startup can be considered as successful.		
12	Fatima Agamirzayeva	Guba city	Handicraft Center	Yes	The Center "Let's Preserve the National Heritage" started functioning 2 months ago. Already known in the city of Guba. The number of students enrolling in courses is growing. There are signs of growth in the success of the startup in the	Yes, there are fewer clients	-

					future.		
13	Dilruba Javadova	Chilagir village	Tailoring	Yes	She sews for the family and also had several orders for sewing clothes, bed linen and curtains. Average income of about 100 manats per month. There are signs of growth in the success of the startup in the future.	Yes, there are fewer clients	Electric generator
14	Zamira Hasanova	Khachmaz city	Fitness	Yes	The startup is not working due to the COVID-19 pandemic. However, the fitness center is already known in the city of Khachmaz. The center is well equipped with the necessary equipment. There	Yes, there are fewer clients	-

					is no doubt that after quarantine, the startup will be successful.		
15	Aynur Mikayilova	Khachmaz city	Tailoring	Yes	Sews national clothes for adults and children. The startup can be considered very successful. Average monthly income from several hundred manats.	Yes, there are fewer clients	-
16	Elmira Baratova	Khachmaz city	Beauty Salon	Yes	Successful beauty salon. Average monthly income from several hundred manats	Yes, there are fewer clients	He wants to expand his business in a new direction - the creation of a salon of wedding dresses for brides
17	Afet Israfilova	Khachmaz city	Beauty Salon	Yes	Successful beauty salon. Average monthly income from several hundred manats	Yes, there are fewer clients	-

18	Fatima Mammadova	Khachmaz city	Beauty Salon	Yes	Successful beauty salon. Average monthly income from several hundred manats	Yes, there are fewer clients	-
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Annex 5. Questionnaire on monitoring of established women's businesses

Entrepreneurship Development Foundation

Micro Enterprise Support Project - "Women Entrepreneurship Development"
Component

On monitoring of established women's businesses

Questionnaire

1. Are you currently running a business?
 - Yes
 - No
2. Did you continue your entrepreneurial activity during the pandemic?
 - Yes
 - No

If the answer is "No", go to the question 4

3. How has the pandemic affected your business, and if your orders have decreased during this period, what was the percentage of decrease (if any)? _____ %
4. How many customers do you currently have orders from? _____
5. Has USAID support increased your family income?
 - Yes
 - No

If the answer is "Yes", go to question 6

If the answer is "No", what is the reason? _____

Go to the question 7

6. How many percent did your family's income increase after USAID's support?
_____ %

7. Who are your clients mainly?

8. Where do you offer your services the most? Do you use social networks to place orders and sell your products?

Accounts on social networks:

9. How many regular customers do you have?

10. Do any of your family members help you with your business?

11. Would you join if courses via SMARTPHONE were organized?

12. What courses do you need?

Annex 6. Program of TRAINING on Business Leadership



Entrepreneurship Development Foundation WOMEN'S ENTREPRENEURSHIP DEVELOPMENT PROJECT

November 14-15, 2020

TRAINING PROGRAM

1. Define your goals. What do you think about your business success in the future? Why is it important to think about it and make plans? How is this planning done and what does it consist of?
2. What is a strategic plan and why is it important?
3. How is the price of your product determined?
4. What is market research and how is it conducted?
5. What is digital marketing and what opportunities does it create?
6. What are the ways to define your customer base and expand your customer network?
7. How is product branding implemented?
8. Customer Psychology and Customer Satisfaction. How to treat difficult people?
9. Does your image matter?
10. Methods of business protection in times of crisis
11. Ways to discuss your business
12. Business Fatigue Syndrome and its elimination

Annex 7. Program of Training on Nail Welding



Entrepreneurship Development Foundation WOMEN'S ENTREPRENEURSHIP DEVELOPMENT PROJECT

Nail Welding Training Program

The 50-hour (10-day) course will include lessons and exercises on the following topics:

