

ILO/PEP, China Chapter Phase II

国际劳工组织 / 日本国家间就业促进战略项目中国二期项目

Promoting Decent Work through Small Enterprise Development

Experiences of helping laid-off workers to start business in China

实现创业 走向成功 项目经验介绍

Ministry of Labour and Social Security, PRC
International Labour Organization

中国劳动和社会保障部 国际劳工组织

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在中国印刷

Preface

The significant impact and progress made by the ILO/PEP after its 8-year's successful operation in China, is something we should all be proud of.

As the title indicates, the ILO/Japan Inter-country Project on Strategic Approaches towards Employment Promotion Project aims to provide models and pilot strategic approaches to employment promotion. After successful implementation of its first phase for developing employment promotion models for rural low-income families in China, the second phase has also made great contributions to the employment promotion for the laid-off and unemployed workers in urban areas through carrying out SYB training and establishing a small-loan credit guarantee fund and helping them to start-up their own businesses. The good experience and practice in pilot cities of the second phase are already used to support the formulation of a series of active employment policies at national level.

As study shows that in most East and South-east Asia, small-and-medium-scale businesses have been the engines of growth, providing employment and helping to reduce those living in poverty. The ILO employment promotion agenda puts strong emphases on the support of small and micro enterprises, acknowledging the fact that most jobs worldwide are created in this sector of the economy. At the moment of the project's closure, the project useful experiences are compiled, reported in a fascinating style and published to draw a wider audience's attention to the ILO's concern in small enterprise development and job creation in the context of decent work agenda. It's our pleasure to sharing the integrated ILO's approach on promoting the small enterprise development with the other relevant technical cooperation projects, donor communities and international agencies.

It is hoped that the ILO, together with the Chinese government, will continue to contribute to promoting the decent work through small enterprise development and therefore to generate more job opportunities for both men and women in China.



Constance Thomas
Director, ILO Beijing Office

序言

序言

PEP项目已经在中国成功地实施了8年时间，我们都应对项目所取得的巨大影响和进展感到骄傲。

正如项目的名称—国际劳工组织/日本国家间就业促进战略项目所指，项目的宗旨是为就业促进探索经验和寻求方法。继项目一期为中国农村低收入家庭成功地开发了就业促进模式后，项目二期又通过引进创业培训（SYB）和创建小额信用担保贷款，帮助下岗失业人员创办自己的企业，有力地推动了城市地区下岗失业人员的再就业。二期项目通过试点活动已经为国家制定积极的就业政策提供了决策支持。

正如研究报告表明，在东亚和东南亚大多数地方，小型和中型企业一直是发展的推动力，能够提供就业机会和帮助减少贫困人口。国际劳工组织就业促进议程着重强调了对微小企业的扶持，承认这个经济领域创造了世界上的大部份工作。在项目结束之即，项目将有益的经验收集整理，以生动的报道形式出版发表，希望有更多人注意到国际劳工组织在体面劳动议程背景下对小企业发展和就业创造的关注。我们很高兴能和其它相关技术合作项目，捐赠国政府和国际社会，共同分享国际劳工组织促进小企业发展的经验方法。

希望国际劳工组织能够继续和中国政府一道，通过扶持小企业促进体面劳动，从而在中国为更多的男人和女人创造就业机会做出贡献。

国际劳工组织北京局局长
康妮

前言

为了帮助下岗失业人员创业和自谋职业，中国劳动和社会保障部与国际劳工组织于2001年至2005年共同组织实施了中国城市就业促进试点项目，项目首先选择河北省张家口市，内蒙古自治区包头市，吉林省吉林市进行试点，探索为下岗失业人员开展创业培训，利用援款和试点城市政府提供的配套资金，建立小额贷款信用担保基金，探索以培训促进创业，以创业带动就业的城市就业促进新模式。2004年6月，为了实验项目技术在其它城市推广的可行性，又将石家庄、通辽、长春纳入了PEP项目城市。

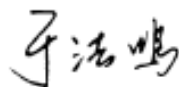
项目实施近4年来，取得了较好的成果。截至到2004年底，六个城市有14794人参加了SYB创业意识培训；其中，7146人参加了SYB创业计划培训，并成功完成创业计划书，培训后有4821人成功地创办了企业，并创造了20913个就业岗位。项目为500多名成功创业者提供了小额贷款担保，总担保额1952.9万元。项目还在上海成立了SYB创业培训师资进修中心。先后在上海、天津、北京、黑龙江等地共计培训SYB教师1714人。总之，项目的实施受到了试点城市政府和下岗失业人员的欢迎，同时也为中国劳动和社会保障部和试点城市劳动保障部门制定和落实相关政策探索了道路。在总结项目在试点城市的经验基础上，2003年3月劳动和社会保障部还在全国建立了十个创业示范基地，并确定将SYB模式向全国100个城市推广。

随着中国市场导向就业机制的形成和再就业优惠政策的落实，中国必将迎来一个新的创业高潮。我们诚挚地希望与国际劳工组织的SIYB中国项目继续合作进一步促进SYB培训技术在全国的推广和应用，积极探索适合中国国情的创业促就业之路。

让我们团结起来，共同为中国的培训就业工作做出贡献！

PEP项目指导委员会主任

劳动和社会保障部培训就业司司长



Foreword

To help laid-off and unemployed workers start their own businesses and achieve self-employment, the Ministry of Labour and Social Security of China, in cooperation with the International Labour Organization, implement the second phase of the China Urban Employment Promotion Pilot Project from the year 2001 to 2005. Three pilot cities – Jilin (Jilin Province), Zhangjiakou (Hebei Province) and Baotou (Inner-Mongolian Autonomous Region) were initially selected to explore a new model of urban employment promotion by carrying out Start Your Business training and establishing a small-loan credit guarantee fund for laid-off and unemployed workers. In June 2004, the project was expanded to three more cities - Shijiazhuang, Tongliao and Changchun to test the possibility of replicating the project in other cities.

After nearly 4 years of pilot implementation, the project has achieved success. By the end of 2004, 14,794 laid-off and unemployed workers have completed SYB Business Awareness Training. 7,146 of them have attended the SYB Business Plan Training and completed their Business Form. 4,821 of them started their own businesses successfully and created 20,913 new job opportunities. More than 500 qualified small entrepreneurs have received 19,529,000 yuan in loans from the contracted commercial banks. The project has also established a National SYB TOT programme in Shanghai. So far there are totally 1,714 SYB trainers participated the SYB TOTs held in Shanghai, Tianjin, Beijing and Heilongjian Provinces. In general, the project has been warmly received by local governments and laid-off and unemployed workers. Based on the pilot project experience, the PEP project has assisted the government at the national level to formulate plans and policies; the MOLSS also established 10 Business Start-up Demonstration Bases in March 2003, and decided to extend the SYB model to 100 cities throughout the country.

With the establishment of a market-oriented employment system, China will enter a booming period of business startups. I sincerely hope the continuous cooperation with the ILO SIYB China Project, can further promote the expansion of SYB training model in nationwide and explore new employment promotion methods suitable to China.

Let's work together to contribute to the training and the employment promotion in China.

Yu Faming
National Project Director, ILO/PEP
Director General, Department of Training and Employment
Ministry of Labour and Social Security

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中国城市就业促进项目

简介

国际劳工组织/日本国家间就业促进战略项目（简称国际劳工组织就业促进项目）通过帮助亚太地区受援国的劳动部门为失业者和就业不充分者开发就业促进计划。

三期项目在中国实施，通过与中国劳动和社会保障部和试点地区的就业局合作，在中国的农村和城市地区开展试点活动。一期项目在甘肃省、河北省和江西省的23个县实施，为农村低收入家庭开发就业促进模式。

二期项目于2001年开始实施。项目的宗旨是通过在城市地区发展小企业为下岗和失业人员创造更多的就业机会。项目主要活动主要包括：（1）创办你的企业（SYB）培训；（2）小额贷款担保基金（CGF）；（3）后续技术支持服务。项目开始在三个试点城市开展：吉林市（吉林省）、张家口市（河北省）和包头市（内蒙古自治区）；2003年6月又通过扩点增加了三个试点城市：长春市、张家口市和通辽市。潜在的微小企业家可以通过项目SYB培训将企业构想转换成可行的企业计划，同时获得项目资金支持创办自己的企业。

成果和影响

SYB培训：结合中国情况开发完善了一套SYB培训教材；建立了SYB师资培训体系。截至到2004年底，在三个老项目城市，一共有15,551名下岗失业人员参加了SYB创业意识培训，其中8,108人完成了SYB创业计划培训。因为培训教材通俗易懂，实用性强，教学方法新颖独特，受到了下岗失业人员的普遍欢迎，以及培训机构和各级政府的充分肯定。SYB培训模式推广到了全国几十个城市。为了满足全国对SYB培训的巨大需求，在国际劳工组织和中国劳动和社会保障部的共同努力下创办和改善你的企业（SIYB）中国项目于2004年7月正式启动。

小额贷款担保基金：在项目的资金扶持和技术支持下，每个试点城市都建立了项目信用担保基金为项目受益人提供小额贷款担保帮助他们创办和发展自己的企业。

政策影响：项目有效地促进了试点城市的就业和微小企业的发展。中国劳动和社会保障部已经意识到SYB培训和小额信用担保基金是帮助下岗失业人员创办自己的企业的有效途径。2002年9月，全国再就业工作会议制定了一系列综合地促进下岗失业人员再就业的政策，包括在各地劳动就业局建立信用担保基金，促进创业培训的发展。

Project on Strategic Approaches Towards Employment Promotion (PEP)

Introduction

The ILO/Japan Inter-Country Project on Strategic approaches Towards Employment Promotion (ILO/PEP) assists labour ministries to develop employment creation schemes for un/under-employed people in Asia and the Pacific Region.

In China, the third phase of the project, in partnership with China's Ministry of Labour and Social Security (MOLSS), has carried out pilot activities in China's rural and urban areas. *Phase 1* was implemented in 23 counties of Gansu, Hebei and Jiangxi provinces, developing employment promotion models for **rural** low-income families.

Phase 2, inaugurated in 2001, aims to create jobs for laid-off and unemployed workers through development of small businesses in **urban** areas by providing (1) "Start Your Business" (SYB) training as entrepreneurship training, (2) Credit Guarantee Fund (CGF) plus small loans as financial support for business start-up and development, and (3) follow-up technical support. This work is initially being conducted in three pilot cities: Jilin (Jilin Province), Zhangjiakou (Hebei Province) and Baotou (Inner Mongolian Autonomous Region); in June 2003 the project extended to 3 more cities: Changchun, Shijiazhuang and Tongliao. Potential micro-entrepreneurs could benefit on learning how to convert their business ideas into practical business plans as well as obtaining financial resources to start their businesses.

Achievements and Impacts

SYB training: A set of SYB training materials were developed in adaptation with the Chinese context; and the SYB Training of Trainers system was established. By the end of 2004, there're totally 15,551 laid-off and unemployed workers attended the SYB Awareness Training, among them, 8,108 workers completed the SYB Business Plan Training in the three old project pilot cities. The SYB training is welcomed by the laid-off and unemployed workers owing to its practicality, simplicity and unique methods, and received the recognition of the training institutions and governments at various levels. SYB training model has been expanded to several dozens of cities in China. In order to meet the huge demand on SYB training, a new SIYB China Project was launched in July 2004 with the joint efforts made by the ILO and the MOLSS.

CGF plus small loan: With the project's financial assistance and technical support, the CGF was established in each pilot city to provide the small loan CGF to the project beneficiaries to help them start-up and develop their own businesses.

Impact on national policies: The project effectively promoted the development of micro and small enterprises and the employment creation in the project pilot cities. MOLSS has recognized that the SYB training and a small loan CGF are effective means for enhancing the capacity of laid-off and unemployed workers to create small businesses and generate jobs. In September 2002, the National Re-employment Conference formulated a series of comprehensive re-employment promotion policies for laid-off workers, including establishing CGFs under labour and employment bureaus throughout the country and sponsoring business start up training. ILO/PEP contributed the initial ideas for these two new policies.

A New Outlook and a Renewed Dedication to Promoting Employment

就业促进工作的新思路



在参加国际劳工组织就业促进试点项目 (PEP) 工作以前, 高念平已经在内蒙古自治区包头市就业局工作了十几年。他见证了这些年中国劳动力市场所发生的巨大变迁, 也参与实施了国家在各个阶段的就业政策。谈到在 PEP 项目工作的经历时, 高念平说, “PEP 项目不仅使我对就业促进工作有了一个新的认识, 还提高了我的工作能力, 特别是增强了我对自己工作的满足感。从这个意义上说, 我也是项目的受益人。”

介绍高念平在 PEP 项目的工作经历, 就不能不讲讲他过去的工作。在 2001 年参与 PEP 项目工作以前, 高念平在内蒙古自治区包头市就业局的劳动服务企业行政管理科工作了十二年。劳动服务企业是指那些大型国有企业下属的中小型企业, 多为大型企业提供辅助性服务, 比如劳务服务, 后勤保障, 以及完成部分生产程序。建立劳动服务企业的主要目的, 是安置国有企业职工的子女以及附近待业的年青人员就业。当时只有在国有企业工作才被认为是就业, 可是国有企业没有那么多的工作岗位来满足不断在增长的就业需求。在这种情况下, 劳动服务企业被建立起来, 用来暂时填补工作岗位需求和供给之间的差距。“劳动服务企业起到了蓄水池的作用” 高念平介绍说, “没有工作的人一边在劳动服务企业临时就业, 一边等待国有企业的空位空缺。”

政府非常重视劳动服务企业的发展, 出台了一系列优惠政策, 包括减免税收和无偿投入

就业促进工作的新思路

A New Outlook and a Renewed Dedication to Promoting Employment

Gao Nianping is a veteran in the field of employment promotion. Working in the Baotou Employment Bureau for over ten years, he has witnessed major transformations in the Chinese labour market and carried out government policies in response to them. Talking about his experience with the PEP project, he said, 'The PEP project has not only given me a new understanding of employment promotion and strengthened my ability to carry it out, but also given me increased satisfaction with my job. In that sense, I'm a beneficiary of the project too.'

In discussing Gao Nianping's experience with the PEP project, it is impossible to overlook his work before joining the project: 12 years in the Labour Service Enterprise Administration Division of the Employment Bureau in the city of Baotou, Inner Mongolia. The term 'labour service enterprises' (LSEs) refers to enterprises, typically of medium or small size, established to provide large-scale state-owned enterprises with ancillary services: help with recruiting temporary workers, assorted services, logistics and the production process. The primary reason for setting up labour service enterprises was to create employment opportunities for family members of SOE workers and young people from the local community. 'At the time, only SOE jobs were considered real employment, but SOEs couldn't meet the surging demand for jobs. Labour service enterprises were set up to fill the gap,' Gao said. 'Basically, labour service enterprises served as a reserve labour pool, where jobless people worked temporarily while waiting for vacancies to open in state-owned enterprises.'

The government attached great importance to labour service enterprises. Assistance to LSEs included tax reductions and exemptions, and financial injections with no need to repay. 'Our division didn't get directly involved in promoting the establishment of labour service enterprises,' Gao said. 'Our tasks

资金。当时高念平工作的企业管理科的主要任务是对这些企业进行行政管理，包括确定业绩指标、进行质量控制、提供资金支持以及对职工进行管理。1993年到1997年间，劳动服务企业得到了迅速发展，成为创造就业机会的主要渠道。然而，自1998年以来，大部分劳动服务企业陷入了困境，主要原因是这些企业所属的大型国有企业破产倒闭，它们也随之失去了生存的基础。此外，另外一个重要原因是，由于政府投入的资金是无偿的，长此以往政府的财政无力负担。

从1998年起，高念平所在科的工作重心转移到保障国有企业顺利改革和职工的分流上了。高念平介绍说：“我们当时的做法是让下岗职工进再就业服务中心，给他们发放生活费，提供免费的职业培训和就业介绍服务。为了促进下岗职工再就业，政府出台了很多优惠政策，包括直接投资，帮助安排经营场地，减免税收和行政费用等等。”可是这些政策却没有产生所预期的效果。这是因为政府的优惠政策主要是面向企业的，如果下岗职工不建立企业，就无法享受这些优惠政策。“PEP项目来到包头的时候，我们也正在考虑要建立创业服务体系，可是还不知道怎么做”，高念平说。

2001年初，包头市被确定为国际劳工组织就业促进项目在中国的试点城市之一。“当时，项目的理念对我们来说是个新的事物”，高念平说，“刚开始的时候我们不太清楚项目到底要

就业促进工作的新思路

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were to administer them by choosing performance indicators, carrying out quality control, and providing financial support and overall administration of workers engaged in the sector.’ During the period between 1993 and 1997, labour service enterprises boomed, becoming the major generator of employment opportunities. Since 1998, most labour service enterprises have run into trouble, primarily because the state-owned companies to which LSEs were attached became enmeshed in financial crises and were subsequently shut down.

‘After 1998, the priority in our work shifted to ensuring smooth SOE reform and the transfer of SOE workers,’ Gao said. Workers from SOEs and attached LSEs were transferred to re-employment service centres, where they received a basic living allowance, job placement and free training. To promote the re-employment of laid-off workers, the government instituted preferential policies, involving direct investment, help in relocation, and reduced taxes and administration fees. ‘However, the policies never had the impact we had expected,’ Gao explained. ‘This was because SOEs and laid-off workers could not benefit from the policies unless they had set up an enterprise. We were thinking of providing business start-up services but didn’t know where to start. Then the PEP project came to China.’

In early 2001, Baotou was designated one of three PEP pilot cities in China. ‘It brought a completely new concept of employment promotion to China, so we weren’t really sure what exactly the project would achieve,’ Gao recalled. ‘At first, the project was assigned to the Employment Division, since “employment” appears in the project title. Then it was noted that the project was about small-business development, so it was re-assigned to the LSE Administration Division. Later the project was shifted to

做些什么。所以，因为项目名称里有‘就业’两个字，最初项目由就业科负责；后来又发现项目是关于小企业发展的，所以又把它划归企业发展科；随后又因为项目里的培训内容而让就业科负责；最后，因为项目初期经常要求提供数据，局领导决定让我负责这件事。多亏了这个误解，我才被幸运地任命为项目官员。”

“当2001年底项目启动以后，我们发现项目是一整套的措施，来通过小企业的发展达到促进就业的目的，项目的主要手段包括创业培训、小额贷款担保和后续技术支持。经过几年的实践，项目被证明是帮助下岗失业职工产生创业思路和成功创业的有效手段”，高念平说，“项目使我认识到促进就业的最好方式是‘授之以鱼，不如授之以渔’。这和我们以前为下岗职工发生活费 and 安置工作的做法有很大的不同。这是一个全新的就业促进工作理念。”

项目活动也使项目官员们对就业促进工作有了战略认识。“基层政府机构常常忙于事务型的工作，没有时间来反思政策性问题”，高念平说，“然而，项目不断敦促我们从战略的角度来审视项目活动，并建立一系列的制度性安排将项目活动融入政府的工作重点之中。现在我们将不是把项目仅仅看作一个短期的工作，而是作为创造有利于下岗失业人员再就业和小企业发展的政策环境的起点。”

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the Training Division because of its training component. Finally the project was moved back to the LSE Administration Division, because the project often called for statistics, which the LSE Administration Division was in charge of. Thanks to the misunderstanding, I had the good luck to be assigned to work with the project in Baotou.’

‘When PEP began to function in late 2001, it became clear to us that the project involved comprehensive step-by-step measures to promote employment through small-business development, ranging from business start-up training and access to credit backed by credit guarantee funds, to follow-up services. The project has proved to be an effective model for helping laid-off and unemployed workers to come up with business ideas and making successes of their new enterprises,’ Gao said. ‘It also brought home to us that the best way to foster employment is by providing laid-off workers with “fishin” know-how instead of a “fish”. It’s completely different from what we did in the past, when we provided living allowances and arranged new jobs. It’s a totally new concept of employment promotion.’

The project also gives local project officials a more strategic way of viewing employment promotion. ‘Government agencies at the grass-roots level tend to be immersed in day-to-day matters. They don’t spend much time on policy issues,’ Gao pointed out. ‘In contrast, the project is always pushing us to review our activities from a strategic angle and integrate project activities into government mainstream programmes by altering institutional arrangements. Now we don’t see the project in isolation. Instead, it’s a starting point in a long-term effort to create a favourable environment for employing laid-off workers and developing small businesses.’

“在项目的实施过程中，我们非常关注微小企业面临的问题和他们的需求。以前，我认为有了优惠政策办小企业就不会有什么难处；从政府的角度来讲，出台了优惠政策也就够了。现在我认识到，优惠政策对促进小企业的发展是远远不够的。要使这些优惠政策有操作性，还有很多工作要做”，高念平说，“项目改变了我的自上而下的工作方式。现在，我直接与下岗职工打交道，了解他们的需求，在决策的时候会从下岗职工的角度来考虑问题。我时刻牢记着，成功的政策必须要满足目标群体的需求。”

PEP 项目经常组织培训会，向项目官员介绍国际和国内的成功经验。通过这些活动，项目官员们开阔了眼界，对就业促进工作有了新的认识。此外，通过实施项目活动，项目官员学到了很多企业管理、金融、法律和项目管理方面的知识，提高了工作能力。此外，项目还经常对各地的实施情况进行监督，发现不足，提出建议。高念平举了个例子，“比如，项目的检查小组建议我们做好项目文件的汇总和项目活动的记录工作。在接受了这个建议以后，我们发现可以更容易地跟踪项目的实施情况，及时发现问题，进行调整。这个做法看上去很简单，可是我们以前就没有想到。”

项目活动还提高了项目官员们的组织和协调能力。高念平说：“在项目的实施过程中，我们认识到光靠劳动部门一家是做不好就业工作的，我们需要其他政府部门的支持和帮助。因

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‘As we implemented the project, we identified the difficulties faced by micro- entrepreneurs and what they needed in order to tackle the problems. Before, I simply assumed it would be enough for the government to put preferential policies in place if it wanted to foster small businesses, but I came to understand how inadequate tax measures alone were. To stimulate the creation of micro-enterprises much more had to be done,’ Gao said. ‘The project has changed my old top-down approach to employment promotion. Now I work closely with laid-off workers and try to look at things from their angle when I make decisions. I always bear in mind that a successful policy should meet the needs of the people targeted.’

The PEP project often organises training workshops to give project officials a chance to reflect on domestic and international experience. Participating officials have thereby gained new insight into employment promotion. Also, as they have carried on project activities, officials have also learnt a good deal about business management, finance, law, and project management. They have acquired new skill in promoting employment. ‘The project regularly sends out monitoring missions that comment on our performance, give guidance and suggest improvements,’ Gao said. ‘For instance, we were taught now to file project documents and records better. Now we can easily keep track of how project activities are being implemented and detect problems. The changes suggested were simple but they had never occurred to any of us earlier.’

PEP also enhanced project officials’ ability to coordinate and cooperate with other agencies. ‘As we implemented the project, we realised that employment promotion efforts couldn’t be done by the

此，根据项目操作手册的要求，我们建立了项目指导委员会，邀请其他部门参加。通过吸收其他机构参与项目活动，提高了他们对就业工作的认识和敏感度，各个机构都承诺对就业工作提供全面支持。同时这也是政府部门与商业机构建立合作伙伴关系的头一次。商业金融机构与政府部门的工作目标、价值观和文化完全不同，与他们合作对政府机构来说非常富有挑战。我们必须不断调整自己来保持合作。”

“项目对我的另外一个影响是提高了我对自己工作的满意度”，高念平说，“从前我觉得自己整天忙忙碌碌，做的都是事务性的工作，没有什么价值；但是现在，当我看到很多下岗职工从我们的工作中受益，摆脱了困难和失落的时候，我感到我的工作是有意义的，我也感到更有干劲投入到工作中去。”

高念平的工作成绩和工作能力的提高受到了包头市就业局的认可。今年初，他被提升为项目办公室的主任。高念平说：“通过在项目工作，我不仅开阔了眼界，提升了工作能力，获得了职业发展，还增强了工作的满意度。从这个意义上来说，我也是项目的受益人。”

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Employment Bureau alone. We needed support and cooperation from other government departments,’ Gao said. ‘Following the suggestions in the project manual, we set up an advisory committee with members from other government departments. By getting involved in project activities, they acquired a new sensitivity to employment promotion and became more committed to supporting our work to the full.’ This was also the first time that a government agency had established a partnership with a commercial institution - a bank. ‘Working with a commercial institution with radically different goals, values and culture is not without its challenges. We had quite a time adjusting in order to work together effectively. But I have learnt a lot from the people working in the commercial institution,’ Gao admitted.

‘Another important effect of the project is that I now get greater satisfaction from my job,’ Gao said. ‘In the old days I didn’t see the value in my job; I was so caught up in day-to-day affairs. But now I’ve seen so many laid-off workers benefiting from the project, breaking out of their frustration and finally making some money. I really feel that my efforts are worthwhile and it’s easier for me to throw myself into the job.’

And the growth in Gao’s professional ability and his improved attitude to his work have not gone unnoticed. Early this year he was promoted to division director. ‘By working with the project, I have widened my vision, become better at my job, advanced in my career and started to enjoy my work more. In this sense, I’m a beneficiary of the project too,’ Gao said.

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包头市创业者建立了自己的协会，来支持彼此的创业活动，分享创业的酸甜苦辣。创业者协会还在政府和小企业家之间发挥桥梁作用，代表小企业的利益，推动有助于小企业发展的政策环境，同时把政府的政策及时地传达给小企业。弱势群体联合起来，就能创造合力，他们也不再弱势。

包头市创业者协会的发起人从来没有想到协会会有今天的发展。“当第一期SYB培训班结束后，学员们感到自己找到了志同道合的朋友，大家有说不完的话，”协会副会长余福强回忆说，“当时正值春节，我们就组织了个春节晚会，邀请了所有学员参加。每个人都表演了节目，还讲述了自己的创业经历。当晚会结束的时候，大家合唱了‘从头再来’和‘永远是朋友’，每个人都感到依依不舍。所以我们就决定建立联谊会，以便以后能够经常联系。”

当余福强和他的朋友们把这个想法同包头市就业局谈了以后，没想到就业局非常支持，更建议他们成立自助型的组织来促进小企业的持续发展。“建立协会要花费很多精力，不过付出的努力却是非常值得的，”余福强说，“在创业的初期阶段，小企业家们必须全力投入企业的管理，没有太多的时间来用于协会的建设，所以我们不得不抽空一点一滴地做。”幸运的是，市就业局给了创业者们很多帮助，不仅资助了三十万元的注册资金，还帮助他们确定协会的宗旨和未来的发展方向。为了帮助创业者协会尽快地发展起来，市就业局任命一位副局

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Business starters in Baotou have established an association through which they support each other's ventures and share the joys and frustrations of starting a business. The association also plays a bridging role between the local government and micro-entrepreneurs. It voices the concerns of micro-entrepreneurs over the policy environment for micro-business development, while spreading word of new government policies down to micro-entrepreneurs. 'When disadvantaged people pull together, we can create powerful synergies. We are no longer disadvantaged.'

It didn't occur to the founders of the Baotou Business Starters' Association that the association would play an important role in the lives of members. 'When the first SYB training course was finished, all the trainees felt that we had so much in common and so much to share,' Yu Fuqiang, vice president of the association, recalled. 'It was just before the Chinese Spring Festival, so we organised a New Year's Party. ' SYB trainees were invited to the gathering, where everyone talked about their business start-ups and presented performances. When the party ended with a chorus of *Starting A New Life* and *To Be Friends Forever*, they felt reluctant to part. So it was decided to set up a club that would give SYB trainees a chance to get together regularly.

When Yu and his friends mentioned their idea to officials of the Baotou Employment Bureau, they got a very positive response. It was even suggested that SYB trainees establish a service organisation to promote the long-term development of micro-enterprises. 'It was definitely no easy thing to get the association off the ground, but it has been tremendously rewarding,' Yu declared. 'In the initial stage of business start-ups, micro-entrepreneurs have to be very focused on their businesses. We didn't have the luxury of large amounts of time to give to the association. So to get the association going we had to do

长为协会会长，指导协会的发展，还任命 PEP 项目官员为协会的秘书长，负责协会与就业局以及项目办公室之间的协调和沟通。

2002 年 11 月协会在包头市民政局正式注册成立。SYB 学员的热情非常高，80% 的一期学员都参加了协会。协会的揭牌仪式定在 2002 年 11 月 8 日，正好是党的十六大召开的日子。余福强说：“我们这么做的目的是表达我们对党和政府的感激之情，同时也表达我们通过创业实现自我价值，为下岗职工再就业做贡献的决心。”在揭牌仪式后召开的会员大会上，小企业家们选举产生了副会长和副秘书长。

在创办初期，协会的目的是联系创业者以及帮助包头市 PEP 项目办公室开展创业培训和贷款担保运作。会员们经常聚会，交换商业信息，分享办企业的经验。通过协会，会员们经常可以找到供应商和客户。比如，协会的一名会员出售地板瓷砖，他就向自己的客户推荐其他会员办的清洁公司。一名卖纯净水的会员在其他会员中发展客户，现在很多会员成了他的固定客户。协会还帮助会员集体出售产品和服务。有的会员还建立了企业联盟，还有的在协会会员中发展自己的加盟业务。此外，协会还是大家交流创业酸甜苦辣的地方。“我们时不时地来这里见见创业朋友，把自己的烦恼讲跟大家讲讲。离开这里的时候，带着好的建议，心情也放松多了，整个人好象又充了电。”

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a little at a time during lulls in business.’ The Baotou Employment Bureau gave micro-entrepreneurs a hand by donating 30,000 yuan in registration capital and helping them to draft a constitution. To help the fledgling association to get off the ground, the bureau appointed its deputy director president of the association to give general guidance, and made a project officer the secretary responsible for liaison between the association and the bureau.

In November 2002 the association registered with the local Civil Affairs Bureau. The response from SYB trainees has been tremendous: 80% of the SYB trainees in the first training course joined the association. The ceremony launching the association was held on 8 November 2002 in conjunction with the 16th Congress of the Communist Party. ‘We did that to show our gratitude to the government and the Party,’ Yu said. ‘We also wanted to express our determination to start our own businesses and thereby contribute to the re-employment of laid-off workers.’ After the ceremony a ‘members’ congress’ was held where vice presidents were elected from among the micro-entrepreneurs.

In the beginning, the association was oriented to networking among business starters and assisting the Baotou PEP office with SYB training and Credit Guarantee Fund operations. Members of the association get together regularly to exchange business information and share business solutions. They also find suppliers and customers through the association. For instance, a member of the association who sells ceramic floor tiles refers his customers to another member who runs a cleaning service. A purified-water supplier drew his clientele from the members of the association and now many members have become regular customers. The association also helps members to bundle their products and services. Some of

协会的另外一个职责是帮助就业局招募SYB学员，组织SYB培训，研究贷款担保申请以及协助回收贷款。协会的会员经常利用各种机会宣传SYB培训。到目前为止，30%以上的SYB学员是由协会会员介绍来的。每次召开SYB培训班，协会都要派2—3名会员参加，与新学员分享他们的创业经验，介绍政府的优惠政策，招募新会员。

余福强介绍说，协会还充分利用会员的经验和信息来源，让他们参与贷款担保的审查工作，评估申请人的诚信度及其项目的可行性。余福强说：“协会会员人数多，大家每人出一点力，就可以减轻就业局项目办公室的工作负担。”2003年，包头市创业者协会共派30多名会员协助就业局考察贷款申请200多个。贷后跟踪调查也是协会关注的工作。协会定期派会员了解贷款人的经营状况和贷款使用情况，并将考察结果及时反馈给就业局。在贷款到期前1—2个月，协会的会员会提醒贷款人还款日期，并帮他们出主意、想办法来筹集资金按时还款。在创业者协会的协助下，第一笔和第二笔发放的贷款已经全部按时回收。协会会员对贷款人的定期走访，不仅保障了还款率，还促进了贷款人信用意识和还款纪律的建立。

协会在运转一年后已经逐步成熟起来，建立了明确的发展目标并完善了组织结构。除了会员大会，又建立了四个部门：综合部，权益保障部，宣传部和企业发展部。权利保障部帮助小企业落实政府的优惠政策，宣传部负责出版新闻简讯为会员提供创业方面的信息。企业

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the business starters have even established business alliances and found franchisees among association members. The association is a place where micro-entrepreneurs share their business joys and frustrations. 'We come to meet our peers to get things off our chest and then we head home with some good advice and a sense of relief,' Yu said.

Another mission of the association is to help the Employment Bureau in recruiting SYB candidates, organising SYB courses, investigating CGF credit applications, and also calling back loans. Members of the association take every opportunity to publicise SYB training. Thus far, over 30% of SYB trainees have been referred to the SYB courses by association members. The association sends 2-3 members to each SYB training course to share their personal experience of starting a new business and to explain the government's preferential policies for micro-enterprises run by laid-off workers.

'We also help to evaluate CGF credit applications, as we can use our skills and sources of information to check the applicants' credibility and business savvy,' Yu said. 'We have a large number of members and if each member does a little, we can share the huge workload of the employment bureau.' In 2003, the association assigned more than 30 members to assist the employment bureau in investigating over 200 applicants. Following up on loans is also one of the tasks carried out by the association, which regularly sends members to check on borrowers' business operations and use of loans, and report back to the employment bureau. One or two months prior to due dates, the association sends members to remind borrowers and help them raise money to repay loans. With the cooperation of the association, the first and second batches of loans have been paid back in full. These visits not only ensure a high loan

发展部的目标是帮助小企业创业和改善经营。比如，一位叫叶建才会员就得到了这个部门的很大帮助。叶建才打算扩大他的幼儿园，因此请求企业发展部的帮助。企业发展部组织了会员小组，对叶建才的幼儿园的经营情况进行诊断。小组不仅帮助叶建才改善了他的经营计划，还帮他落实了新的经营场地。其他会员也被动员起来为叶建才提供装饰材料，提供装修和清洁服务，并且同意等到叶建才的生意平稳了再收费。另外一个受益人的例子是开纯净水连锁店的胡立军。在开办企业几年以后，胡立军感到经营遇到了瓶颈问题。在协会的小组对他的企业进行考察之后，建议他用健全的用人制度和财务管理制度取代原来的家族式管理。在采纳了协会小组的建议后，胡立军的生意又走上了正轨。

现在，协会不仅向小企业传达政府的政策和有关信息，还把小企业的需求和关心的问题及时反馈给政府。余福强说：“下岗职工建立的微小企业在激烈的市场竞争中是非常脆弱的，政府的支持和帮助对微小企业的生存和发展是至关重要的。所以我们希望能有一个有利于小企业发展的政策环境。”现在创业者协会把游说政府来建立适合小企业发展的有利环境作为自己的使命之一。会员们时常聚在一起，研究讨论政府的有关政策，确定小企业发展的难点和障碍，并提出解决问题的政策建议。

到目前为止，包头市创业者协会已经拥有了380多名会员，并建立了9个区（县）办公

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repayment rate, but also teach new business borrowers how important it is to build a sound credit history.

The association has emerged from its first year with clearly defined goals and an improved organisational structure. In addition to the members' congress, council and executive council, which have been in place since the inception of the association, four service divisions have been established: for general affairs, rights protection, publicity and business development. The rights protection division safeguards business starters' rights and makes sure they can make full use of the government's preferential policies, while the publicity division will soon begin issuing a newsletter to provide helpful information for business starters.

The business development division is aimed at assisting business starters to sustain and improve their new enterprises. For instance, when Ye Jiancai, who runs a kindergarten, decided to expand it, he turned to the association for advice. The business development division organised a committee of experienced business owners to visit the kindergarten and evaluate his business operations. The group not only helped Ye to draft an effective business plan, but also found him new premises for his expanding kindergarten. Members of the association were mobilised to provide remodelling material, equipment and cleaning services on credit.

Another example is Hu Lijun, who runs a purified-water supply firm. His business stopped growing after several years of operation. A panel of entrepreneurs and experts advised him to replace his family business management style with a sound employee management system and proper accounting. Taking

室。所有的会员都对协会的发展非常热心，并且在情感上非常依恋协会。“成为协会会员本身，就让我们在创业过程中更加放心。因为我们知道，在遇到困难的时候我们至少可以相互依赖。”一位会员说，“弱势群体联合起来，就能创造合力，我们也不再弱势。”



包头市的创业者之家

A Home for Business Starters

the panel's advice, Hu got his business back on track.

Currently, the association not only communicates government policies and information to micro-entrepreneurs, but also relays micro-entrepreneurs' needs and concerns to the local government. 'Micro-businesses run by laid-off workers tend to be vulnerable to market turbulence,' Yu said. 'Government support is crucial for the survival of micro-businesses, so we are very eager to promote government policies that favour the development of micro-enterprise.' Lobbying for a policy environment conducive to micro-business development now has a prominent place on the association's agenda. Members of the association often get together to discuss government policies, and also to carry out investigations to identify difficulties and obstacles faced by micro-enterprises and propose solutions.

The association currently has over 380 members and 9 territorial offices established in various counties and districts. All the members applaud the direction the association has taken and feel very much committed to the organisation. 'It is reassuring just to be part of a network of business starters, knowing that we have each other to depend on,' said one member. 'When disadvantaged people pull together, we can create powerful synergies. We are no longer disadvantaged.'

Building a Favourable Policy Environment

促进有利于小企业发展的政策环境

在中国，小企业是吸纳下岗失业职工再就业的主要渠道。为鼓励小企业的发展，中国政府制定了一系列优惠政策，包括创业培训、担保基金以及优惠的税收政策等。国际劳工组织就业促进项目（PEP项目）为这些政策的制定提供了信息和思路。

近年来，中国劳动力市场的压力日益增大。在城市地区，国有企业改革和经济结构调整导致大量职工下岗；青年求职者的不断进入也加大了劳动力市场的压力。此外，还有大量富余农村劳动力涌入城市，寻找就业机会。这就使创造就业机会成为政府工作的重中之重。

在过去的许多年里，中国的国有企业一直是就业岗位的最大提供者；近年来，国有企业的倒闭导致了大量就业岗位的丧失。即使是那些改革成功的国有企业也转向资金密集型或者技术密集型经营，其就业吸纳能力也在降低。与此相反，私营中小企业却迅速发展起来，占全国新建企业的99%，创造的就业岗位占新增岗位的75%。因此，促进小企业的发展已成为中国政府的迫切政治任务和经济任务。

有证据表明，中国是世界上创业活动最活跃的地区之一：每100人中就有12.3人在创业。然而，不容忽视的是，我国小企业的创业成功率却低于世界平均水平。导致这种情

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Micro-enterprises are recognized as important generators of jobs for laid-off and unemployed workers in China. To facilitate the development of micro-enterprises, the Chinese government has formulated a series of comprehensive policies, including business start-up training, credit guarantee funds and preferential taxation policies. The ILO/PEP project contributed the key ideas embodied in the initial policies.

In recent years China has faced increasing tension in its labour market. In urban areas, ongoing reform of state-owned enterprises (SOEs) and economic structural adjustments have left behind a vast number of laid-off workers. Young graduates joining the army of job seekers are a further pressure on the labour market. Rural migrant workers have also flooded into cities to seek job opportunities. Employment must be created for this huge pool of jobless Chinese.

SOEs, which used to be the principal job generators in China, have found themselves in worsening economic straits. Even revitalised SOEs have a declining ability to absorb workers. In contrast, private small and medium-sized enterprises have developed rapidly in China; they represent 99% of the enterprises in the country and contribute 75% of newly created jobs. Promoting employment and self-employment in the form of small enterprises has become a priority for the Chinese government.

Evidence shows that China is one of the liveliest regions in the world for business start-up activities: 12.3 out of every 100 Chinese open a business of some sort. Unfortunately, the mortality rate of Chinese start-ups is double the world average. Many factors contribute to this high failure rate, but much of the blame must go to poorly thought-out business ideas, poor management, credit bottlenecks and the lack

况的原因可能有很多,但是其中主要的原因是小企业在创业时没有经过深思熟虑的创业想法,管理不善,缺乏资金和针对小企业的支持服务。在中国,大部分企业都是生存型企业,即建立这些小企业的目的是维持生计。这种类型的创业者多半没有受过系统的管理培训,得不到咨询服务以帮助他们将创业的激情转变为理性的行动。此外,资金的短缺也进一步阻碍了小企业的发展。由于缺乏必要的支持和指导,很多小企业不得不摸着石头过河,艰难创业。

为促进小企业的发展,中国政府非常关注小企业服务体系的建立。1998年,劳动和社会保障部启动了创业培训试点项目。由于缺乏先例可循,项目的试点城市不得不从零开始,借鉴国际经验摸索着开展创业培训。

在这种情况下,国际劳工组织就业促进项目(PEP项目)于2001年来到中国。PEP项目的主要目的是开发一套可行并可以推广的模式,通过促进小企业的发展来促进下岗失业职工再就业。项目的主要手段是开展适合小企业的创业培训,提供小额贷款担保和后续技术支持服务。在过去的三年,项目在开展创业培训和运作担保基金方面的经验,为中国政府形成了一整套积极就业政策的框架提供了支持;此外,在组织这些政策的落实过程中,项目的具体操作技术为破解操作难题起到了重要作用。

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of back-up services for small businesses. In China a large number of small enterprises are survival-oriented businesses - in other words, each exists to secure livelihood for a single family. The business starters have typically had no systematic training in entrepreneurship and benefit from no advisory service, either of which could help them to turn mere enthusiasm for a business start-up into rational action. Shortage of equity financing is another major barrier to the growth of small businesses. Without proper guidance and assistance, many small entrepreneurs are left to grope their way through difficulties.

To facilitate small-business development, the Chinese government pays great attention to the establishment of appropriate services. In 1998, the Ministry of Labour and Social Security started an experimental project to provide entrepreneurial training. As there was no Chinese precedent in China to follow, the three project cities had to start from scratch, looking to international experience for guidance. It was in this context that the ILO/PEP project came to China in 2001. The project aims to create jobs for laid-off and unemployed workers through small business development by providing a package of services, including business start-up training, credit guarantee service and follow-up technical support. For the past three years, project experience in entrepreneurship training and credit guarantee funds has contributed to establishing a framework for national employment policies and to solving technical problems encountered in carrying out those policies.

PEP introduced a modified version of the Vietnamese SYB training programme into China. The Start Your Business (SYB) training programme offers a systematic model of entrepreneurship training, ranging from screening of applicants, selection of trainers, and preparing and conducting SYB courses to training

PEP项目从越南引进了《创办你的企业》(SYB)培训教材,并根据中国的国情对其进行了本地化改编。《创办你的企业》培训提供一套系统的方法来开展创业培训,内容包括培训学员的招募和筛选,教师的选择,培训课的准备和组织,培训评估和报告等等。在进行试培训和连续的本地化改编后,SYB培训逐步成熟起来。在启动3年后,SYB项目已经在中国迅速发展,并取得了丰硕的成果。基于PEP项目开展SYB培训一年时间所取得的成就,中国政府意识到SYB培训是帮助下岗和失业职工创办小企业的有效手段。2002年召开的全国再就业工作会议上提出,鼓励下岗和失业人员自主创业将成为中国政府解决再就业问题的重要措施,创业培训将是再就业工作的基石。从此,创业培训成了中国再就业政策的重要内容。全国再就业工作会议之后,国务院出台了《中共中央国务院关于进一步做好下岗失业人员再就业工作的通知》,要求劳动部门和其他有关机构为下岗和失业职工开展创业培训。2002年10月,在PEP项目的协助下,劳动和社会保障部在深圳市召开了全国创业培训大会,向全国其他非项目试点城市宣传项目经验。同年10月,PEP项目在上海市建立了SYB师资培训中心,帮助全国其他非项目试点地区培训SYB教师。同年12月,劳动和社会保障部出台了《加强职业培训提高就业能力计划》,将SYB培训推广到全国100个城市。2003年,借鉴PEP项目的操作技术,劳动和社会保障部出台了《关于进一步推动再就业培训和

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in workshop assessment and reporting. After local adaptation and initial efforts with trainers and trainees, the programme gradually reached maturity. Within 3 years of its launching in 2001, the SYB training programme had taken China by storm. Convinced by the programme's record in entrepreneurship training, the National Re-employment Conference convened in September 2002 made entrepreneurship training the key to re-employment of laid-off and unemployed workers. Since then, business start-up training has become a crucial component of China's re-employment policies. In the wake of the conference, the State Council enacted the *Circular on Further Promoting Re-employment of Laid-off and Unemployed Workers*, prompting labour departments and relevant agencies to provide business start-up training to laid-off and unemployed workers. In October 2002, the Ministry of Labour and Social Security held a National Business Start-up Training Workshop in Shenzhen with PEP sponsorship to spread awareness of the project's record of achievement to other cities in China. That same month, PEP established a National SYB Training of Trainers (TOT) programme in Shanghai in order to educate SYB trainers from non-project areas and other social partner organisations. In December 2002, the Ministry of Labour and Social Security issued its *Programme to Strengthening Vocational Training and Enhance Employability*, laying out a hold plan to expand SYB training to 100 cities all over the country. In 2003, making reference to the project's technical experience, the Ministry of Labour and Social Security issued the *Circular on Further Promoting Re-employment Training and Business Start-up Training*, establishing criteria for identifying SYB training providers and strengthening their administration. In line with PEP experience, the circular reaffirms the importance of providing a package of services to business starters, ranging from SYB training, access to micro-credit, tax breaks and follow-up support. In 2003 two SYB distance learning

创业培训工作的通知》，加大再就业培训和创业培训工作力度。《通知》规定了培训机构资格认定和管理，强调要组建专家队伍，加强对创业学员的开业指导，并提供创业项目信息和后续咨询服务。同时《通知》再次肯定了项目开发的创业培训与开业指导、小额贷款、税费减免、跟踪扶持等“一条龙”服务的工作模式，并提出开发远程SYB培训软件。2003年为西部11个城市的下岗和失业职工开发了远程SYB培训课件和为大学生量身定做了SYB远程培训课件投入使用。2004年，劳动和社会保障部与教育部联合发布了《关于在部分高等院校开展“创办你的企业”培训课程试点工作的通知》，在全国10所高校中启动了创业培训课程。

项目的另外一个主要内容是担保基金模式。在中国，根据《中国人民银行贷款通则》和《担保法》，银行发放贷款，借款人必须提供担保。而小企业注册资本少，规模小，因此没有能力提供足够的抵押物；即使赢利的小企业也难以获得商业银行的贷款。为帮助小企业获得贷款，PEP项目开发了适合中国国情的小额贷款担保基金模式。由于PEP项目是中国最早建立并运作担保基金的项目之一，PEP项目经验不仅对国家相关政策的开发起了重要的借鉴作用，还对其他地区的担保工作起了示范和带头作用。

2002年全国再就业工作会议后出台的《国务院关于进一步做好下岗失业人员再就业工

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programmes were developed for broadcast by satellite, one to laid-off workers in 11 cities of western China, the other to new graduates of vocational colleges. In 2004 the Ministry of Labour and Social Security together with the Ministry of Education issued the *Circular on Introducing SYB Training in Certain Institutions of Higher Education* and started a pilot programme in ten institutions of higher education to provide SYB training to university students.

Another component of the PEP project, a credit guarantee fund, addresses the credit bottlenecks encountered by micro-entrepreneurs. According to the *Chinese Commercial Bank Loan Management Regulation and Guarantee Law*, banks must make sure that their loans are secured by adequate collateral and/or guarantees before extending loans. Small businesses characterised by low registered capital, or small-scale or insufficient collateral, though they may be profitable and reputable, find it difficult to get loans from commercial banks. To ease small businesses' access to credit, PEP has developed credit guarantee services and designed a manual for credit guarantee fund operations. Since the project CGF was one of the earliest initiatives in this area, project experience was the source of the initial ideas reflected in the new national policies regarding credit guarantee funds.

The *State Council Circular on Further Promoting Re-employment of Laid-off and Unemployed Workers*, formulated in the period after of the National Re-employment Conference in 2002, stipulates that all cities should set up credit guarantee funds for laid-off and unemployed workers under local employment bureaux with financial support from the local government budget. To help in implementing these measures, the Ministry of Labour and Social Security, along with other relevant agencies, including the People's Bank

作的通知》要求各个城市筹集资金，建立下岗失业人员贷款担保基金，为下岗失业人员自谋职业和自主创业提供的小额贷款。贷款按照个人自愿申请、社区推荐、劳动保障服务机构审查、担保机构承诺担保、商业银行核贷的程序进行。为落实这一通知，中国人民银行、财政部、国家经贸委和劳动和社会保障部共同出台了《下岗失业人员小额担保贷款管理办法》，确定了担保贷款的申请条件，担保资金放大倍数，贷款程序，贷款用途和利率。2003年，政府资助的担保基金启动在全国各地启动。项目试点城市的担保基金操作模式和经验为其他城市担保基金的运作提供了重要的借鉴。项目试点城市多次被邀请向其他地区介绍项目经验。各地还组织考察团，专程赴项目试点城市考察学习。去年一年，吉林市项目办公室就接待 20 多个考察团。

根据项目结合 SYB 培训和小额贷款担保的经验，2004 年，中国人民银行、财政部、劳动和社会保障部出台了《关于进一步推进下岗失业人员小额担保贷款工作的通知》，要求进一步简化下岗失业人员贷款担保和贷款审批手续，并提出各地可结合创业培训的成效情况，降低反担保门槛。

PEP 项目探索的就业促进模式，即创业培训、小额贷款担保和后续支持相结合的一条龙服务模式，受到了党中央和国务院领导的充分肯定。2003 年，国务院出台了《关于进一

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of China, the Ministry of Finance and the former Commission of Trade and Economy, issued *Guidelines for the Management of Small Credit Guarantee Funds for Laid-off and Unemployed Workers*, stipulating targets for credit guarantee service, leverage rates, loan application procedures, loan periods and appropriate usage of loans. Mr. Li Zhanwu, one of the main drafters of the circular, was the national project coordinator for the PEP project. He incorporated much project experience into the policy paper. In 2003 the government-sponsored guarantee schemes were launched into operation in line with the *Guidelines*. The project pilot cities, which are seen as national models for the operation of CGF schemes, are frequently invited to explain their experience in other cities of their respective provinces. They also receive numerous study tours from other provinces. Last year, Jilin alone hosted over 20 such missions.

PEP's success in combining SYB training and credit guarantee service has drawn the attention of the central government. In 2004 the People's Bank of China, the Ministry of Finance and the Ministry of Labour and Social Security promulgated the *Circular on Further Promoting Small Credit Guarantees for Laid-off Workers*, which prescribes further simplification of guarantee and loan procedures. According to the circular, local credit guarantee funds are allowed to lower the threshold of counter-guarantees for those who have successfully completed entrepreneurship training or have good credit records.

In 2003, the State Council issued a *Circular on Facilitating Re-employment*, which reiterates the importance of package services for small businesses, including business start-up training, access to credit, follow-up support, and reduced taxes and administrative fees. China has now created a policy environment conducive to small-business development. Project officials are proud that PEP is one of the principal pioneers in

步推进再就业工作的通知》，再次强调了在这个模式在再就业工作中的重要性。通过这些政策的出台，有利于小企业发展的政策框架在中国已经基本建立起来。项目官员们自豪地说，项目是这个模式的首创者和实践者，项目经验为国家积极就业政策的制定和实施提供了重要的借鉴作用。

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bringing entrepreneurship training and credit guarantee funds to China and that it has provided the prototypes for important government policies.

SYB Helped Me to Build a Successful Business

SYB 帮助我创业成功



创办自己的企业是一件既令人兴奋又令人担忧的事。当人们准备下海创业的时候，常常会感到没有把握，缺乏自信心。杨伟杰，吉林省吉林市一位52岁的下岗职工非常幸运的参加了SYB培训，帮助他拨开创业的迷雾，走上成功之路。“说实话，如果没有参加SYB培训，在创业过程中我肯定会感到迷茫和不知所措。”

自2001年底开始启动以来，创办你的企业（SYB）培训的热潮迅速席卷了整个中国。在著名的搜索引擎Google中输入“SYB培训”，就可以搜寻到超过10,000条关于SYB培训的信息。参加SYB培训的不仅有下岗失业人员，还有大学毕业生，甚至是在监狱里服刑的人。人们可能会奇怪，为什么SYB培训在如此之短的时间里能取得这么大的成功。杨伟杰的故事也许可以解开这个谜团。

下岗前，杨伟杰曾经在吉林市化工厂做了十多年的操作工。2000年企业改制，他和一万多名同伴下了岗。当时，杨伟杰下岗的主要原因是他的年龄相对比较大，化工厂的领导希望保留年轻职工。这是企业在改组时的惯常做法，所以下岗并没有让杨伟杰觉得太失落。不过，他仍然对自己的未来感到担忧，因为这种惯例意味着杨伟杰很难在其他企业里找到工作。唯一可行的办法就是自己做点小生意。

SYB 帮助我创业成功

SYB Helped Me to Build a Successful Business

Starting one's own business is an exciting experience - but also a nerve-racking one. Few new entrepreneurs are immune to butterflies in the stomach. Yang Weijie, a 52-year-old in the city of Jilin in northeastern China's Jilin province, was lucky to find the right training course, one that guided him through the business start-up maze. 'Quite honestly, I think I would have been clueless without SYB training.'

Since its inception in late 2001, *Start Your Business* (SYB) training has taken China by storm. Enter the words 'SYB training' into the popular search engine Google and you will find over 10,000 news items about it. SYB training draws in laid-off workers, young students and even people serving terms in prison. Why has SYB gained such popularity so quickly? Yang Weijie's story provides part of the answer.

Yang Weijie was a lathe operator in a chemical factory before he was made redundant together with more than 10,000 of his peers in 2000. 'I was laid off primarily because I was nearly 50 and the factory management preferred to keep younger workers,' Yang said. 'I didn't really feel sad, since it's common for employers to sack aging employees in company shake-ups. But I was worried about my future, because that very practice meant I couldn't expect to find a job in other companies.' Thus the only way forward for Yang was to open his own business.

'Money was not the primary problem, as I had received 50,000 yuan in severance pay, which was adequate for a start-up. The hardest part was finding business opportunities,' Yang recalled. The first thing that occurred to him was to take driving lessons and become a taxi driver. But after checking around, he concluded that the taxi market was saturated. He also thought of opening a restaurant or a public bath, as he saw that others running such businesses were doing well. But not sure that he could manage such

由于杨伟杰领到了五万元的下岗补偿金，可以用来作为小本生意的启动资金，所以对他来说创业面临的主要问题不是资金，而是找到创业项目。下岗之后，杨伟杰做的第一件事就是去学驾驶，考了驾驶执照。“最初的想法是自己开出租车，可是后来经过考察发现出租车市场已经饱和了”，杨伟杰回忆说。看到别人开饭馆和浴池挣了钱，他也动过心；可是因为缺乏信心，他也只是想想而已，没有付诸行动。他还有过要开个小化工厂的想法，可是因为需要投资太大而不得不放弃。

杨伟杰一直在通过各种渠道苦苦寻找商机。他的努力没有白费，2003年杨伟杰从报纸上得知一个国际项目在为下岗职工举办提高管理能力的培训。“参加这个培训是我这辈子最明智的决定之一”，杨伟杰后来回忆说。

创业最难的部分是不知从何入手，也不知道自己是否适合办企业，办什么样的企业，能否成功，更不知道办企业都有哪些事要做。SYB培训是为小企业量身定做的培训项目，共分十步，环环相扣、步步深入地对这些问题给出系统而全面的回答。头两步是创业意识培训，帮助创业者决定自己是否有创业的自信心和能力。此外，学员还可以学会如何产生创业想法。第二部分（第3-10步）指导学员通过创业的全过程，包括市场评估，员工的招聘和管理，企业法律形式的选择，法律环境和法律责任，启动资金需求的预测，制订利润计划，评

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a business, he let the idea drop. It also occurred to him to take advantages of his work experience by setting up a small chemical factory. But he decided the idea was unrealistic, since it would have required a huge initial investment.

Desperately searching the media for business opportunities, Yang in 2003 happened on a newspaper article about an internationally supported project that was offering management training to laid-off workers. 'Signing up for SYB training was one of the wisest decisions I've ever made,' Yang recalled later.

Many people who want to start a business have the same questions: Am I capable of running a business? Where to start? How to go about it? SYB training is designed specifically to help business starters to answer these questions. 'The SYB training consisted of ten steps,' Yang said. 'The first two steps were called business awareness training. It helped me decide whether I possessed the ability and conditions to start a business. It also taught me how to come up with a business idea. The second part guided me through the whole process of starting a business: appraising the market, recruiting and managing employees, selection of a legal form, the legal environment, calculating how much start-up capital I would need, making a profit plan, judging viability, and on to actually getting the business started. For each step, we had to take part in simulation exercises and do calculations ourselves. By the time we got to the last step, we were able to decide whether our business ideas were viable or not. Another merit of the SYB training is the story of a business starter that runs through the SYB book. You could actually use it as a guide while starting your own business.'

估企业可持续性，以及启动企业。每一步，学员都必须完成模拟练习，独立进行演算。走到最后一步，学员就自然能够衡量自己的创业想法是否可行。SYB 培训的另外一个优点是一个贯穿全书的创业案例。依照案例的描述，学员就可以大致掌握创办企业的要点。

杨伟杰从 SYB 课程学到的第一件事就是要预期风险，并要以积极的心态去应对风险。“如果没有参加过 SYB 培训，我就不会想到创业过程中可能遇到的方方面面的问题，假如真的遇到了困难，我肯定会惊慌失措，失去方向”，杨伟杰说，“现在我明白在创办企业的过程中遇到困难是非常正常的。世界上没有战胜不了的困难，面对困难最主要的是保持冷静，不要丧失自信。然后你才能努力寻求解决办法。”

在参加 SYB 培训前，杨伟杰简单地认为只要努力工作就会赚到钱。可是，怎么努力工作，他不知道。现在杨伟杰明白了管理企业需要掌握很多知识。在参加 SYB 培训后不久，杨伟杰就得到了运用学到的知识的机会。他从一个朋友那里了解到吉林职业技术学校想对外承包学生食堂。利用在 SYB 培训课上学到的知识，杨伟杰进行了精心考察，并制订了详细的经营计划。

定价是企业经营的核心问题。讲起定价法，杨伟杰头头是道，“我从 SYB 课上学到了各种

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The first thing Yang learnt from his SYB training was to envision the risks in a business start-up soberly and take a positive attitude toward difficulties. ‘If I hadn’t attended the SYB course, I would have panicked the moment my new business ran into trouble,’ Yang said. ‘Now I understand how normal it is to have difficulties in any business operation. Any obstacle can begin to seem overwhelming. The most important thing is to remain calm and confident. Then you try to find solutions.’

Before taking the SYB course, Yang had simply assumed that he would make money if he worked hard enough. He could work hard - but he didn’t know how to work *well*. ‘Now I understand how many things are involved in running a business,’ Yang said. He got to put his training to use as soon as the course was over. He heard that the Baotou Industrial Vocational School was to contract out the school canteens. Using the know-how he acquired in the SYB course, he carried out a detailed investigation and put together a business plan.

‘Pricing is the heart of business operations. I had learnt several ways of pricing: checking the competition, calculating costs, and also checking what customers were willing to pay,’ Yang explained. ‘I went to many school and university canteens in Jilin to check out their prices. But I didn’t forget to ask my potential customers, as I had learnt in the SYB course. Most of the students in the school came from rural areas and the price of the food supplied in other schools was too high for them. So I decided to make mine a bit lower.’ How to make a profit, though, while charging less? Yang understood that the only way was to lower the costs of raw materials. Instead of going to markets in city areas, he went to vegetable producers directly. He also needed to obtain equipment at the lowest possible price; he checked with at least three

定价方法。比如与竞争者价位比较法，成本定价法，客户消费能力法等。所以我去考察了吉林市各院校的食堂，了解他们的定价。此外，我也没有忘记按照SYB培训中要求的那样去调查我的客户。我发现，吉林职业技术的学生大多数来自农村，消费能力有限，所以不能完全依照其它学校食堂的价位来定价。我决定把我的食堂的价位定得稍低一些。”可是，价位定低了，利润从哪里来呢？杨伟杰明白，唯一的办法就是降低成本。杨伟杰决定不从城里的菜市场采购原材料，而是直接从菜农那里进货。至于需要购买的每种设备，杨伟杰都要至少考察三个销售商，比较价格和质量，选择最佳产品。“这个做法很简单，可是没参加SYB培训前我就没有想到”，杨伟杰说。

杨伟杰还对未来的生意进行了优势、弱势、机会和风险评估。他发现，这个职业技术学校的课程设置非常符合市场需求，毕业生分配好，所以生源充足。这意味着他将有足够的顾客，这是个机会。不过，每年寒暑假学生都要放假回家，有几个月他的食堂将没有收入，可是还要维持运转，这是个风险。为了抵消风险，杨伟杰决定向学校建议承包一年四季收入比较稳定的小卖部。

在30多名竞争者中，杨伟杰的承包计划脱颖而出，得到了学校的认可。当他的食堂在2003年10月投入运营后，他更深切地感受到了SYB培训重要性。销售和成本核算是SYB课

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dealers in each kind of equipment and selected the best offer. 'This approach sounds so simple, but it would have never occurred to me before the SYB training,' Yang said.

Yang also did a SWOT analysis (strengths, weaknesses, opportunities and threats) of his potential business. He found out that the vocational school offered marketable skills and jobs to students and therefore the number of students was expanding. That was an opportunity for him. However, he also noted that students went home on holiday twice a year, and during those periods he would have no income, only the expenses involved in maintaining the canteens. To balance out the risks, he included in the business plan a proposal to contract for the small shops in the school, which would bring a more stable income throughout the year.

Yang's business plan won the approval of the school authorities; he won the contract, beating out 30 or more competitors. When he opened his business in October 2003, he felt even more deeply felt how helpful the SYB training was. Calculation of sales and costs is the most difficult but also the most useful part of SYB training. It helps a business owner to keep track of his business operations, enabling him to detect flaws and take appropriate corrective measures. 'Before taking the SYB course, I had never kept detailed books or made costs/sales projections when I helped a friend of mine to run a restaurant. I only recorded major expenditures,' Yang said. 'Now I plan my cash flow and keep a detailed account book. Once when I looked at my account book, I noticed that my water and electricity bills were soaring. Then I managed to identify the reason and took action to reduce the bills. This saved me nearly 1,000 yuan a month.'

程中最重要也是最难学的部分。这种核算可以使企业经营者随时了解企业的经营状况，发现问题，及时进行调整。“在参加SYB培训以前，我也帮助朋友管理过饭馆，那时我只是记录一些大额的支出，从来没有想到要做详细的簿记”，杨伟杰说，“现在我知道要对各项支出做详细的记录。一次，我发现连续几个月水电费特别高，我就留心找原因，并且采取了相应的措施。这样从第二个月开始，水电费就大幅度下降，光这一项，每月就节省了上千块钱。”杨伟杰还从SYB培训中学到，要做一个成功的企业家必须了解自己的竞争对手。有时他会站在竞争对手的食堂附近，观察去那里吃饭的学生人数和特点。偶尔他还请朋友到那里去帮他买饭，以便了解竞争对手的服务质量和价格，再对自己的食堂进行相应的调整。

SYB培训还教会了杨伟杰做长远规划，甚至是更多的东西。“我已经对开办农场养猪种菜进行了可行性调查。这会进一步降低我的服务成本，提高我的竞争力”，杨伟杰说，“当我开始创办企业的时候，我的动机就是养家糊口；现在SYB给了我新的想法和思路。我对自己更加自信了，对未来也更有计划了。”杨伟杰还打算在学校里开个公共浴池，这样学生们就不用周末坐车进城洗澡了。

SYB培训还使杨伟杰认识到与其他小企业家建立联系的重要性。在培训结束后，杨伟杰参加了吉林市创业者协会。通过协会，会员们分享商业信息，交流创业心得。一名会员还

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The SYB course also taught Yang that to make his business a success he needs to know his competitors. Sometimes he stands at a distance, watching customers in a competitor's canteen. At times he also buys food from rival canteens to check the prices and quality of the food sold there. Then he adjusts the service in his canteens.

The SYB course gave Yang a new business plan - and more. 'I made a feasibility study for a small farm to raise vegetables and pigs. This will increase the competitiveness of my business by further lowering the cost of materials,' Yang said. 'When I was starting my



帮助杨伟杰购买到了价格便宜的装修材料。

“当然，当我遇到困难的时候，我会想 SYB 教师求助”，杨伟杰说，“他们时常给我打电话，了解我的经营情况。现在我对创业过程中可能遇到的问题，都不是太担忧，因为我知道他们会帮助我解决。我的企业就象大海中的一只小船，SYB 培训不仅给我指明了航道，还为我保驾护航，帮助我到达成功的彼岸。”

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own business, my only motive was to make a living, but now the SYB course has given me a new frame of mind. I have become more confident, more aspiring.’ Yang plans to set up a bath in the school so that students don’t have to take a bus to have a bath during weekends.

‘I think the SYB class also gave me a much greater awareness of how useful it is to interact and network with other business owners,’ Yang said. After the training course, Yang joined the Jilin Business Starters’ Association, composed of former SYB trainees and current business owners. Association members share business information and trade notes on how to run businesses more efficiently. A member of the association helped Yang to find cheap construction material for use in remodeling his canteens.

‘Of course, when I have trouble, I always ask SYB trainers for help,’ Yang said. ‘They call me at times to see whether I’ve having any problems with my business. It’s a relief to know they are there ready to help. My business is like a small boat at sea. SYB has not only helped me to chart the right course, but has also convoyed my boat so that it can safely sail to success.’

Shortening the Route to Micro-Credit

缩短通向小额贷款的路



小额贷款离下岗职工远吗？对于这个问题，河北省张家口市的下岗职工会回答，只要有可行的创业方案，申请贷款其实一点不难。2002年，张家口市建立了远大城市就业信用担保中心，中心作为独立的法人，完全按照商业机制运作。2002年，当下岗职工张丽申请5万元贷款来投资养牛场的时候，她花了一个月的时间拿到贷款；2004年，另一名下岗职工石树晴只花了一个星期的时间就获得了贷款。她把这笔贷款投入了自己的手机配件店。现在，她的生意已经渐入佳境。“我们仍在不断努力，缩简小企业申请贷款的程序”，张家口市项目官员郝延军说。

有证据显示，缺乏资金是阻碍小企业发展的重要因素之一。很多小企业因为缺乏正规银行可以接受担保品而无法获得银行的贷款。下岗职工创办的小企业尤其难以获得银行贷款。为帮助小企业铺平获得贷款的通路，国际劳动组织在中国启动了试点项目，来探索可行并可以推广的担保小额贷款基金运作模式。自项目启动以来，地方项目办公室不断探索创新，简化小额贷款申请手续。

在项目实施初期，国际劳工组织就业促进办公室在进行了深入细致的考察研究和与合作银行进行大量协商的基础上，确定了担保基金操作指南，来指导地方项目办公室运作担保基金。指南的规定了贷款申请的四个步骤。贷款申请的前提条件是参加创办你的企业培训

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Is small credit accessible to start-ups created by laid-off workers? To this question micro-entrepreneurs in the city of Zhangjiakou, Hebei, would respond that it is not difficult at all to take out a loan, provided you have drawn up a good business plan. In 2002, the Yuanda Credit Guarantee Centre for Urban Employment was established in Zhangjiakou as an independent legal entity operating on commercial principles. In 2002, when Zhang Li borrowed 50,000 yuan to invest in her dairy farm, it took her a month to obtain the loan. In 2004, Shi Shuqing spent just one week going through the loan procedure. She put the money into her mobile phone shop and now her business is up and running. 'We are constantly trying to simplify the procedure for obtaining loans,' said Hao Yanjun, a PEP project officer in Zhangjiakou.

Evidence shows that shortage of capital is one of major stumbling blocks in the way of micro-enterprise development. Many small businesses are denied access to credit due to their lack of the guarantees and collateral normally accepted by financial institutions. This is particularly the case with start-ups created by laid-off workers. To ease micro-entrepreneurs' access to loans, the ILO has initiated a pilot project exploring a new model for granting credit guarantee funds. Constant efforts are made by local project offices to simplify the CGF-backed loan application procedure.

At the beginning of the project, the ILO/PEP project office conducted extensive research missions and negotiations with cooperating financial institutions. In line with the findings and the existing legal provisions, a credit guarantee fund operation manual was drawn up to guide local project offices in conducting credit guarantee activities. The operation manual outlines four steps that small borrowers must go through in order to obtain loans. The prerequisite for applying for loans is attending an SYB training course. After the course, the applicant must make a feasibility study of his/her business and

(SYB 培训), 学习管理企业的基本知识。培训结束后, 贷款申请人要对自己的企业进行可行性分析, 并完成创业计划交给 SYB 教师。在 SYB 教师认为创业计划合格后, 将计划书推荐给项目办公室。第二步是由项目办公室对申请人提供的信息进行核实, 以及对创业计划的可行性进行初步审查。如果通过, 项目办公室将材料转交担保基金。

申请的第三个环节涉及担保基金的运作。担保基金的工作人员也对贷款申请进行审查, 不过重点关注的是申请人提供的反担保。总的来说, 存款、有价证券、房地产和设备都可以作为反担保品。作为反担保的房地产和设备由有关部门进行价值评估; 以房地产作为反担保的应该在房产管理部门办理他项权证, 以设备作为反担保的应该在工商局办理他项权证。此外, 按照中国的有关法律, 担保基金和贷款申请人之间的担保合同还要在公证机关进行公证方能生效。在以上手续办妥以后, 担保基金出具担保信给合作银行。最后, 银行按照内部程序审查处理贷款申请, 并与贷款人签订贷款协议, 协议签订之后 5 日内发放贷款。

“在第一批贷款发放以后, 我们对贷款所需要的时间进行了调查”, 郝延军说, “我们发现, 不同申请人获得贷款所需要的时间差别比较大: 从两个月到两周。延长贷款申请时间的主要因素是反担保, 包括作为反担保的机器设备和房地产的登记时间, 申请人寻找反担保的时间, 以及担保合同公证的时间。”

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submit a business plan to the SYB trainer. If this is approved, the applicant is referred to the local PEP project office. The second step involves a pre-loan investigation by the local project office. The project office is responsible for verifying the authenticity of information provided by the applicant and investigating the feasibility of the business plan as well as the credit-worthiness of the applicant. Once approved, the application materials are forwarded to the CGF.

The third step concerns CGF operations. CFG staff are also responsible for the screening of the credit application, but the focus of this step is verifying the counter-guarantee provided by the borrower. Deposits, securities, real estate and equipment are accepted as counter-guarantees. The value of the real estate and equipment to be used as counter-guarantees must be confirmed by the designated government institutions. A counter-guarantee contract should be signed before the CGF and the applicant conclude a loan guarantee contract. The real-estate mortgage promisory note should be registered with the local Real-Estate Administration Bureau, while any equipment used as collateral has to be registered with the local Industry and Commerce Bureau. The guarantee contract between CGF and applicant must be notarised in designated government agencies for it to be legally effective under Chinese law. At the end of this step, the CFG issues a guarantee letter to the partner bank. Finally the bank screens the loan request and concludes a loan contract with the borrower. It normally takes 5 days for the bank to complete the procedure and issue the loan to the borrower.

‘After the first batches of loans were made to small businesses, we investigated the time needed to

“下岗职工一直向我们反映说他们下岗失业多年，没有能力提供反担保。因为这是个由地方政府来执行的项目，目的是帮助下岗职工再就业，所以反担保的问题一直困扰着我们。我们担心烦琐的贷款程序会使下岗职工望而却步，并且导致他们对政府工作的不满”，郝延军说，“不过，在进行了一系列的研究和讨论之后，我们还是决定保留反担保要求。主要有三个原因：首先，由于小企业发展的不稳定性和小额贷款的运作成本比较高，小额贷款风险非常高。一般情况下，银行和担保基金应该共同承担风险；可是，在目前的情况下银行都不愿意开展小额信贷业务，更不用说与担保基金共担风险了。结果，担保基金不得不承担全部风险。所以我们就必须要求反担保，以便在贷款不能回收的情况下借助于反担保来挽回担保基金的损失，来降低担保基金的风险，保障担保基金的可持续性。第二，人们可能对担保基金的性质有错误的理解，可能认为这是国家给下岗职工的救济。我们希望通过要求反担保传达这样一个信息，就是担保基金是按照商业化原则运作的，目的是为守信用和有生存能力的小企业提供贷款担保，以便他们能够获得商业银行的贷款来建立自己的事业。”

尽管项目办公室仍然坚持要求反担保措施，郝延军和他的同事并没有停止探索建立更适合下岗职工的反担保措施。借鉴吉林市采用第三方反担保的经验，他们决定接受政府机构公务员利用工资为小企业进行贷款担保。实践证明，这种第三方反担保是下岗职工比较能接受

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complete the procedure,’ Hao Yanjun said. ‘We found that the time ranged from two weeks to two months. The major barriers preventing quick access to credit were the counter-guarantee arrangements, including the registration of real estate and equipment used as counter-guarantees, the difficulty of finding counter-guarantees, and the time needed to get the guarantee contract notarised.’

‘Laid-off workers were always telling us that they’d been out of work for years and therefore had nothing to put up as a counter-guarantee. Since this project is being implemented by government agencies, we were worried about the possibility of incurring the laid-off workers’ anger if the officials were seen as being unresponsive to their needs. So we kept on questioning the need for the counter-guarantee requirement,’ Hao recalled. ‘However, after lots of discussion we decided to maintain the requirement, for three reasons: First, small credit operations entail heightened risk due to the uncertain fate of small businesses and the high level of transaction costs. Normally financial institutions should share the risk with CGFs, but at present our cooperating bank is not willing to take on any risk. As a result, our CGF has to assume full liability for the losses. That being the case, in order to sustain the ability of the CGF to enable more people to get access to loans we must request counter-guarantees. That way, in case of failure to repay a loan, we can use counter-guarantees to cover our losses. Second, we want to avoid any misunderstanding of the role of the CGF. By requesting counter-guarantees, we send a clear message to the public that the CGF is not a charity program for laid-off people, but rather a commercially operated fund that provides guarantees for profitable and creditworthy small businesses founded by laid-off workers.’

的反担保形式。截止到目前，张家口市担保基金担保的贷款中60%是以第三方反担保的形式获得的。

郝延军和他的同事关注的另外一个问题是反担保品的登记程序。“办理这些登记手续既花费金钱又耗费时间”，郝延军说，“但是，如果没有这些手续，在发生了担保代偿而用于反担保的房地产和设备又被重复抵押或者所有权转让的情况下，担保基金追偿反担保来挽回损失的希望就微乎其微。当然，即使保留这些手续，我们也还有改进工作的空间。”项目官员与工商局和房地产管理局就有关手续的办理进行了协商。“我们邀请这些部门参加项目指导委员会，通过项目活动向他们宣传项目工作，提高他们对再就业工作的敏感度，增强了他们对我们工作的支持”，郝延军说，“这两个部门都同意加快下岗职工申请贷款时办理这些手续的时间，并且免收手续费。后来，政府也专门出台了文件，进一步从政策上确立了这个做法。”

此外，项目还在公证机构间引进竞争机制。从前，担保中心的工作人员与贷款申请人一般到离担保中心比较近的地方办理公证手续。现在，项目官员联系了另外一家离市区比较远的公证机构。为了与市区那家公证竞争，后者同意提供更快速服务。当然，项目官员们也与公证机构协商，为下岗职工降低了公证费用。

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Although the request for counter-guarantees was kept in place, Hao and his colleagues continued to ponder which forms of counter-guarantee were most convenient for laid-off workers. Aware of the experience of the Jilin CGF, they decided to accept the salaries of public servants as counter-guarantees. This has proved a relatively easy way for laid-off workers to provide counter-guarantees. So far up to 60% of loans have been extended with third-party personal guarantees.

Another issue Hao and his colleagues addressed were the formalities for registering counter-guarantee contracts. ‘It takes time and money to go through those formalities,’ Hao said, ‘but the formalities do make the counter-guarantee contact meaningful. Otherwise, the possibility of recovering loans in default would be tiny. But there is still room for improvement.’

The project office worked with the local Industry and Commerce Bureau and Real-Estate Administration Bureau to facilitate the registration process. ‘We did it in a clever way,’ Hao smiled. ‘We invited the two bureaux to participate in the project advisory committee. Exposing them to project activities enhanced their sensitivity and commitment to the re-employment of laid-off workers. As a result, the two bureaux have sped up the registration process for laid-off workers and decided not to charge laid-off workers for registration. Later the municipal government instituted a policy consolidating the exemptions from administrative fees.’

Next, the project office introduced competition among notary’s offices. At first, CGF staff and applicants had their guarantee contracts notarised in the Municipal Notary’s Office, which is located near the CGF

在项目官员们的努力下，申请贷款的时间缩短到1周到1个月之间。不过，决定贷款申请时间的主要因素仍然是反担保。“创新的反担保措施是个待解决的问题”，郝延军说。

现在，张家口市的项目官员们正在考虑接受企业职工利用他们的工资为下岗职工创办的小企业提供反担保。“很多下岗职工就生活在下岗职工的圈子里，他们很难找到在政府机关工作的朋友来提供担保”郝延军说，“所以我们准备接受企业职工作为第三方担保人，只要他们年满25岁，有稳定的工作和收入来源。”他们正在考虑的另外一种反担保形式是社区信用制度。由于社区对贷款申请人的能力和人品可能有一定了解，社区办公室可以参与贷款申请的审核和贷款发放后的监督工作。此外，项目官员们还在考虑用SYB培训替代反担保的可行性。不过，郝延军承认，要做到这一点必须提高SYB培训质量和严格学员创业计划的评估，并且要建立激励机制，鼓励SYB教师推荐合格的贷款申请人。要做到这些的关键是要有足够数量的高水平SYB教师。

目前所有的改进都是针对反担保手续的，银行内部的小额贷款审核手续并没有发生变化。“作为商业机构，银行更愿意开展针对大企业的服务，既可以节省精力，又能保障较高的利润。另外，银行职员的业绩评估是以坏帐数量为指标的；尽管有担保基金代偿，坏帐也一样会影响银行员工的业绩评估。所以尽管有担保基金承担坏帐风险和分担贷款审查任务，

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office. Now the project office contacted another notary's office located on the outskirts of the city. To compete with the Municipal Notary's Office, the other office promised to provide faster notary service. 'Of course, we have coordinated with the notary's office so that laid-off workers pay a lower fee.'

As a result of these efforts, the time needed to complete the loan application process has been shortened to somewhere between one month and one week, depending on how hard it is to find a counter-guarantee. 'The counter-guarantee is still an issue to be addressed in the future,' Hao observed.

Hao and his colleagues are considering the feasibility of accepting the wages of workers in ordinary enterprises as counter-guarantees. 'Many laid-off workers have few contacts with anyone who is not also a laid-off worker, so it's very difficult for them to find somebody working in a government agency as guarantor,' Hao said. 'So now we are thinking of accepting workers in profitable enterprises as guarantors, so long as they have a stable job and income.' Another form of counter-guarantee they may eventually allow is referral by the community where the loan applicant lives. 'Since community offices are so near the laid-off workers, they can provide authentic information on the applicant's credibility. Community offices may also be involved in monitoring the performance of start-ups.' Also under consideration is use of SYB training as a substitute for counter-guarantees. 'Improved SYB training and stricter appraisal of applicants' business plans would be preconditions for this,' Hao said. 'To do this we must upgrade the quality of SYB trainers and provide incentives for them to refer suitable loan applicants. This will not be possible unless we have a sufficient number of highly qualified SYB trainers.'

银行仍然不愿意开展小额贷款业务，”郝延军说，“不过，现在情况不同了。市政府决定激励银行开展小额贷款业务。具体做法是，只要银行与担保基金合作开展小额信贷业务，社会保障资金就可以存在这个银行。社会保障资金数目非常大，对银行来说很有吸引力。所以，现在银行都十分希望与我们合作。不过，我们也要提出自己的条件，比如，要简化小额贷款手续等等。鉴于银行是商业机构，具体的简化手续还要通过与银行协商，最后由银行自己确定。”

张家口市项目办公室很好地处理了贷款手续简便和保证担保基金可持续性之间的矛盾。在不久的将来，张家口市的下岗职工可以享受到更快捷的小额信贷服务。随着基金的可持续发展，也将有更多的企业受益于担保基金。

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Since all the efforts to date have been targeted at the counter-guarantee arrangements, the bank's internal loan screening procedures have been left unchanged. 'Banks are commercial institutions and therefore prefer large-scale lending to small loans, because large-scale lending brings in more revenue with much less effort. Also, the number of loans in default is a major factor in evaluating the performance of bank staff, so naturally bankers are wary of lending money to small business start-ups. For these reasons, banks are reluctant to get involved in small loan operations, even though the CGF shares a lot of the work of screening loans and covers 100% of losses,' Hao said. 'Now the situation will be turned around completely. The municipal government has decided to give incentives to banks by depositing the social insurance fund in banks that make loans to businesses created by laid-off workers. It is a huge fund, involving billions of yuan. So banks are suddenly very eager to work with us. But now *we* want to set conditions, such as shortening the process for small borrowers. Of course, the final agreements we work out will be acceptable to both sides.'

The Zhangjiakou project office has resolved the tension between the needs for simplified loan application procedures and CGF sustainability. Laid-off workers in the city of Zhangjiakou can expect even faster credit services in the near future. And additional micro-enterprises will benefit from a sustainable CGF scheme.

**PEP Has
Changed My Life for the Better**

PEP 项目改变了我的生活



下岗是个痛苦的经历，因为下岗经常意味着生计的丧失和自我价值的失落。然而，张丽却从下岗的痛苦经历中成长起来，在PEP项目的帮助下，成为一个成功的企业家。回顾创业这些年的风风雨雨，张丽说：“我经常想，如果我没有下岗，没有失去建筑工的工作，也没有获得PEP项目的帮助，我的生活会是什么样？”

眼前的张丽衣着简朴，化着淡妆，跟其他同龄的女性没有什么差别。唯一不同的是，张丽在下岗十四年后通过奋斗拥有了自己的养牛场，个人资产已经达到两百万人民币。

1989年以前，张丽一直在河北省张家口市一个建筑公司当小工。1989年由于公司不景气，张丽下了岗。她花了很多精力去找工作，可是当时下岗失业的人很多，工作不好找。特别是张丽没有什么技能，又带着小孩，很多老板一听她的情况就拒绝了。当时，张丽只能领到每月60元的生活费，加上丈夫的工资，家里勉强维持生计。不幸的是，1990年张丽的丈夫受了工伤，伤愈后不得不转到收入比较低的工作。这样一来，张丽家的收入大幅度降低，生活再也无法维持下去了。可是，张丽没有一不振。“生活不相信眼泪，消沉是没有用的”，张丽说，“我感到我必须做点什么，因为我要养活婆婆和年幼的孩子。”

张丽的婆婆是回族，利用了解回族风俗和家里有很多回族朋友的优势，张丽决定开个

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Being laid off can be a traumatic experience, as it is frequently entails the loss of both livelihood and self-esteem. However, Zhang Li, a 42-year-old woman in the city of Zhangjiakou, Hebei, has emerged from the bitter experience and become a successful entrepreneur with assistance from the PEP project. She now sees helping others as the best of expressing her gratitude for the project. 'I often wonder what direction my life would have taken if I hadn't been laid off from my construction job and then benefited from PEP.'

Dressed simply and wearing light make-up, Zhang Li looks no different from many other women of her age. The only difference is in her experience: 14 years after being laid off from a collectively-owned enterprise, Zhang Li now owns a dairy farm and has assets worth nearly 2 million yuan (roughly US\$250,000).

Before she was laid off without pay in 1989, Zhang Li had worked as a manual labourer for a construction company in the city of Zhangjiakou, in northern China's Hebei province. Zhang Li went to great lengths to find a job, but in the end she had to give up. How could an unskilled woman with a small child find a job in an over-supplied labour market? Between her husband's wages and her 60-yuan monthly living allowance, Zhang's family could barely make ends meet. Then in 1990 her husband was injured at work and had to take a lower-paid job. The family income plummeted. But Zhang Li didn't sink into depression: 'Life doesn't believe in tears,' she recalled. 'I felt that I had to do something, because my child had to eat.'

Taking advantage of the fact that her mother-in-law is a Muslim and their family has a lot of Muslim friends, Zhang Li first set up a butcher shop to sell beef and lamb. She did everything on her own: buy cattle and sheep from mountain villages, slaughtered the animals and sold the meat. Her unrelenting

牛羊肉门市部。从去山区收购牛羊，到宰杀和出售牛羊肉，张丽都是一个人承担。艰苦的努力终于换来了回报：她的牛羊肉门市部生意越来越红火，家中的收入也逐步增加。随着生意的发展，张丽不再满足于开个小门市部，她一直在寻找更好的机会。1996年，机会来了。这一年，张家口市最大的养牛场倒闭了，而全市对牛奶的需求却在不断上升。被这个巨大的机会所吸引，张丽雄心勃勃地把家里开牛羊肉门市部挣来的所有的钱都投入了养牛场。可是，张丽从来没有想到过经营企业需要管理技能。她只是简单地认为，只要养的牛能产奶，她就能挣钱。由于缺乏管理技能和养牛技术，张丽的养牛场一直举步艰难，两年以后就赔掉了投进去的钱。

张丽没有放弃努力。第二年，她从亲戚和朋友那里借了些钱，买了几头良种奶牛。为了提高自己的信誉，张丽承诺“买假赔百”，凡是发现她的农场出售的牛奶有假的人，将得到原价格100倍的赔偿。张丽的努力没有白费，养牛场的生意渐渐好转起来。可是，由于不懂管理，张丽的养牛场经常面临着流动资金短缺等许多经营问题的压力。由于生活的艰辛，2001年张丽的丈夫患重病去世了。

生活对张丽的磨难并未就此结束。丈夫去世以后，借钱给张丽的人不相信一个女人能独自支撑起养牛场，纷纷上门要求还债。为了维护信誉，张丽不得不咬牙卖掉了能产奶的

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hard work paid off: business was gradually picking up and she put aside some savings. Not satisfied with a small butcher shop, Zhang Li looked for new business opportunities. And the chance came in 1996, when the biggest dairy farm in the city of Zhangjiakou closed. Convinced that the demand for milk would go up with the rise in living standards, Zhang Li determined to get into the dairy business with the money she had earned from the butcher shop. It never occurred to her that management skills were necessary in order to run a farm. She simply assumed that she would make money so long as her cows were healthy and able to produce milk. Unfortunately, with Zhang Li's lack of management skills and technical know-how, business was poor; in two years the farm had absorbed all the money they had to invest, without showing a profit. But Zhang Li didn't give up. The following year she bought some prime dairy cows with loans from friends. To increase milk sales, she announced that anyone buying contaminated or spoilt milk from her farm would be compensated at a hundred times the price of the bad milk. Thanks to Zhang's hard work and ingenuity, the business survived and she began to make a profit. Still, her lack of management skills meant that the farm had constant trouble with its cash flow and other operational problems as well. Zhang Li's husband succumbed to the stress, dying in 2001.

But Zhang Li's trials and tribulations were not over yet. Creditors came to take back the money they had lent to Zhang Li, doubting that a lone woman could sustain a business. To maintain her credibility, Zhang Li decided to sell her adult cows to repay the loans. She was then left with calves, which would not bring in any income and required continuous inputs in the short term. Without cash to pay workers' salaries, Zhang Li had to let them go and shoulder the entire workload, formerly done by six people. She

成年牛来还偿还债务。成年牛卖掉之后，张丽家里只剩下了小牛，短期内没有了收入，还要不断地投入资金来购买饲料和发放工人的工资。由于没钱支付工人的工资，张丽不得不辞退了他们，独自一人承担起原来六个人的工作。她每天清晨6点起床，晚上11点才上床休息，忙的时候连午饭都没空吃。张丽咬紧牙关拼命工作，一心期望小牛长大了生活就会好转。可是，雪上加霜的是，来养牛场附近山区旅游的游客不小心点燃了张丽储存的草料。“你们想象不出我当时有多么绝望”，张丽回忆说，“幸运的是，PEP项目雪中送炭，给了我及时的帮助。”

“是我的一个朋友最先在报纸上发现PEP项目的。当我听到PEP项目帮助下岗职工获得贷款的消息，我的第一个反应是不敢相信，就好像饥饿的人看到从天上掉馅饼一样”，张丽回忆说。怀着一线希望，2002年10月张丽来到了张家口市就业局。就业局的工作人员告诉她，想要贷款必须得参加培训。“当时我参加培训的唯一目的就是贷款，所以我催促他们立刻安排我参加培训，这样我好能尽快拿到贷款”，张丽说。然而，培训开始几天后，张丽的想法完全改变了。这个培训既非常简单易懂，又切合实际，而且帮助张丽解决了困扰她很久的经营问题，所以张丽很快就被吸引住了。让张丽感到非常遗憾的是，她没有及早发现这个培训，这样她在经营养牛场时就不会有那么多的波折和那么大压力，她的丈夫也不会过早地去世。

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got up at 6 o'clock in the morning and went to bed at 11 o'clock at night. She gritted her teeth and carried on in the hope that her business would take a turn for the better when the calves matured. Unfortunately her situation deteriorated further when the hay which she had stored was set on fire by a careless passerby. 'You can't imagine how desperate I was!' she recalled. 'Luckily, PEP came to my rescue.'

'It was a friend of mine who read about PEP in the newspaper. When I was told the project was offering loans to laid-off workers, I couldn't believe my ears. It sounded like pie falling from heaven in front of someone dying of hunger!' she exclaimed. Hoping against hope, she showed up at the Employment Bureau in October 2002 and was told that she would have to take a training course before applying for a loan. 'The only thing that drove me to take the course was the prospect of a loan, so I urged a project official to arrange a course for me right away so that I could get that loan as soon as possible.' Once she started her SYB training, her thinking changed completely. 'The course was so simple, really practical and useful. So I quickly got hooked on it,' Zhang Li said. 'It shed light on all sorts of things that had been puzzling me for a long time.' Her only regret was that she hadn't found out about SYB training earlier. 'Our business would have grown with fewer twists and turns and less of that awful tension. Maybe my husband would be alive today if we had gotten SYB training earlier.'

As Zhang Li is the first to admit, she has learnt a lot from the SYB course. 'The main thing I got out of the course was how to make a profit plan. Before I had never made a real calculation of costs and profits. I just followed the rule of thumb and thought of any money left in my pocket as profit.' Thanks

张丽从SYB培训中学会了很多东西。其中最主要的是如何制订利润计划。以前，张丽从来没有认真计算过成本和利润，她只是把口袋里剩下的钱当作自己的利润。现在，SYB培训使张丽意识到了会计的重要性，培训结束后她雇佣了一个会计来帮助自己计算成本和定价。参加培训之前，张丽从来没有想过对各项支出进行计划，每次需要钱的时候就从家里拿；现在她对有各项支出的比例做了明确的规划：50%用于购买饲料，30%用于支付工人的工资，20%用于养牛场的建设，这样她对每项支出都了然于胸。张丽从SYB课上学到的另外一个重要知识是如何对待员工。“以前我认为自己是老板，职工得依赖我给他们发工资，所以我管理他们时比较随意，不满意就责骂，要不然就开除”，张丽说，“上了SYB培训课以后，我认识到企业和员工是共存的关系，是利益共同体，只有员工满意了，工作才会努力，业绩才会提高，企业才能发展”。现在，张丽对待她的员工就如同对待家庭成员。而员工回报给她的是以场为家的工作态度和不懈余力的辛勤工作。

“在参加SYB培训前，我整天在养牛场闷头干活儿，可是不知道劲儿应该往那里使”，张丽说，“现在，SYB课程教会我如何管理企业。”利用在SYB培训中学会的知识，张丽制订了详细的计划来改善她的企业，并经项目担保获得了五万元贷款。现在她的养牛场生意越来越好。2004年11月，有关部门对她的养牛场进行了评估，结论是她的个人资产已经达到两

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to SYB training, Zhang Li now understands the importance of good bookkeeping. She has hired a professional accountant to help her reckon costs and determine prices. It had never occurred to her to draw up a plan of expenditures until she took the SYB course. Now she has a clear idea of where her money goes: 50% for fodder, 30% for salaries and the other 20% for maintaining and expanding her facilities. Another important lesson she learnt from the SYB course is how to deal with her employees. Back when she thought of her employees as dependent on her for their wages, she used to boss them around in an arbitrary manner. Now she has woken up to the fact that a business owner and her employees have a 'community of interests' and that a business gets more out of satisfied workers. On her farm the staff are now treated like family members. In return, her employees see the farm in some sense as 'their' business and pour their energy into it.

'Before the SYB course, I hustled around with my business but I didn't know where to focus my energy,' Zhang Li said. 'Now with the know-how I got from the SYB course, I have a much clearer idea of how to run things.' She made a detailed plan to improve her dairy farm, securing a 50,000-yuan loan guaranteed by the project. Her business finally took off. In November 2004, the value of her dairy farm was put at 2 million yuan, a six-fold increase as compared with 2000.

'How To Start Your Business is such a magical book that every time I read it I get something new out of it,' Zhang Li said. 'When I have free time, I read the book again and again, and I ponder over what the SYB trainer said.' The SYB training has made Zhang Li realise the importance of knowledge and fired her with a desire to learn more. Now she eagerly reads books on various subjects. Whenever she finds an

百万元人民币，是 2000 年时的 6 倍。

“《创办你的企业》真的是一本神奇的书”，张丽说，“我每次读它的时候都有新收获。每当我有时间的时候，我就会一遍遍地重读这本书，并且思考课堂上 SYB 教师讲过的东西。” SYB 培训使张丽看到了知识的重要性，激起了她强烈的求知欲。张丽热切地阅读涉及企业经营的各类书籍。每当发现有用的书，她还会与 SYB 教师分享。

“我非常感谢 PEP 项目和张家口市就业局的官员对我的支持和帮助。在下岗失业的头几年里，我独自苦苦挣扎，是项目给了我培训并帮助我获得了贷款”，张丽说，“项目官员们给了我这么大的支持，却不求任何回报。我能用来回报他们的就是支持他们的工作。”为了实现自己的诺言，张丽热心地推荐下岗职工参加 SYB 培训，并帮助他们建立自己的企业。在得到张丽帮助的人中，有 12 个人在养牛。张丽不仅帮助他们挑选奶牛，帮助他们采购饲料，还为他们提供技术帮助。共同的下岗经历使张丽非常同情那些下岗和生活困难的人，她打算建立一个小企业联合会，帮助下岗失业的人来创办小企业。

张丽说，“我经常想，如果没有 SYB 培训，我的生活会是什么样。我不能回答自己。当我下岗的时候，我对生活感到失落和绝望，但是现在我感到自己掌握了自己的命运。对我来说，只有把企业经营得更好，帮助更多的人，才是对所有帮助过我的人的最好回报。”

PEP 项目改变了我的生活

PEP Has Changed My Life for the Better

interesting book, she wants to share it with her SYB trainers.

‘I’m so thankful to the project and the Zhangjiakou Employment Bureau. During the ten years after I was laid off, I had such a long hard struggle. It was the project that provided me with training and loans, and those good people are always ready to help me solve problems,’ Zhang Li said. ‘The project officials did everything for me without any thought for themselves. So the only thing I can do in return is to help them carry on their work.’

True to her commitment, Zhang Li has referred many laid-off workers to SYB training and assisted them in starting up their own businesses. Twelve now raise livestock. She helped them select cows, supplied them with cattle feed on credit and gave them technical support. The bitter experience of being laid off and struggling alone in business has made Zhang Li sympathetic to others in similar predicaments. She has an ambitious plan to help more people by establishing a micro-entrepreneurs’ association. She hopes that the association will be a home for laid-off workers who want to start their own businesses.

‘I often wonder what would’ve happened to me if there had been no SYB training. I don’t know the answer. Back when I was laid off, I felt so anxious about the future, but now I’m in control of my life. To me, building a better business and helping people are the only return I can offer to all the folks who’ve helped me.’ Zhang Li said.

Survive and Thrive

从下岗职工到人大代表

11年时间，吴全喜完成了从下岗职工到人大代表的转变：1993年，吴全喜因工作单位倒闭而下岗；1995年，为了维持家庭的生计，他奔波于各处的建筑工地上；1998年，他开了一家干洗店；2002年，吴全喜参加‘创办你的企业’培训；2004年，吴全喜开设了4家新店，并当选包头市昆区人大代表。回首这些年创业的风风雨雨，吴全喜说：“诚信，努力和社区以及国际劳工组织项目的支持帮助我走上了成功之路”。

在包头市中心有一家新开张的干洗店。火红色的店面，一排排的花篮和微笑的圣诞老人营造出节日的气氛，也使它在周围林立的店铺中显得格外突出。这就是吴全喜的旗舰店，也是他的第四家干洗店。店内墙上的牌 显示主人所获得的众多荣誉：社区信得过企业、模范干洗企业、再就业基地等等。眼前的情景使人们很难想象到，吴全喜曾经因企业倒闭而失去工作、生活 据，因创业失败而心情沮丧。

1993年，吴全喜工作的建筑公司倒闭了，他也因此失去了工作。没有时间消沉和失落，吴全喜就加入了打工者的行列。他曾经做过技术员，奔波在建筑工地上。可是，由于当时包头市建筑行业普遍不景气，吴全喜的工资时常被拖欠，使家里本来已经 据的生活更艰难了。于是，吴全喜想自己做点生意。1994年，吴全喜和他的朋友承包了一段铁路路基的施工。由于事先没有对路基的地质状况进行考察，在工程开始后一个月，吴全喜发现他租

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Survive and Thrive

Ups and downs in Wu Quanxi's career:

1993 Wu loses his SOE job

1995 Does odd jobs on construction sites

1998 Runs a small laundry

1999 In trouble with endless inspections

2001 Receives 'consumer confidence award'

2002 Receives SYB training

2004 Owns 4 laundries shops and is elected delegate to the District People's Congress

In downtown Baotou there is a newly opened laundry. The storefront, decorated in red, with flowers and a smiling Santa Claus, creates a festive atmosphere that distinguishes the shop from its neighbours. This is part of Wu Quanxi's business - his fourth laundry. In the shop the plaques on the wall say something about the reputation of the owner: 'consumer confidence award', 'model laundry business', 're-employment contribution award'. The scene makes it difficult to imagine that once Wu was a laid-off worker with fading self-esteem, someone struggling just to keep food on the table.

In 1993 Wu Quanxi lost his job when the construction company where he worked was shut down. With no time to be depressed, he joined the army of job seekers. He rushed about between construction sites, doing whatever odd jobs came his way. With the construction sector in Baotou was in recession, his wages in were often arrears, which made his family's already skimpy budget even tighter. Wu begin to think of starting his own business. In 1994, Wu and his friends contracted to build a section of railway

用的设备没法应付坚硬的路基。第一次创业失败使吴全喜赔掉了所有投进去的钱。创业失败的打击甚至超过下岗。吴全喜回忆说：“我不仅赔掉了家里多年的积蓄，还欠了债；更主要的是我对自己失去了信心。”吴全喜花了整整一年半的时间才从创业的打击中恢复过来。这以后，他又回到建筑工地上继续打工。一边打工，吴全喜一边思索下一步该怎么走。

“我知道第二次创业绝不能失败，我再也不能承受第二次失败了”，吴全喜回忆说，“所以我在选项目的时候非常地小心。”他发现，随着人们生活水平的提高和生活节奏的加快，把衣服送到干洗店已经越来越成了人们的生活习惯；可是吴全喜生活的社区里却只有一家干洗店，远远不能满足人们的需求。不过，吴全喜没有急于开店，而是先去了北京的普兰德公司学习干洗技术。他还购买了各种布料，自己试验最佳的洗涤方案。当吴全喜打算开店的时候，他面临的第一个问题是在哪里开店。他想在自己家的小院里建个店面，可是得先取得有关部门的许可。社区办公室得知了吴全喜的苦恼之后，主动伸出了援助之手，帮助他联络有关部门，获得了许可。1997年11月吴全喜的小店开张了。

这一次，尽管吴全喜对创业初期可能遇到的困难做了足够的心理准备，出乎意料的是，他的生意做得非常顺利。由于市场需求大和服务质量高，吴全喜的干洗店顾客盈门。可是，当他攒足了劲儿准备大干一场的时候，从1999年开始吴全喜却被卷入了一次又一次的检查

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bed. Because they hadn't looked carefully at the roadbed before launching operations, Wu's first foray into business left him with nothing but losses. The shock of this business failure was even more devastating than being laid off. 'I not only lost all our family savings but wound up in debt.' And money wasn't the only problem: 'I lost all confidence in myself.' Wu recalled. It took him months to recover from the shock. Then he went back to doing temporary jobs as a technician at construction sites while he looked for a way out of the morass.

'I knew that I couldn't afford another failure,' Wu recalled, 'so I was extremely careful about the business I chose.' He discovered that improved living standards and the faster pace of life had led to a growing demand for dry cleaning, but there was only one small laundry in the neighborhood where he lived. Wu didn't rush into the business. After going to the Beijing Pride Dry-Cleaning Corporation to learn the ropes, he conducted experiments on various materials to find which would best suit his needs. When he felt ready to start his business, the first problem he encountered was where to locate it. He wanted to build a small shop in his own courtyard, but first had to obtain permission from the local authorities. When community workers* learnt of Wu's problem, they decided to help him out. With their assistance Wu soon received the permission he needed. He opened his business in December 1997.

Although Wu had prepared himself for various difficulties in the start-up stage, his business took off with a flourish thanks to high market demand and the quality of the services offered. But if his trade was thriving, there was trouble on other fronts. Starting in 1999 he had to contend with endless inspections. 'For almost two years my business was inspected again and again on various pretexts, all due to complaints

风波中。“大概有两年的时间，由于一些人妒忌我的生意好而频频向有关部门投诉，我的店经常被各种各样的部门检查”，吴全喜回忆说，“有段时间，只要听到电话铃响，我就觉得心惊肉跳”。尽管吴全喜的店通过了各项检查，可是麻烦仍然不断。这时候，又是社区办公室帮了他。社区在得知吴全喜遇到的麻烦和检查的结果后，决定帮助他洗刷名誉，授予他的干洗店“社区信得过企业”的称号。2001年，社区在吴全喜的干洗店前举行了揭牌仪式，区长把牌交到吴全喜的手中。“这意味着政府向公众宣布我的店是清白和诚信的”，吴全喜回忆说，“自那以后我的店再也没有陷入类似的麻烦。”

终于，吴全喜可以把他的全部心思放到生意上了。考虑到餐饮业利润比较大，他决定把开干洗店挣的钱用来开家饭馆。不料，尽管花了很多时间和精力，饭馆却一直不太赢利。“我琢磨不透，为什么我能成功地经营干洗店却不能管理好饭馆？”吴全喜说，“当时我觉得自己已经智穷力竭了。”巧的是，这时候社区介绍他参加国际劳工组织就业项目举办的创业培训班（SYB培训）。

“SYB培训班让我学到很多东西”，吴全喜说，“我利用自己在SYB课上学到的知识对饭馆的经营进行了诊断。我发现自己经营饭馆的弱势远远超过优势。我没有管理饭馆的经验和技术，所以不得不雇了经理，这就花去了收入中的很大部分。此外，由于地处居民区，饭

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from jealous neighbours,’ Wu recalled. ‘There were times when I dreaded to hear the phone ring!’ Although Wu’s business survived the inspections, his troubles weren’t over. This time it was the community office that once again came to his rescue. The community office decided to clear Wu’s name once for all by conferring on him a ‘consumer confidence award’. In 2001, the community office had a ceremony in front of Wu’s shop and invited the district director to bestow the award. ‘This amounted to announcing publicly that my business had gained the trust of the local public,’ Wu said. ‘Since then I haven’t had any further trouble.’

At last Wu could keep his mind on his business. With the money he earned from the dry-cleaning operation, he decided to open a restaurant, which seemed likely to be more profitable than a laundry. The restaurant, however, did not do as well as expected, although Wu worked hard to make it a success. ‘Why can I run a successful laundry but not a restaurant?’ Wu asked himself. ‘I was at the end of my wits.’ Luckily, in 2002 the community office spread the good news that an international project was offering business training.

‘SYB training has given me a lot,’ Wu said. Wu used what he learnt at the SYB course to diagnose his ailing restaurant and came to the shocking conclusion that he was not in a position to run it. ‘I didn’t have the skills or the time to run it right, so I had to hire a manager, and his salary would have absorbed most of my earnings,’ Wu said. ‘Also, the restaurant was located in a residential area, which meant that customers wanted simple food like noodles, so I could expect only meager profits. The sole advantage was that it was in my house, but I could use the space in other ways.’ Wu gave up on the restaurant and

馆的顾客只需要简单的家常菜，比如面条，这就意味着我不能期望很高的收入，可是支出却一项没法少。我的优势就是开饭馆的房子是自己的，但是与其费力地经营饭馆还不如把房子租出去，自己可以稳当地收租金。”于是，吴全喜关闭了饭馆，专心投入自己有优势的干洗生意。

“SYB 培训课程非常简单实用”，吴全喜说，“它帮助学员们模拟创业的各个步骤，在结束了课程的学习之后，学员们就能制订自己的创业计划。”尽管已经有经营企业的经验，参加 SYB 培训却使吴全喜第一次理性的回顾自己的创业历程。他发现了自己经营中的不少问题。以前，吴全喜从来没有想过该怎么定价，他所做的就是“随大流”，别人怎么定价自己就怎么定；参加培训后，讲起定价的方法来，吴全喜说的头头是道。现在，吴全喜会按照自己的成本，考虑消费者的能力并参照竞争者的价格确定自己的服务价位。也是在 SYB 培训班上，吴全喜头一次听到了“设备折旧”这个词。“以前我从来没有想到要在成本里加入设备折旧费”，吴全喜说，“我也从来没想到要留设备折旧资金。好在我及时地了解了这个内容，否则几年以后我就面临着更换设备，到那个时候要是没有资金就麻烦了。”

SYB 培训还教会了吴全喜要做个成功的企业家就不能忽视自己的竞争者。“从前，我只埋头干自己的事，从来没有认真关注过其他人在做什么”，吴全喜说，“自从参加了 SYB 培

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decided to concentrate on the laundry trade.

‘The SYB course is simple and down-to-earth,’ Wu commented. ‘It helps trainees by having them go through the business start-up process step by step. When we finished the ten steps, all done in simulation, we had the ability to come up with a business plan.’ Despite years of running his laundry, this was the first time that Wu had turned a coolly rational eye on his business. He pinpointed flaws in his operations. Before taking the SYB course, Wu had never really thought about what was involved in pricing; he had merely imitated others in determining prices for his services. But today he understands the different approaches to pricing. Now when he sets prices, he uses the mix of the methods he learnt from his SYB trainers. This was also Wu’s first brush with the concept of depreciation of equipment. ‘It had never occurred to me to include depreciation in my costs,’ Wu said. ‘I had never built up a special fund for replacing aging equipment. If it weren’t for the SYB course, I would certainly be running into trouble with money in a few years, when the time comes to update my machines.’

The SYB course also taught Wu that a good entrepreneur cannot ignore his competitors. ‘Before, I just ploughed into the business without caring what my competitors were doing. I had never really thought that I would have competitors. Now I understand that though there are no real competitors in my immediate neighborhood, I’ll certainly be facing some once I expand my business into other areas. Obviously I need to get to know them,’ Wu said. In fact, Wu found out that some of them were offering services at a very low price by washing garments with water but calling what they did ‘dry-cleaning’. Such deception could be ruinous not only to Wu’s business, but also to the whole sector, so Wu decided to

训，我开始关注其他做干洗生意的人。尽管在社区内我还没有竞争对手，可是如果有一天我要扩展生意，肯定会面临很多对手。我应该现在就开始了解他们。”在研究了潜在竞争者之后，吴全喜发现，一些人在用非常低的价格招揽顾客，可是他们却以湿洗代替干洗欺骗消费者。这不仅给吴全喜的生意带来影响，还会影响到整个行业的信誉乃至生存。吴全喜决定采取行动。首先，他成功地说服了消费者协会，在3.15消费者权益维护月活动时专门设立摊点，向消费者介绍干洗知识。然后，他又联系一些大型商场，主动为售货员们讲授服装洗涤知识。为了保护自己的品牌，他还到工商局注册了自己的商标。经过多方努力，吴全喜的干洗店名声越来越大，生意也越来越红火。利用这个机会，吴全喜决定拓展自己的事业。

按照SYB课本里讲的步骤，吴全喜制订了详细的企业发展计划。“当我开设第一家干洗店的时候，我完全是摸着石头过河；可是现在，我有了清晰的思路，明确地知道应该怎么办，”吴全喜回忆说。2004年2月，吴全喜开了第二家干洗店；四月，他又开了第三家店；十月，第四家店开张了。现在吴全喜的店里一共雇了16名下岗职工。“我自己也曾经下过岗，所以我希望能帮助那些和我一样处于困境的人，”吴全喜说。吴全喜店里所有的雇员都拥有了稳定的工作和体面收入，他们再不需要为生计担忧了。除了法定假日以外，吴全喜

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take action. First Wu got the Consumers' Association to let him explain dry-cleaning to the public as part of the association's activities for Consumers' Day (March 15); then he went to shopping centres to give shop assistants a basic notion of the ins and outs of laundering. To protect his brand name, Wu registered it with the local Industrial and Commercial Bureau as an exclusive trademark. These efforts gave him publicity and greater credibility. Wu decided the moment was right to expand his business.

Following the steps in the SYB textbook, Wu drafted a detailed plan of expansion. 'When I opened my first laundry, I was operating in the dark; now I have a clear idea of how to go about things,' Wu said. In February 2004, Wu opened his second shop; and then in April, the third; and in October, the fourth. Now Wu has 16 employees, all former laid-off workers from the local community. 'Since I know how awful it is to lose your livelihood, I want to help people who were as clueless as I was,' Wu said. Nowadays Wu's employees no longer have to worry about their livelihood, as they have stable jobs and decent salaries. Workers are also receive a week of paid leave in summer, even though this is not required by China's labour law.

What truly delights Wu is that in 2004 he was elected to the Kunqu District People's Congress. 'It's a great honor. All I have achieved I owe to hard work, assistance from the community and the PEP project. I'll do my best to make some sort of return to the community,' Wu said. 'Of course, as a delegate from laid-off workers and small entrepreneurs, I'll speak on their behalf to promote a more favourable environment for small-business development.'

还给他的员工提供一周的带薪假期。

最让吴全喜感到兴奋的是，2004年他被选举为包头市昆区的人大代表。“对我来说，这是个巨大的荣誉。我所取得的一切都归功于诚信和努力。当然，这也是与社区和国际劳工组织就业项目的帮助是分不开的。我一定会尽最大的努力回报社区和那些帮助过我的人。作为人大代表，特别是小企业家和下岗职工的代表，我一定会反映他们的呼声，努力推动有利于小企业发展的政策环境。”

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**Community worker* refers to the people working in a community office, which oversees daily matters relating to the residents of the community. The ‘community’ is a new administrative unit below the district level; it takes in areas that used to be administered by multiple ‘neighborhood committees’.

Promoting Safe Working Conditions

安全的劳动条件是小企业发展之本



在中国的微小企业多为生存型企业，这就意味着，在激烈的市场竞争中这类小企业通常举步艰难，所以微小企业主常常只关注企业的运营和利润，而没有太多的心思来关心职工的劳动条件。然而，许多小企业主都有过因为下岗失业而生活困难、对未来感到茫然的痛苦经历，他们同情自己所雇用的下岗职工，也愿意尽力为他们提供更好的工作环境。为帮助小企业解决这个两难问题，国际劳工组织就业促进项目决定为微小企业提供有效和易于使用的方法，来改善企业的劳动环境。

近年来，微小企业因其就业吸纳能力而备受关注。与此同时，微小企业的就业质量也在企业界和学术界引起争议。很多人认为，微小企业发展不稳定，财力有限，所以微小企业的雇员不能像其他企业的职工那样期待体面的工作条件。然而，国际劳工组织就业促进项目最近举办的培训会证明，利润和健康的劳动条件并不相互矛盾，而是企业成功的共同促进因素；安全的劳动条件是可以简单实用、花费不高的方法来达到的。

自2000年国际劳工组织就业促进项目在中国启动以来，项目一直致力于通过推动小企业的发展来促进就业。因为作为项目执行机构的国际劳工组织把促进体面就业作为自己的核心使命，扶持创造的就业岗位的质量也自然是项目关注的焦点。中国版的《创办你的企业》(SYB)培训教材用了专门的一章来讲述小企业的人员管理。在SYB培训课上，教师们

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In China most micro-enterprises are survival-oriented businesses. As keeping a small business afloat is a tough task, micro-entrepreneurs tend to focus on profits. They seldom have the luxury of devoting much money or thought to working conditions. On the other hand, many micro-entrepreneurs went through a harsh time when they lost their jobs and suffered the indignity of long unemployment, so they are sensitive to the need to provide decent working conditions for their employees, where possible. The PEP project helps micro-entrepreneurs handle this dilemma by offering convenient, cost-effective measures for improving working conditions in their businesses.

In recent years micro-enterprises have received attention for their ability to absorb laid-off workers. At the same time there has been debate over the quality of jobs created by micro-enterprises. It is widely believed that employees in micro-enterprises cannot expect the same standard of working conditions as in larger businesses, given the limited financial means of micro-enterprises. However, a recent PEP training workshop proved that profits and sound working conditions are not in conflict; on the contrary, the latter contribute to business success, and work safety is readily achieved.

Since 2000, the PEP project has dedicated itself to promoting employment in China through small-business development. As a project of the International Labour Organisation, which deems promoting decent work its key mission, PEP has paid consistent attention to the quality of jobs created with project assistance. The Chinese version of the SYB textbook has one chapter dedicated to staff management. In SYB courses trainers also strive to persuade trainees that providing sound working conditions is not only a legal obligation, but a source of competitive advantage.

也努力向未来的小企业家们灌输劳动安全意识，提醒他们为职工提供安全的劳动条件不仅是企业主的法律义务，也是企业竞争力的来源。

在项目的实施过程中，项目办公室发现，在中国微小企业多为生存型企业，企业主们注重的是企业的利润，没有心思关注企业的工作环境。然而，很多微小企业主是下岗职工，有过因下岗失业而生活困难，丧失信心和自尊的痛苦经历，他们十分同情在自己企业工作的下岗职工，愿意尽可能地为员工提供更好的劳动条件。为此，国际劳工组织就业促进项目决定引进专门的内容，来促进微小企业的劳动安全。

作为第一步，项目组织了针对SYB教师和各试点地区项目官员的小企业职业安全培训会。培训会于2004年9月29日和30日在内蒙古自治区包头市召开。这次培训会与众不同的教学方法和教学内容引起了与会者对工作场所安全问题的极大兴趣。

张家口市的王志明作为SYB教师参加了这次培训会。对他来说，印象最深的是课上使用的培训方法。在参加这个培训会以前，王志明认为培训内容无非是劳动安全方面的法律政策，可是当培训会开始以后，他却有些意外。“培训会开始以后，老师先让大家玩个游戏”，王志明回忆说，“大家要把盛在盘子里的鸡蛋传给身边的人。由于装鸡蛋的盘子很光滑，鸡蛋在上面滚来滚去，很容易掉到地上，要把鸡蛋快速完好地传递下去可不是件容易的事。然

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During implementation of the project, it has been found that most small businesses in China are survival-oriented; micro-entrepreneurs tend to focus on profits, devoting little time or money to working conditions. Yet micro-entrepreneurs know from personal experience what it means to be jobless for a long period, and would like to be able to providing decent working conditions for their employees, most of whom are former laid-off workers. PEP therefore decided to launch a special programme to promote work safety.

As a first step, a training workshop on work safety for small businesses was organised in the city of Baotou, Inner Mongolia, 29-30 September 2004. The workshop was attended by SYB trainers and government officials from 6 project pilot cities. This unique course sparked considerable interest in the benefits of workplace safety.

For SYB trainer Wang Zhiming, it was the training methods used at the workshop that were most impressive. Before attending the workshop, Wang had assumed it would focus on occupational-safety laws and regulations, but he got a surprise: the workshop started with a game. ‘When the workshop began, participants were asked to pass around eggs in a plate. Because the plate was quite slippery and the eggs were rolling around on it, we had to make quite an effort to keep them from falling to the floor as we passed them from person to person. This obviously slowed us down,’ Wang said. ‘Then we were asked to pass round the eggs in a wide-mouth bowl, and this time it was a cinch: we passed the eggs quickly, with no special effort. This simple game was more persuasive than a lecture, as it brought home to everyone that the right tools can save time, increase efficiency, prevent work injuries and thus enhance

后老师又让我们传递放在蜂窝状容器里的鸡蛋。这一次，真是小菜一碟。大家不费吹灰之力就完成了任务。这个简单的游戏比一堂说教课更有说服力，它使我们认识到正确的工具不仅能够避免工伤，还能节省时间，提高效率，最终提高生产率。”

王志明还非常认可培训会上使用的教材。与我们通常使用的职业安全培训课本不同，这本叫做《工作场所行为手册》的书注重实际操作，不搞纸上谈兵；不包含任何理论性的知识，非常简单，易懂，拿起来就可以使用。这本书非常系统的涵盖了小企业劳动条件所涉及的8个方面的46条实用指南。这八个方面包括：材料的储存和运输，工具的安全，危险品和危险源的管理，照明，福利设施，基本工作设施，以及生产的组织。小企业主可以对照这本书，一步一步地检查自己企业的劳动条件，查找问题，进行改进。“从我个人使用这本书的经验来说，我觉得它非常简单、实用，非常适合文化程度不高的微小企业主”，王志明说。

培训会的学员们被要求按照手册的内容，对一家小企业的劳动条件进行评估。学员们发现了不少问题，比如，这个企业雇员的个人物品与生产原料混放在一起；焊工们没有保护镜；电闸没有外罩；安全标示的陈列不规范；没有对工人们进行如何使用灭火器的培训等等。不过，学员们也发现了这个企业做的比较好的方面，比如，工作台的高度比较适当；

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productivity.’

Wang was also impressed with the *Handbook on Behaviour in the Workplace* used at the workshop. Unlike textbooks that engage in idle theorising, the handbook is systematic and practical, covering almost all aspects of working conditions in a small business. It provides 46 practical guidelines in 8 areas: materials storage and moving, work surfaces, equipment safety, hazard management, illumination, welfare arrangements, basic work facilities and organisation of production. The checklist offers small-business owners a step-by-step guide to identifying safety problems and dealing with them.

Participants got a chance to try out the checklist before the training sessions started. They were taken to a factory where they were asked to use the checklist to inspect working conditions. They turned up a number of problems: employees’ personal belongings were placed next to raw materials; welders were not equipped with safety goggles; switches are not covered; safety signs were not posted clearly; workers did not know how to use fire extinguishers. Some good practices were also identified: work surfaces were the proper height; materials were arranged within operators’ reach; the toilets were clean; different carriers were used for heavy and light articles; ventilation was sound. ‘Using the checklist myself,’ Wang said, ‘I could see that how practical and easy to follow it was, and how suitable for less-educated small-business owners without a lot of time.’

Wang Shuhuai, the owner of the factory, also found the exercise inspiring: ‘I used to think improving working conditions meant more investment. As small businesses like mine are often short on capital, I felt that I could not afford to improve working conditions, even though they were on my mind. Now I

Promoting Decent Work through Small Enterprise Development

原料摆放在操作员手及的位置；清洁的厕所；用不同的设备运输重量不同的货物；通风条件比较好。

被参观企业是由下岗职工王树槐开办的标准件加工厂。他觉得这次活动对他的启发非常大。“其实，我一直比较关心劳动安全问题，可是我认为要改善劳动条件就意味着要投资，而资金不足的小企业是没有这个能力的。现在，我认识到简单的方法就能改善员工的工作条件，而且不需要额外的投入”，王树槐说，“最主要的是，这次活动提高了我的职业安全意识。小企业是非常脆弱的，而工伤事故会增加小企业的支出，降低员工的士气，甚至失去有价值的员工，使小企业的生存更加困难。而避免这些问题的最有效办法就是事先的重视和预防。现在我才注意到我的企业里存在这么多的潜在风险，我一定尽快采取措施消除这些隐患。所以，这次检查是项目给我的一个最好的礼物。”王树槐还说，小企业非常需要这样的帮助，希望项目能定期开展这类活动或者开发类似的服务项目。

这次培训会不仅提高了小企业主职业安全意识，还增强了SYB教师对这个问题的敏感度。王志明介绍说，在参加SYB项目前他在职业技术学校里教了多年管理方面的课程，当时他关注的主要是簿记、定价、销售预测等能直接用于企业运作的知识；至于后来给下岗职工提供的培训，也只是给他们讲授实用技能，好使他们能尽快就业。王志明举例说，比

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realised that you can have safe, healthy working conditions just by taking a few simple steps that don't require spending a lot of money.' Most importantly, the inspection raised Wang's awareness of work safety and sound working conditions. 'Small businesses tend to be vulnerable, and work-related injuries can make business operations even more difficult. They can lead to unexpected costs, a fall in employee morale, or even the loss of a valued employee,' Wang said. 'So early attention to work safety is the single most effective way to prevent accidents. Before I had never even noticed the potential risks. Now I'm much more alert to health hazards in my factory. In that sense, the inspection was of real benefit to me.' Wang was also pleased that participants had given an overall assessment of working conditions in his factory and offered many practical suggestions. 'Those suggestions are really valuable for my business,' Wang declared, 'I hope that this service will be made available to small businesses on a regular basis.'

The training has not only increased the business owner's safety awareness, but also enhanced SYB trainers' sensitivity to the issue. 'I thought management courses for many years in a vocational training school before joining the SYB programme,' said Wang. 'Back then I focused on skills such as bookkeeping, pricing and sales projection, which can be used directly to keep a business going. Later, when we trained laid-off workers in our school, we only taught them technical skills so that they could find new jobs as soon as possible. For instance, trainees in cooking courses were taught how to cook. Things like the storage of raw materials or the arrangement of the work surface were never touched on. Now I realise the benefits of establishing and maintaining a sound work environment. It means greater safety, efficiency, productivity and ultimately profits.' It has become a habit with Wang to keep an eye on working conditions

如对厨师培训班的学员，我们只给他们讲如何炒菜，而不涉及工作台面管理和原材料的摆放等知识。参加了这个培训会以后，王志明认识到了建立健康工作环境的好处：安全、效率、生产率和利润。现在，王志明养成了一个新习惯，就是不管到哪里都留意那里的工作条件。一次，王志明到一个小饭馆吃饭，发现蔬菜都堆放在厨房的门口，而服务员端着饭菜从这里进进出出，很容易绊倒。此外，他还发现了一些其他问题。王志明请饭馆的老板出来，跟他讲了这些问题，并提出了改善意见；饭馆的老板高兴地接受了他的建议。

参加会议的SYB教师们认为针对小企业的工作场所职业安全服务将会有很大的市场需求。王志明说：“等到小企业经营状况稳定了，他们一定会关注职业安全问题；简单实用的方法肯定会受到小企业的欢迎。”对于未来如何使用这套方法，王志明说，如果可能，他打算将这套方法融入SYB培训课程中；不过，更好的办法是在项目的后续技术支持方案中加入职业安全培训和咨询服务。此外，还有的SYB教师建议，在项目结束后使用创业者协会作为开展职业安全培训和咨询服务的平台。SYB教师们还希望项目能够进一步开发小企业职业安全培训课程，以及适用于不同行业的教材。

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wherever he is. 'A few days ago, when I went out to a small restaurant for dinner, I noticed that there were vegetables stored around the doorway to the kitchen. Waiters were going through all the time, and they were always in danger of tripping over the vegetables. I also noted some other problems in the restaurant's layout. So I talked to the owner of the restaurant of problems and suggested how to fix them. He was grateful for my suggestions, which he said he would try to act on.'

SYB trainers forecast strong demand for work safety services from small businesses. 'As small businesses get on their feet, simple, low-cost advice on how to improve working conditions will be welcome,' Wang said, 'so I'm going to integrate a work safety component into my SYB courses, if possible. Actually, I think it might also be good to include work safety training and advisory services in the project follow-up support programme.' It was also suggested that Business Starters' Associations be used as platforms for work safety advisory services after the project ends. SYB trainers expressed the hope that they would receive help from the PEP project in designing work safety training courses and diversified guides for different sectors.

Taking Off with Crippled Legs

身残志坚 勇于创业



1994年刘建强患了重病并落下了残疾，他的生活和事业也随之发生了巨大的变化。当时，他对自己的未来感到 和绝望，甚至想到过要结束自己的生命。当他好不容易战胜了挫折，准备开始新生活的时候，他工作的企业在1998年倒闭了，他也经历了从企业管理人员到下岗职工的巨大落差。可是，刘建强不愿意等待国家对残疾人的福利安排，毅然决定开创自己的事业。六年之后，刘建强已经拥有了一家拥有13家加盟企业的清洗公司。他重新找到了成就感和自我价值。刘建强说，“我成功的秘诀就是自信，知识和创新精神”。

1998年，当刘建强失去工作的时候，他怎么也想象不到，有一天他会在中央电视台的演播室里向全国几亿的电视观众讲述自己的创业故事。

下岗以前，刘建强一直在内蒙古自治区包头市的一家国有企业下属的劳动服务公司工作。1988年，因为工作出色，刘建强被保送到内蒙古工业大学学习。毕业后没有多久，刘建强就凭自己的能力和学识被提升为服务公司的副经理。未来看上去是那么充满阳光和希望。不幸的是，正当刘建强雄心勃勃地准备大干一番事业的时候，1994年他得了一场大病。在床上躺了整整两年时间后，刘建强终于能够自己站起来，并且能够拖着腿 地走路了。可是，由于被认为“无法”从事以前的工作，刘建强失去了副经理的职位。身体的残疾和事业的挫折，使刘建强感到非常沮丧和失落，他甚至想过要结束自己的生命。为了不让自己消沉下去，刘

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Liu Jianqiang's life was thrown disastrously out of kilter in 1994 when he was disabled by disease. Frustrated and anxious about his future, he even thought of taking his own life. Eventually he pulled himself together, but in 1998 the firm where he worked went bankrupt. Unwilling to wait for the government to bail him out, Liu decided to start his own business. Now, six years after being laid off, he owns a cleaning services franchise firm with 13 franchisees around the country. He has a new sense of accomplishment and self-esteem: 'My formula for success is confidence and knowledge plus innovative thinking.'

When he lost his job in 1998, Liu Jianqiang never imagined that one day he would be invited to a China Central TV studio to recount his business start-up story for millions of Chinese TV viewers.

Before being laid off, Liu Jianqiang worked for a small firm that provided ancillary services to a large state-owned company in the city of Baotou, Inner Mongolia. In 1988 he was rewarded for his excellent performance by being given an opportunity to receive training at the Inner Mongolian Industrial University. Upon completion of the training, he was promoted to deputy manager. Then, in 1994, a critical illness laid him low. After two years in bed, he could finally stand on his own and shuffle along. However, Liu was transferred to another position, as he was no longer considered able to do the manager's job. Disability and frustration at work left Liu so depressed that he even thought of killing himself. To cheer himself up, he read stories of people who had overcome hardships. When he eventually rebuilt his confidence and girded himself for a new life, the firm where he worked went

建强读了很多励志书籍,用书中人物的经历来鼓励自己战胜困难。当刘建强终于摆脱了失落,重新建立起自信的时候,他工作多年的企业又倒闭了。刘建强不愿意等待国家对残疾人的福利安排,毅然决定开创自己的事业来实现自我价值。

为了找到合适的项目,刘建强拖着残疾的腿跑了很多路进行市场调查。他发现,不仅商业公司和公共服务机构开始外包清洁业务,越来越多的家庭也随着生活水平的提高和生活节奏的加快开始请小时工来打扫卫生。他决定抓住这个市场机会,好好地干一场。特别是在从社区得知清洁服务可以享受很多优惠政策之后,刘建强更坚定了信心。然而,刘建强的想法却遭到了家人的反对。“父母和妻子主要是担心我的身体”,刘建强回忆说,“此外,他们也不愿意接受我从一个管理人员‘没落’为一个打扫卫生的。但是我告诉他们说,依靠自己的劳动诚实地赚钱不丢人。”他的家人终于被说服了。

“我一开始就想到将来要把生意做大,所以我决定要从高质量和高标准开始。这样做的一个方法就是加盟品牌店,”刘建强介绍说,“加盟品牌店有很多好处。比如,可以获得技术和管理知识以及品牌的声誉,就好比借鸡下蛋。在创业初期,遵循总店的指导肯定比自己摸索要聪明的多。”经过精心了解,刘建强最后选定了一家意大利投资的清洁公司,——特丽洁公司。可是在特丽洁公司,刘建强却受到了冷遇。“当他们看到我的腿时,都露出了不相信我能

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bankrupt. Unwilling to wait for the government to make welfare arrangements, Liu decided to prove his mettle by starting his own business.

What sort of business? It took a lot of legwork for Liu to carry out his market survey. He found out that commercial firms and government agencies increasingly outsourcing their cleaning needs, and well-off households were also tending to hire more outside help with cleaning. He decided to take advantage of this market opportunity. His resolve was strengthened when he heard that cleaning services fall into the category of ‘community services’, which are subject to tax breaks and other preferential policies. However, Liu had to face opposition from his wife and his parents. ‘They were worried about my health. Also, they found it hard to accept that I would go from being a manager to somebody doing cleaning services,’ Liu recalled. ‘I told them there was no disgrace in my earn a living in an honest manner.’ His family was finally convinced.

‘Because I looked forward to an expanding business, I decided to start my firm with high standards by joining a cleaning franchise,’ Liu recalled. ‘Buying a franchise offers a lot of advantages: technical and managerial know-how, the brand name and an established reputation are instantly available. It’s like hatching eggs with a borrowed hen. During the start-up, following the franchisers’ advice would surely be wiser than muddling through on my own.’

Liu Jianqiang travelled to Beijing to visit the Tidynet Cleaning Franchise Company, an Italian-invested cleaning services company. However, he was not received with open arms. ‘When

办企业的表情”，刘建强说，“可是，当我拿出我的计划书的时候，他们的态度都转变了。”

2000年9月，刘建强终于获得了加盟资格并注册成立了自己的公司。然而，创业的道路并不是一帆风顺。

20天后刘建强就得到了一笔5000元生意。“我当时认为这是一笔很大的生意，所以来不及仔细核算就非常高兴地接受了”，刘建强回忆说，“可是，当工程结束以后，我一算才发现不仅没赚还赔了钱。”刘建强的第二笔生意是清洁羊毛衫厂的办公楼和车间。这一次，刘建强接受了上次失败的教训，先仔细查看了场地、计算了工程量，并根据考察结果与厂家协商了价格。刘建强成功了。

在创业初期，刘建强总是不顾自己的残疾与工人一起劳动。他经常做地面抛光，因为抛光器的支架可以帮助他保持平衡。一天，刘建强接到了一笔紧急的生意，一个商店第二天要开业，需要连夜清洁打扫店面。刘建强和他的工人们干了整整一夜，终于按时交了工。“第二天我们交工的时候，我都不能站起来了，只好让我的工人把我抬出去”，刘建强回忆说，“不过，我还是很高兴，因为客户对我们的服务质量赞不绝口。”高质量和快捷的服务使刘建强公司的声誉不断提高，生意也越来越有起色。

身残志坚，勇于创业

Taking Off with Crippled Legs

they saw my crippled leg, they didn't believe I could run a cleaning business,' Liu said, 'but their attitude changed when I showed them my business plan.' He was granted a licence and set up his own firm in September 2000. However, his business start-up was not smooth sailing.

After 20 days Liu got his first order, worth 5,000 yuan. He was more than happy to accept the order without calculating the costs. When the work was completed, he was disappointed to discover that his balance sheet was in the red. Taking a lesson from this first failure, Liu decided to make a detailed investigation before signing any future cleaning contract. The second order he received was to clean an office building and the workshops of a sweater manufacturer. He checked the sites and measured the workload before signing the contract. Based on his findings, he negotiated with the contractor for a reasonable price. This time Liu succeeded.

In the initial business start-up stage, Liu always worked side by side with his workers despite his disability. He often polished floors because the tool helped him to keep his balance. One day when he received an urgent order to clean a shop, he worked all night long polishing floors. 'The next day, when the work was finished, I couldn't walk and had to be carried by my workers. But I felt happy because the client was satisfied with our work,' Liu recalled. The high quality of the work won Liu's firm a good reputation with customers. His business started to take off.

随着刘建强的生意越做越大，他也面临着资金短缺的问题。幸运的是，这时他从社区办公室了解到有个国际项目帮助下岗职工获得贷款。2000年2月，刘建强参加了PEP项目举办的创办你的企业（SYB）培训班。“一开始，我的心思一点也没有放在培训上”，刘建强说，“我就是想快点结束培训好申请贷款。可是后来我发现培训的价值远远超过贷款本身。SYB培训不仅启发了我的思路，还使我更全面地了解到小企业生存发展各环节应该注意的问题，提升了管理能力。”

在SYB培训课上刘建强学会了对企业进行优势、弱势、机会和风险（SWOT）评估，使他能够趋利避害，及时调整企业经营策略。此外，他还对竞争对手的企业进行SWOT评估，随时了解竞争对手的服务质量和价位，对自己的服务进行相应的调整。在参加SYB培训前，刘建强从来没有做过帐；现在他认识到了簿记的重要性，请做过专业会计的母亲来自己的企业帮忙。

利用在SYB课上学到的知识和项目担保借到的五万元钱，刘建强开始改善和扩大自己的生意。他曾想过成为特丽洁公司在内蒙古的分公司，可是高额的许可费使他望而却步。考虑到自己的公司已经拥有了良好的声誉和技术能力，刘建强决定使用自己的品牌，这样一来可以节省不少加盟费。不过，为了随时跟上清洁行业的技术发展，刘建强还是决定保持

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As Liu's business was expanding rapidly, he often faced a shortage of capital. Luckily, he heard from a community worker that the PEP project was offering loans to laid-off workers. In December 2000, he took an SYB course organised by the PEP project. 'In the beginning I wasn't thinking of the course. I just wanted to get through the training in order to obtain the loan,' Liu said, 'but later I found that the course was even more useful than the loan: it upgraded my management skills and gave me a new outlook.' Now Liu learnt how to do SWOT (strengths, weaknesses, opportunities and threats) analyses, which helped him avoid risks and turn advantages to good use. Moreover, Liu has applied SWOT analysis to his competitors' services. He often checks on the quality and prices of his competitors' services as a reference for his own business. Before attending the SYB course he had never done much bookkeeping. Now realising the importance of bookkeeping, Liu has hired a professional accountant.

With the management know-how acquired from the SYB course and a 100,000-yuan loan obtained with the project guarantee, Liu set about upscaling his business. He considered becoming Tidynet's agent for the whole Inner Mongolian Autonomous Region, but had to give up the idea because of the expensive licence fee. Building on the good reputation of his business, Liu decided to create his own brand, which would obviate the need to pay expensive licence fees. He decided to maintain technical cooperation with Tidynet so that he could keep up with the latest developments in cleaning services.

与特丽洁公司的技术合作。

2002年10月，中央电视台的一位节目制作人通过PEP项目了解到刘建强的故事，决定为他做一期特别访谈节目。这个节目在黄金时间播出后，在全国引起了很大的反响。刘建强先后接到了来自全国各地100多个电话，其中绝大多数是下岗工人打来的。有的人想加盟刘建强的清洁业务，有的人想请教经营秘诀。最让刘建强感动的是，威海市的一位残疾青年不远千里专程来到包头，与刘建强讨论他的创业计划。刘建强不仅鼓励他自己创业，还无私地把自己的经营诀窍与他分享。

刘建强精心选择了一些下岗职工加盟自己的公司。由于刘建强自己曾经是下岗职工，他决定给加盟自己公司的下岗职工最优惠的待遇：下岗职工可以获得技术和管理经验，清洗设备和药液，以及技术支持服务；但是他们不需要支付加盟费，只需要付技术支持服务费就可以了。现在，刘建强的公司有13家加盟店，遍布于中国北部的三个省份。180人在加盟店实现了就业；此外，另有80人在刘建强自己的公司就业。这180人中大部分都是下岗职工。

参加SYB培训的另外一个收获是，刘建强在那里遇到了很多志同道合的朋友。2002年10月，SYB学员建立了包头市创业者协会。通过协会，创业者们交流经验和教训，分享商

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In October 2002, a programme director at China Central TV heard about Liu through the PEP project and arranged to interview him. After the half-hour programme was broadcast in prime time, Liu Jianqiang received over 100 calls from around the country, most from laid-off workers. Some of them wanted to join his business, while some others asked for business tips. Encouraged by Liu's story, a disabled young man in Shandong province travelled a thousand kilometres to Baotou in order to discuss his plan to start a business. Liu not only encouraged him to proceed, but also generously passed on valuable business tips.

Liu carefully selected some laid-off workers to join his franchise. Since he had once been a laid-off worker himself, he decided to offer them a franchise licence with preferential conditions. Franchisees are supplied with technical support, management know-how, equipment and cleaning agents. Franchisees only pay for technical support-no franchise fees. At present, Liu's firm has 13 franchisees, located in four northern provinces of China. Around 100 people have found jobs in the franchisee firms. Another 80 workers are employed in Liu's own firm. Most of his 180 employees are former laid-off workers.

Another gain from the SYB course is that Liu has met so many like-minded people. In October 2002, SYB trainees established a Business Starters' Association, where members trade notes on how to run a firm, share business information and discuss business opportunities. Liu, an enthusiastic member, has been elected vice president. 'I'm indebted to the people who have helped me in my business start-up,' Liu said. 'The only way to make some sort of return is to

业信息，支持彼此的企业。刘建强因为热心公益事业而被选为副会长。“我非常感谢那些帮助我创业的人”刘建强说，“我能回报他们的唯一方法是去帮助其他人”。

清洁行业的企业和客户经常会抱怨这个行业市场的无序状态。刘建强却从中看到了新的商机。他打算建立一家培训中心，提供清洁技术培训，并且向顺利通过培训的人颁发证书。他还打算建立劳务公司，向其它的清洁公司输出自己的学员。当公司的声誉通过培训中心和劳务公司得到进一步的提升时，刘建强还想继续向其它地区拓展加盟业务。刘建强的计划真的是雄心勃勃，可是谁会怀疑他的计划有一天会成为现实呢？

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help more people.’

Businesses and customers often feel let down by the chaotic market for cleaning services, but Liu sees great business opportunities in it. He plans to set up a training centre where people can learn cleaning skills and obtain a certificate. He also wants to establish a temporary help agency so that he can hire his trainees out to other cleaning service firms. As his brand gains fame through the training centre and the service provided by his trainees, he means to extend his franchise to other parts of the country. Liu’s plan is truly ambitious, but who can doubt that this determined man will succeed?

**A generic tool, but
tailored to meet your needs**

一个根据你的需求定做的通用工具

A group of people are seated around a long table in a meeting room. In the background, a banner reads "ILO/PEP: 创业培训教材国际研讨会" and "Small Business Start-up Training Materials Meeting Workshop".

ILO/PEP: 创业培训教材国际研讨会
Small Business Start-up Training Materials Meeting Workshop

如果你在互联网中文搜索引擎上搜索“SYB培训”，你会找到上万个网址介绍目前SYB培训在中国的活动。“创办你的企业”培训是2001年由ILO/PEP项目引入中国的，现在“SYB”对于有意愿创建企业的人们已是一个熟悉的名字了。他们相信SYB培训是一个可以帮助他们制定企业计划的全面且实用的工具，可以降低他们创业努力中的风险并赋予他们成功经营的信心。本故事是国际劳工组织（ILO）如何将它的技术工具移植到一个新环境并进行改编以满足受援国需要的一个典型例子。

从1997年开始，ILO/PEP在甘肃省、河北省和江西省进行实施，探索技能开发培训和小额信贷相结合的方法为贫困农民增加创收机会。到2000年年底，项目的合作方，中国劳动和社会保障部开始认识到在农村实施的项目方法可能会有助于解决国有企业下岗失业人员问题，帮助他们实现自谋职业，自主创业。日本厚生省同意项目继续在中国实施并提供了资金支持，期望项目能够开发出有效的策略和工具以解决问题。

当时，地方政府和国有企业都在努力帮助下岗人员寻找新工作。一直以来，国有企业职工都端着“铁饭碗”，享有在计划经济下生活所需的一切待遇，许多人下岗后对在劳动力市场重新寻找合适的工作没有准备。就业技能的缺乏使他们在寻找适合自己的工作时受阻。而企业在他们没有找到工作之前还要负担他们的“生活费”，这项财务成本给企业带来很大

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If you search for “SYB training” on a Chinese internet search engine, you will hit more than ten thousand websites informing you about the SYB activities in China today. Since the ‘Start Your Business’ training was introduced to China by the ILO/PEP in 2001, the name “SYB” has become familiar to the people who wish to establish their own small businesses. They trust the SYB training as a comprehensive and practical tool in developing their business plans, which reduce the risks in new endeavors and give them confidence to make successful businesses. This story presents a typical example, which outlines how the ILO could transplant its technical instrument into a new environment and adapt it to meet the needs of a recipient country.

Since 1997, the ILO/PEP had operated in the Provinces of Gansu, Hebei and Jiangxi, demonstrating a methodology that combined skills development training and micro-credit for poor farmers to create additional income opportunities. Towards the end of the project in 2000, the Chinese Ministry of Labour and Social Security (MOLSS), the partner of the ILO in the project, came to understand that the similar approach as the project carried out in the rural areas might be useful to address the issue of laid-off workers from state-owned enterprises. Let them create their own businesses and make them self-employed. The Japanese Ministry of Health, Labour and Welfare (MHLW), which provided financial support to the project, agreed that the project might continue to work in China, assuming that the project could develop a sound strategy and instruments to tackle the problem.

At that time, the local governments and SOEs were struggling hard to help laid-off workers in finding new jobs. Having been protected with what is called ‘iron bowl’, which provided SOE workers with everything they needed for living in the planned economy, many of them were not ready to find appropriate

的负担。地方政府也通过组织免费的技能培训来帮助他们，希望能够通过培训使下岗人员增加就业技能。由于下岗人员问题没有能在预期的时间内得到解决，政府开始寻找其他的方法来打破这一僵局。

“看到下岗人员技能水平和劳动力市场中新职位对人员要求之间的不匹配，短期的技能培训很难帮助下岗人员找到新工作。”原ILO/PEP首席技术顾问佐佐木聪说。他认为，“在农村项目所采用的方法可能不能帮助他们实现自谋职业。”在中国，农民至少还拥有一块儿地和基本的耕作方法作为创收活动的基础。但是，城市下岗人员没有农民所拥有的生产基地。他们中只有少数人有初步的创业想法。如果是这样，那他们也需要企业发展服务将想法变成现实。“结论是高质量的创办企业培训是应对挑战的关键。”佐佐木先生回忆道。作为ILO的项目，我们有运用组织内部现有技术资源的优势。SYB培训是ILO促进小企业发展的旗舰式课程，在世界上70多个国家都享有声誉。劳工组织内部的企业专家网络使我们在合适的时间引入适宜的工具成为可能。佐佐木先生说，“我给ILO驻曼谷的企业高级专家Max Iacono去电话，请他为SYB中国版本的改编提供帮助。他很快就答复我，创办和改善你的企业（SIYB）越南项目对中国可能是一个好的模式。”

2000年初，佐佐木先生到河内访问了SIYB越南项目，并与当时的项目首席技术顾问

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jobs in the labour market after laid off. Lack of employable skills prevented them from finding jobs that match their qualifications. The SOEs continued to pay 'living allowances' for them while they were searching for new jobs. The financial cost incurred for the payments has been the heavy burden for the SOEs. The local governments also helped them by organizing free skills training programme, which supposed to enable laid-off worker to gain new employable skills. As the issue of laid-off workers remained unsolved for the time longer than expected, the government looked for alternative ways to break through in this stagnant situation.

“Having observed the mismatch between the level of the skills the laid-off workers had and the new job openings in the labour market, short-term skills training courses could hardly help the laid-off workers to find new jobs,” said Satoshi Sasaki, the former Chief Technical Advisor of the ILO/PEP. “Self-employment opportunities may not be created for them in the way we have done in the rural areas,” he thought. Farmers in China have at least a plot of land and basic farming skills, which could be the basis for income generating activities for them. But laid-off workers in the urban areas had no production base like farmers had. Only a few of them had business ideas in the first place. If they have, they needed business development services to put the ideas into reality. “We concluded that the high quality business start-up training was the key instrument in the new challenge.” Sasaki recalled. Being part of the ILO, the project had advantage to mobilize technical resources that exist within the organization. The SYB training is a flagship programme of the ILO’s small enterprise development. It has a good reputation in over 70 countries in the world. The network of enterprise experts within the organization makes it possible to introduce the right tools at the right time. “I called Max Iacono, Senior Enterprise Specialist

Promoting Decent Work through Small Enterprise Development

David Lamotte 进行了交流。David 向他介绍了 SIYB 项目在越南的实施情况，还给他提供了一套越南版本的 SYB 培训教材，并承诺会为 SYB 培训课程中国版本的改编提供技术支持。

2000 年是 ILO/PEP 的转折期，工作重心从农村转到了城市就业问题。项目在这段时间的重点任务是准备改编教材使它适用于中国。SYB 培训教材中文翻译工作一结束，中国劳动和社会保障部和 ILO 马上组织企业发展方面的中方专家召开了研讨会对培训教材进行评估。SIYB 越南项目也派了 Mayke Harding 和 Do Thanh Binh 作为专家出席了这次研讨会。“他们是出色的组合。他们不但在改编过程的技术领域给予了我们帮助，而且 ILO 和受援国之间融洽合作的示范样板也对我们很有启发。Mayke 讲解了 SYB 培训理念，Binh 则指出了 SYB 培训在越南改编过程中出现的关键问题。”佐佐木先生回忆道。

基于研讨会的讨论结果，直到 2000 年底终于开发出了第一版中国 SYB 培训教材。越南版本中穿插的一对夫妇创办制造销售帽子的小企业故事，在中国版本中被替换成了一对夫妇创办制造销售旅游纪念品小企业的故事。同时，所有有关法律和注册方面的内容都按照中国的有关法律进行了修改。培训教材中的许多地方都做了改动。但是 SYB 培训的基本理念仍保持了原样。学员参与互动的培训方法作为培训课程的原则被完全保留下来。当 2000 年 12 月在北京举办第一期 SYB 培训教师培训班时，Mayke 再次来到北京帮助 ILO/PEP 项目

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of the ILO in Bangkok, asking for his help in adapting the SYB in China. He promptly replied, suggesting that the SIYB Project in Vietnam could be a good model for China.” Sasaki said

In early 2000, Sasaki visited the SIYB project in Hanoi and met with David Lamotte, Chief Technical Adviser of the project at that time. David explained the SIYB operations in Vietnam and provided Sasaki with the Vietnamese version of SYB training materials. He promised to give technical support to China for the adaptation of the SYB training programme.

The year 2000 marked the transitional period for the ILO/PEP, shifting its focus from rural to urban employment issues. During the period, the most important task for the project was to prepare the SYB training materials to adapt it compatible to the Chinese realities. Once the translation of the SYB training materials into Chinese was completed, the MOLSS and the ILO agreed to organize a workshop to review the training materials by a group of Chinese experts on enterprise development. The SIYB Project in Vietnam sent Mayke Harding and Do Thanh Binh as resource persons to this workshop. “They were excellent combination. They helped us not only in the technical aspects of the adaptation process but also impressed us by showing a good example of collaboration between the ILO and the recipient agency. While Mayke explained the concept of the SYB training, Binh raised the key issues in adapting the SYB training in Vietnam,” Sasaki recalled.

Based on the result of the workshop, the first edition of the SYB training materials in China was developed towards the end of 2000. The story of a couple who started a small business of the production and sales of caps in the Vietnamese version was replaced with a story of a couple who produce souvenir

人员 组办培训班。

作为 ILO 项目的优势就是可以没有限制的分享技术资源。ILO 也鼓励不同国家的工作人员就所从事的相同领域的问题进行经验交流。2001 年 10 月，来自项目城市就业局和培训机构以及劳动和社会保障部的项目人员组成了考察团到越南进行了调研。他们利用这次机会亲眼看到了 SIYB 项目在较高发展层面上的运作情况。他们直接与越南的项目人员和培训教师进行了交谈。考察团成员们提出可以清楚的看到两个国家国情的不同，回到地方实施项目时需要考虑这些因素。

2001 年 ILO/PEP 二期项目正式启动后，SYB 培训被证明是促进下岗人员创办发展小企业的有力工具。在项目试点城市，通过口口相传人们知道了 SYB 这个名字。在吉林，地方电视台邀请 SYB 培训教师介绍 SYB 培训课程的系列节目播出后，社会对 SYB 培训的需求变得更加显著。超出了下岗人员这一范围。SYB 培训的潜在市场已明确显示出企业发展服务在中国的重要性。

ILO/PEP 引入的 SYB 课程在 2001 至 2003 年间取得的初步成功，使劳动和社会保障部认识到 SYB 培训和企业发展服务为下岗人员和社会其他弱势群体创造就业机会在策略上的重要意义。劳动和社会保障部有意愿将项目扩展到中国更多的城市。但是，由于项目在资金

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for tourists in the Chinese version. Also, the legal and registration aspects were totally revised in accordance with the Chinese laws. Many changes were made on the training materials. But still the very concept of the SYB training remained the same. The importance of participatory training method retains fully as the principle of the training programme. When the first training of SYB trainers (TOT) was conducted in Beijing in December 2000, Mayke visited Beijing again and helped the ILO/PEP staff to organize it.

Being an ILO project, the advantage is not limited to the sharing of technical resources. The ILO also promotes the exchange of experiences among the people working on the same issues in different countries. In October 2001, a group of officials from China's local Labour Bureaus and training institutes from the project's pilot cities as well as the project staff from the MOLSS took a study tour in Vietnam. It was the opportunity for them to see the SIYB project, which was already in the advanced stage. They talked directly to the project staff and SYB trainers in Vietnam. The participants mentioned they could clearly compare the differences of the countries' situations that have to be taken into account in their own project activities back home.

Once the second phase of the ILO/PEP was officially launched in 2001, the SYB training proved itself as a powerful tool for the promotion of small enterprise development by laid-off workers. The people came to know the name "SYB" through word of mouth in the project's pilot cities. When the local TV station in Jilin broadcasted a series of programme inviting SYB trainers as the speakers to introduce the SYB training programme, the needs for SYB training became more apparent in the society. It went beyond laid-off workers. The potential market for the SYB training clearly showed the importance of

和时间方面的限制局限了它应对劳动部要求的可能。ILO 北京局对实现政府的要求和在 ILO/PEP 所取得成就的基础上开发一个完整的 SIYB 项目表示了极大的热情。2003 年，SIYB 斯里兰卡项目的首席技术顾问 Andreas Klemmer 应邀撰写了项目文件。项目计划覆盖 14 个城市并开发一套高级的培训工具来满足企业发展中对各种不同培训的需求。SIYB 中国项目最终在 2004 年 5 月启动，由英国政府提供资助。

ILO 是以一个知识为基础的组织。它有象 SIYB 课程这样的通用工具和专家网络，专家们为现有产品增加了价值并维持了工具的高质量。他们也为使用这些工具的合作方传递最新的信息和提供持续的支持服务。如果这是一个独立的项目，开发象 SYB 培训这样的产品可能需要花费大量的时间和上百万美元的资金。

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business development services in China.

From the initial success made by the SYB programme in the ILO/PEP in 2001 to 2003, the MOLSS recognized the strategic importance of the SYB training and business development services in creating job opportunities for laid-off workers and other disadvantaged groups of people. The MOLSS wished the project's coverage be expanded to more cities in China. But the ILO/PEP has limited capacity to cope with the ministry's request in terms of the availability of fund and the project duration. The ILO Beijing Office was keen on realizing the government's request and developing a full SIYB project, which would be capitalized on what the ILO/PEP has achieved. In 2003, Andreas Klemmer, then the Chief Technical Adviser of the SIYB Project in Sri Lanka was invited to prepare the Project Document. It was intended to cover 14 pilot cities and develop advanced training tools to meet the diversified business development training needs. Finally, the SIYB China project was launched in May 2004 with the financial support by the British government.

The ILO is a knowledge-based organization. It has generic instruments like the SIYB programme and the network of technical staff, which adds values to the existing products and maintains high quality of the instruments. They also circulate updated information and supply continuous support services to the constituents who use the instruments. If the project stands alone, such a quality product like the SYB training may take extensive time and cost millions of dollars for development.

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缺乏启动资金经常是小企业面临的主要问题之一。由于小企业缺乏信用记录,无法提供必要的担保,以及小额信贷较高的运作成本,金融机构常常对小额信贷业务望而却步。为了消除这个瓶颈问题,促进小企业的发展,国际劳工组织就业促进项目建立了创业培训加信用担保基金的模式,为小企业提供管理培训和贷款担保,以使其能够获得正规银行的贷款,并建立信用记录。项目试点城市之一的吉林市于2002年建立了信用担保基金。自基金启动以来,已经帮助128户小企业获得了5百多万元贷款;到目前为止,还款率为100%。

近年来,小企业如雨后春笋般地迅速建立起来。然而,小企业的死亡率也是非常高的,很大一部分小企业在创建后五年内,甚至是创业起步阶段就倒闭了。有证据表明,微小企业的失败在很大程度上归结于项目选择不正确,管理混乱和缺乏资金。为解决这些问题,国际劳工组织就业促进项目的试点城市之一吉林市设计了一整套的方法,来帮助微小企业生存和更好地发展。

“根据项目规定,我们于2002年注册成立了吉林市再就业小额信贷担保中心”,项目官员马福成介绍说,“同直接提供小额贷款相比,采取担保的方法有很多优点。首先,根据国际通行的做法,担保基金的资金在为贷款人提供担保时可以放大,这就使有限的担保资金能够帮助更多的人获得贷款;其次,担保可以帮助贷款的小企业在正规银行建立信用记录,从

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The shortage of start-up capital is one of the major bottlenecks encountered by small businesses. Financial institutions are often reluctant to engage in small credit operations due to the relatively high cost, the inability of small businesses to provide evidence of their credit-worthiness, and the lack of real guarantees and collateral to underwrite the credit risks. To address these constraints and facilitate micro-entrepreneurship, PEP offers the financial leverage of credit access supported by SYB training and a credit guarantee fund. In the city of Jilin, a guarantee fund has been established in association with the SYB training programme. Since its launching in November 2002, the fund has underwritten loans totalling 5.07 million yuan for 128 micro-entrepreneurs - and the repayment rate is 100%.

In recent years micro-enterprises have been popping up like tulips in springtime. However, their mortality rate is quite high: a substantial proportion of small businesses fold within five years of establishment, or even at the start-up stage. There is evidence that most such failures are due to ill-considered business concepts, poor management and lack of access to credit. To overcome the constraints and assist micro-entrepreneurs in sustaining their businesses, Jilin, a PEP pilot city, offers a package service combining business training and credit guarantees.

‘In accordance with project guidelines, we established the Jilin Re-employment Credit Guarantee Fund Centre in 2002,’ said Ma Fucheng, a project official in Jilin. ‘There are many advantages in offering guarantees as opposed to direct controls. For instance, the guarantee fund can be leveraged to provide more people with access to loans. A guarantee fund also enables small borrowers to develop a credit record that eventually leads to their graduation as mainstream borrowers of bank loans. Most importantly, micro-credit guarantee activities can be carried out within a clear legal framework, since they are regulated

而不再需要担保就能直接从银行贷款，达到使其“毕业”的目的；更重要的是，建立担保基金在我国是合法的，基金的运作有法可依。”尽管如此，项目官员们还是花费了很多时间寻找愿意合作的银行。最后，吉林项目办公室与商业银行建立了合作关系。

对不熟悉小额贷款客户的大银行来说，最困难的莫过于确定潜在客户群体，收集他们的信息以及评估他们的贷款申请。缺乏这方面的经验经常会导致高风险和高成本。项目开展的《创办你的企业》(SYB)培训正好可以帮助大银行弥补这方面的缺陷。“SYB培训教授的企业知识可以提高小企业的存活率。此外，由于SYB教师在十几天的培训中与学员接触比较多，可以了解他们的能力和人品，如诚信度等，我们把参加SYB培训作为申请贷款担保的前提条件”，马福成介绍说，“在完成SYB培训后，贷款申请人要对自己的企业进行可行性研究，并制订创业计划，交给SYB教师进行评估。评估通过后，SYB教师就会把申请人推荐到担保基金。此外，我们还要求SYB教师对贷款人进行创业全程跟踪，了解这些企业的经营状况，并帮助他们解决可能出现的问题。”

在项目的实施过程中，吉林市项目办公室还发现，财会和贷款使用知识对贷款申请成功率起着至关重要的作用。因此，吉林市项目办公室在SYB培训中加入了这方面的内容。事实证明，这不仅大大提高了贷款申请成功率，还缩短了贷款申请时间，提高了贷款人的信

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by Chinese law. However, it took project officials a lot of work to find a partner bank and hammer out an agreement. In the end we established a partnership with the Jilin Commercial Bank.’

For banks unfamiliar with the small-loan sector, it is extremely difficult and costly to identify potential borrowers and collect the necessary information on their financial needs, and then appraise their business proposals and the competence of their anagement. This often leads to high operational costs and high risks. The *Start Your Business* training offered by the project can reduce some of the risks. ‘Management know-how acquired from SYB courses contributes to the viability of the business of the borrower. Since SYB trainers are in close contact with trainees during the ten-day course, they tend to develop a sense of a given trainee’s reliability and probable skill in running a business,’ Ma explained. ‘Consequently, we make SYB training a prerequisite for applying for loans. After completing the SYB training course, each credit applicant is supposed to make a feasibility study of his/her business and submit a business plan to the SYB trainer. The trainer evaluates the plan and then refers it, if approved, to the credit guarantee fund. In addition, SYB trainers are required to follow up on trainees throughout the start-up stage of their business. This yields extra information on the status of the business and the problems faced by the borrower.’

During implementation of the project it also became clear that knowledge of accounting and credit utilisation plays a vital role in ensuring a reasonable acceptance rate after the credit screening by the Credit Guarantee Fund. In response to this need, the Jilin project office decided to incorporate some basic notions regarding accounting and applying for credit into the SYB training programme. The changes

用意识。

“吉林市再就业小额信贷担保中心是吉林市就业局下设的事业单位，很多工作人员都是从就业局调去的。这就意味着，担保中心的工作人员和项目办公室的人员同属于就业局”，马福成介绍说，“这能保证担保中心工作人员及早参与贷款的评估，加强了SYB培训和信用担保的联系，缩短了贷款的申请时间。”

吉林市担保基金的资金来源于两个部分：国际劳工组织的捐款和地方政府的配套资金。到2004年底，吉林市的担保基金已经达到3,826,300元。担保基金建立后的第一年，与商业银行约定的担保基金放大比例为1:1；到担保基金运作两年后，放大比例提高到1:3，这就意味着，担保基金可以被放大到11,478,900元。

“担保不是救济，而是用于给有能力想创业的下岗职工提供贷款的。所以，我们的担保基金是按照商业原则运作的”，马福成说。首先，这意味着贷款担保不是免费提供的。签订担保合同的时候，申请人要支付相当于银行利率50%的担保费。其次，贷款申请人必须提供反担保。一般来说，银行应该与担保基金共担风险，这样才能降低担保基金的风险，银行才能有监督贷款的动力。马福成介绍说，由于与担保基金合作的银行不愿意承担风险，担保基金必

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proved to be useful in building awareness of credit matters among potential borrowers and facilitated the loan application process.

‘The CGF Centre is a government operation under the Municipal Employment Bureau and the staff of the CGF Centre are transferred from government agencies. The staff of the CGF centre are also members of the project office.’ Ma said. ‘This ensures stronger links between SYB training and CGF by involving CGF staff in the early stages of credit application screening, which in turn helps shorten the credit application process and reduce transaction costs.’

The Jilin CGF comes from two sources: ILO donations and matching funds from the local government. By the end of 2004, the CGF portfolio in Jilin had reached 3,826,300 yuan. In the first year the multiplier rate was set at 1:1 and after two years of CGF operations a new agreement was reached to increase the leverage rate to 1:3, which means that the project is now able capable to underwrite a total of 11,478,900 yuan in loans.

‘The CFG in Jilin operates on commercial principles, as it is not a form of relief, but rather a guarantee service to laid-off workers who are capable of running a business,’ An said. Thus guarantees are not provided free of charge: upon signing a guarantee contract the borrower pays a guarantee fee to the CGF at 50% of the bank interest rate. Secondly, loan applicants must provide counter-guarantees. ‘Normally financial institutions should bear a share of risk so that they have an incentive to monitor loans, while CGFs can have lowered risks,’ Ma explained. ‘However, in our case the Commercial Bank doesn’t want to assume any risk at all and as a result the credit guarantee fund has to cover 100% of loan

须承担 100% 的贷款损失。为了保障担保基金的可持续性和强化贷款人的还款意识，吉林市担保基金决定要求申请人提供与申请贷款金额相同的反担保。

在担保基金运作初期，只有银行存款、有价证券、房产和设备可以作为反担保。房产的价值要由相关政府机构进行评估，作为反担保要在有关部门登记。作为反担保的有价证券要在签订反担保合同后转交信用担保中心保存。可是，在项目的实施过程中，项目办公室发现，很多下岗职工因为没有能力提供项目接受的反担保而得不到贷款。为了解决这个问题，吉林市增加了新的反担保形式—第三方担保。政府公务员、事业单位工作人员以及利润好的企业职工，只要年满 25 岁、有稳定的工作、月收入满 1000 元，都可以利用自己的工资为贷款申请人进行反担保。实践证明，对下岗职工来说第三方反担保是最方便可行的办法。第三方反担保不仅相对来说容易获得，办理手续也比较简便，只需要签订反担保协议就可以了。这不仅缩短了贷款申请程序，还减少了贷款人的支出。后来，项目办公室又规定，有良好贷款记录的创业者协会会员可以互相提供反担保。

在签订担保合同后，申请材料将被转交给吉林市商业银行。如果银行审核后批准贷款，申请人就可以获得 50,000 元以下的贷款，作为运营资金。根据担保基金和银行之间的协议，如果贷款人不能按时还款，担保基金将全额代偿。代偿金额包括贷款、利息和罚金。与银行

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losses. To ensure CGF sustainability and build loan repayment discipline among small borrowers, we decided to require counter-guarantees for the full amount of loan to be issued.⁷

At the beginning of CGF operations, only bank deposits, securities, real estate and equipment were accepted as counter-guarantees. Real estate is appraised by the government-designated agency while collateral is registered with government-designated institutions. Securities have to be handed over to the CGF Centre once a guarantee contract has been concluded. However, it quickly became apparent that laid-off workers have few personal assets at their disposal to use as counter-guarantees, and this hindered their access to CGF services. 'To address these problems, we took the step of allowing third-party guarantees. Now public servants, those working in extensions of the government, and workers from profitable enterprises can all serve as third-party guarantors, so long as they are over 25 years old and have a stable income of more than 1,000 yuan a month.'

It is now clear that the third-party guarantee is the most convenient way for small borrowers to provide counter-guarantees. Third-party guarantors are easier to find; formalities involved are a third-party guarantee contract concluded between the guarantor, loan applicant and the CGF Centre. This substantially shortens the loan application process and cuts transaction costs for borrowers. In addition, since the establishment of the Business Starters' Association in Jilin, members with good credit histories are also allowed to provide counter-guarantees.

After the terms of a guarantee contract are worked out, the applicant is referred to the Jilin Commercial Bank. If the application is approved, a loan of not more than 50,000 yuan will be issued for one year for

合作，担保基金负责拖欠贷款的追缴工作。幸运的是，吉林市还没有发生过这种情况。到目前为止，项目担保的贷款都是按时、足额返还的。不过，吉林市担保基金却没有因此放松对贷款风险的管理。“我们一直非常重视担保基金工作人员的培训和能力建设。此外，我们还建立了人员责任制，即每笔贷款有专人全程负责”，马福成说，“另外一个保障还款率的有效方法是发挥创业协会的作用。我们发动了小企业来协助我们进行贷款申请的审查工作，让他们帮助我们取得申请人的信息、申请人企业的经营状况、申请人的能力和诚信度。另外，我们还鼓励协会会员协助做好贷后调查工作，走访贷款人，了解贷款的使用情况，并把贷款人经营中的问题及时反馈给项目办公室。”

SYB培训和担保基金相结合被证明是一种有效的服务体系，来帮助微小企业获得正规银行的贷款并能保障贷款的还款率。SYB培训对申请人进行培训和初步审查，提供了还款的第一条保障线，担保基金为贷款人提供担保，又提供了还款的第二条保障线。自担保基金在2002年11月启动以来，基金共为128名小企业主担保了5百多万元的贷款。这些企业共雇用职工6450人。目前所有的企业都度过了创业初期阶段，经营状况良好。

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use as working capital. The agreement between the CGF and the bank stipulates that if the borrower fails to pay back the loan on time, the CGF will pay instead. The bank can use funds in the CGF account to pay the loan, interest and fine. The CGF is responsible for the recovery of loans in default. 'Fortunately, this has never happened so far. All the loans underwritten by the CGF have been repaid on time and in full,' Ma said. 'Nevertheless, efforts to control risks must not be relaxed. We emphasise training to upgrade the knowledge and skills of the CGF staff. In addition, we have established a staff responsibility mechanism. One person is in charge of each application, from assessment of the initial loan application to final repayment. Another effective way of ensuring loan repayment is to utilise the Business Starters' Association. Small entrepreneurs are mobilised to support loan application investigations by providing real information on applicants, including the performance of their enterprises and the reliability and competence of the entrepreneurs. The association is also encouraged to make follow-up visits to borrowers to see how well they are performing and identify problems they must contend with.'

The combination of SYB and CGF has proved effective in easing micro-entrepreneurs' access to bank loans and ensuring loan repayment, as SYB helps train and screen potential micro-entrepreneurs as potential candidates for credit, while the credit guarantee fund offers guarantees as a back-up source of repayment. Since the launching of the CGF in November 2002, the fund has underwritten a total of 5.07 million yuan in loans to 128 micro-enterprises, employing a total of 6,450 workers. So far, all the enterprises have survived their initial difficulties and are now growing healthily.