1. Theory (nail shapes, material)
2. Types of cutters, working with them. Manicure
3. "Shellac" manicure (model)
4. "Shellac" manicure with fastener (model)
5. Gel fixing
6. Oval-shaped extension (model)
7. Square-shaped extension (model)
8. Any form of extension (model) at the request of the participant
9. Nail design (glue picture, artificial stones, French manicure) (tips)
10. Theory (work area, sterilization of instruments) Nəzəriyyə (dırnaq formaları, material)

Annex 8. Program of ZOOM Training on Business Leadership



Entrepreneurship Development Foundation WOMEN'S ENTREPRENEURSHIP DEVELOPMENT PROJECT

TRAINING

on



Business Leadership

December 17-18, 2020

TRAINING PROGRAM

1. What does business leadership mean and how can it be ensured?
2. Define your goals. What do you think about your business success in the future? Why is it important to think about it and make plans? How is this planning done and what does it consist of?
3. What is a strategic plan and why is it important?
4. How is the price of your product determined?
5. What is market research and how is it conducted? What is digital marketing and what opportunities does it create?
6. What are the ways to define your customer base and expand your customer network?
7. How is product branding implemented?
8. Customer Psychology and Customer Satisfaction. How to treat difficult people?
9. Does your image matter?
10. Methods of business protection in times of crisis
11. Ways to discuss your business
12. Business Fatigue Syndrome and its elimination

Annex 9. Letter of thanks from the clinic of the Medical University

Azərbaycan Tibb Universiteti Tədris Terapevtik Klinikası		Azerbaijan Medical University Educational Therapeutical Clinic
<p>Az1078, Bakı ş., Mərdanov qardaşları 1001-ci məhəllə, Tel.:(+994 12) 441 30 66 E-mail:terapevtik@amucclinic.com</p>		
№ <u>229</u>	- <u>16 dekabr</u> 2020 II	
<p>ABŞ Beynəlxalq İnkişaf Agentliyinin (USAID) Azərbaycandakı Missiya Direktoru Cənab Jaidev Singh</p> <p>Sahibkarlığa və Bazar İqtisadiyyatının İnkişafına Yardım Fondunun rəhbəri Cənab Sabit Bağirova</p>		
<p>Hörmətli cənablar!</p> <p>Həyata keçirdiyiniz "Azərbaycanda kiçik sahibkarlığın inkişafı" layihəsi çərçivəsində yaradılmış qadın dərzi startapları tərəfindən istehsal edilmiş 97 yataq dəstlərinin klinikamıza hədiyyə edilməsinə görə təşəkkürümüzü bildiririk. Covid-19 pandemiyası dövründə bu yardımınızı yüksək qiymətləndiririk və fəaliyyətlərinizdə uğurlar arzu edirik.</p>		
<p><i>Hörmətlə,</i></p> <div style="display: flex; align-items: center; justify-content: center;"><div style="text-align: center;"><p>Tədris Terapevtik Klinikasının direktoru</p></div><div style="margin-left: 20px;"></div><div style="margin-left: 20px;"><p>professor S.N. Musayev</p></div></div>		

Annex 10. Letter of thanks from the Central Clinic of Guba city

Təsdiq edirəm:
Quba RMX PHŞ

Direktor:

Ə.Ə.Sərvərov

"01" "12" 2020-ci il

TƏHVİL-TƏSLİM A K T I

Tərtib edirik bu aktı ondan ötür ki, 01.12.2020-ci il tarixində Quba Rayon Mərkəzi Xəstəxanasına "USAID" təşkilatı tərəfdən "XALÇA DÜNYASI" MMC vasitəsilə 100 (yüz) dəst yataq dəsti verilmişdir.

Aktın doğruluğunu öz imzamız ilə təsdiq edirik:

1. F.Ağamirzəyeva

2. X.Ömərov

Təhvil verdi:

Təhvil aldı: