



BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC





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AmCham Kyrgyz Republic



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BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC

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The contribution of AmCham member companies to combating the spread of COVID-19

In this article we would like to share the contribution of the AmCham member companies to the fight against coronavirus. We sincerely thank everyone who did not stand aside during this difficult time!

Coca-Cola is providing bottled Bonaqua water free of charge to quarantine zones, to medical workers, volunteers in Bishkek, Osh, Jalal-Abad and other cities, in cooperation with the Ministry of Health, local administrations and the Red Crescent. Coca-Cola also supports the information campaign conducted by the Ministry of Health. When supplying products to shops, the distributors help the Red Crescent society to hang posters with information on how to prevent the spread of the virus. Already more than 1,000 posters have been placed in pharmacies and shops in cities, and this work continues to be underway. In addition, the company produced and transferred 2,400 liters of the sanitizer to the Ministry of Emergency Situations of Kyrgyzstan.

Sky Mobile (TM “Beeline”) provided free mobile connection for communication via hotlines on the subject of COVID-19, and jointly with the Ministry of Health organized hotlines *3202 and *1227, and a “Help Center”. Medical workers and everyone involved in the fight against COVID-19 are provided with free cellular communication.

Active roaming subscribers have the cost of calls to the numbers of Kyrgyz embassies in 29 countries of the world compensated and are provided packages of minutes and gigabytes for communication with relatives. Also, all subscribers were provided a free daily package for calls to Russia and Kazakhstan for two weeks. Until the end of the state of emergency, all subscribers receive 10 free minutes within the network for emergency calls daily. Beeline expanded the list of services that help

in the fight against COVID-19, reset Internet traffic to educational resources, expanded the trading network, organized the delivery of SIM cards, increased volumes at monthly rates, constantly improving the work of base stations.

Bai Tushum Bank handed over 200 protective suits to the healthcare workers of “Ak Keme” observation and to the largest Family Health Center No. 1 of Leninsky District. The Center serves more than 420,000 people. In addition, 100 food packages were handed over by the Bank to the Red Crescent for further distribution among families in need.

Kumtor Company allocated USD100,000, which will be used to provide the necessary medical facilities to the appropriate structures and population of the Issyk-Kul region involved in the activities aimed at preventing the further spread of coronavirus infection (COVID-19) in the region. In total, for the fight against coronavirus (COVID-19), financial assistance from Kumtor Gold Company amounted to KGS20 million, taking into account KGS12 million that were previously allocated by the Development Fund of Issyk-Kul region. Kumtor Gold Company deducts 1% of its gross income to the Development Fund of Issyk-Kul oblast.

The University of Central Asia provided food and medical supplies to 500 families, which are classified as vulnerable according to the Naryn City Administration. People received masks (2000 pcs.), hand sanitizers (500 liters), antibacterial soap (1500 pcs.), flour (2500 kg.), pasta (1500 kg.), vegetable oil (500 liters). This assistance was made possible through a partnership between UCA, the Aga Khan Development Agency, and the Aga Khan Foundation in Kyrgyzstan and Kyrgyz Investment and Credit Bank CJSC.

Green Light, as an official Cisco partner in Kyrgyzstan, will help ensure secure remote work by connecting Cisco Webex to your organization. Cisco Webex is a single platform for high-quality video conferencing and collaborative remote work.

Kompanion Bank allocated KGS 2 000 000 to the fight against the coronavirus infection COVID-19 in Kyrgyzstan. Charitable funds were transferred to the official account of the Ministry of Health of the Kyrgyz Republic. Additionally, the Bank provided an opportunity to revise the terms of credit payments for customers who suffered financial losses due to restrictive measures introduced to combat COVID-19. Kompanion Bank employees, in turn, supported the initiative and began collecting voluntary donations in the amount of one-day wages. Funds collected by the employees will be used to support vulnerable groups.

Tunuke center for roofing materials provided support to Kyrgyzstani people in the current situation. Vulnerable families within Sverdlovskiy district received packages with food and basic necessities. Protective and hygiene equipment was provided to the employees of the sanitary and epidemiological checkpoints as well as to the doctors of Kopuro-Bazar village, Talas district.

Grant Thornton Kyrgyzstan provides discounts to all companies wishing to transfer part of their business operations to external outsourcing as part of cost reduction and optimization of business models during the observed economic recession.

Alpha Development construction company could not remain indifferent during this difficult time for the population. Together with volunteers, a distribution of essential goods was organized for needy families.





Humanitarian aid was distributed in the cities of Kant and Bishkek.

Kreston audit company organized a free two-day online training on MS Excel for its customers. Other people could take part in it as well. The training focused on the most popular Excel formulas: Sumif, vlookup, pivot table, etc.

Crown Agents is working to source, purchase and ship drugs and medical equipment totaling over £3m. The organization is managing over 275 tons of shipments to destinations in the Caribbean, Eastern Europe and the UK. The company has created a Covid-19 response team consisting of 29 employees working around the clock. Crown Agents is helping private sector equipment suppliers manage their supply chains in response to Covid-19, as well as making another important contribution to the global fight against the problem.

Employees of “**SOS Children’s Villages of Kyrgyzstan**” Public Foundation transferred their one-day wages on voluntary basis to the Fund for Assistance to Combat

Coronavirus. The total contribution of employees amounted to KGS 135,000.

Families in destitute situations and students at Aksuisky orphanage who reunited with their families were provided with food baskets (the cost of 1 food basket is KGS 1,500). To date, families in difficult life situation, children and employees have received assistance in the amount of KGS 202,700.

The beneficiaries of Bishkek Family Strengthening Project are gradually receiving products within the budget of this project. In March, the project distributed 61 units of food baskets in the total amount of KGS 78,600. The project team also paid rent for 5 families in the amount of KGS 30,000. The total amount of assistance provided amounted to KGS 108,600.

As part of Bishkek Youth Program, 11 food packages were purchased for young people living on the basis of semi-independent living for the total amount of KGS 16,500.

The Family Strengthening Project in Cholpon-Ata provided 27 families with assistance from project sponsors in the amount of KGS 27,000. 25 SOS families were provided with food baskets and medical supplies worth KGS 73,750.

KICB allocates KGS 2 000 000 for coronavirus combat activities. In order to support measures to prevent the spread of coronavirus infection in the Kyrgyz Republic, CJSC “Kyrgyz Investment and Credit Bank” (KICB) transferred KGS 2,000,000 to

a special account of the Central Treasury of the Ministry of Finance of the Kyrgyz Republic to finance measures to prevent the spread of coronavirus.

The Bank will continue to make its contribution to combat the coronavirus infection, as only jointly we can overcome this difficult situation!

Premium Development construction company did not stand aside in this difficult time. The company purchased 2 tons and 3 centners of potatoes and transferred it to Sverdlovsky, Oktyabrsky, Pervomaisky and Leninsky Akimiats. Potatoes will be transferred to people in need of assistance: pensioners, people with disabilities, single mothers and large families.

DemirBank held a campaign together with the city administration of Bishkek aimed at supporting the Government of the Kyrgyz Republic in the fight against COVID-19.

1000 sets of food products were delivered to the most vulnerable families of Bishkek. Assistance was also provided to families living in different regions of the country (1000 packages of food products).

Volunteers from among Bank’s employees took part in the delivery of products.

The bank expresses special gratitude to the Red Crescent of Kyrgyzstan for assistance in organizing and distributing essential goods to 250 needy families in “Ak Bata”, “Dordoï 2”, “Enesai” and “Kelechek” districts.





Business Ombudsman: How can entrepreneurs contact the state and local self-government bodies during the state of emergency

The Institute of the Business Ombudsman prepared an article for you on how entrepreneurs can contact the state and local self-government bodies during the state of emergency.

Entrepreneurs have been facing many challenges in connection with the state of emergency. It also affected communication between the entrepreneurs and the state bodies/local self-governments due to the imposed temporary restrictions on the physical movement and the movement of vehicles within the territories under the state of emergency.

In this regard, the Business Ombudsman Institute would like to remind entrepreneurs of their right to contact and communicate with the state agencies and local self-governments and their right to access the information under the authority of state and local self-government bodies.

The legislation of the Kyrgyz Republic does not contain clear provisions on changes of the general procedure for submitting requests to the state and local self-government bodies during the state of emergency.

Accordingly, if a state or local self-government body continues to operate or switches to a remote mode of operation due to state of emergency, entrepreneurs can exercise their right to submit and the right to access to information using electronic tools and applications (proposals, complaints) and electronic requests.

In accordance with the Law of the Kyrgyz Republic “On procedure for consideration of citizens’ applications”, electronic correspondence received by state or local self-government body via e-mail are equated with written requests. The Law obliges state and local self-government authorities to specify the official email address on its website and in case of its absence – on the official website of the Kyrgyz Government. The format of electronic correspondence is identical to the format of the written one except that the applicant is not obliged to put his signature. However, the applicant is obliged to provide all the necessary information specified in the Law.

Entrepreneurs may attach to electronic correspondence scanned electronic documents, as well as specify the reference addresses on the Internet, where electronic files (documents, photos, and videos) are available.

Electronic correspondence, as well as written ones, should be registered within one working day of receipt by the state or local self-government body. However, a confirmation of receipt of electronic correspondence indicating the assigned reference number and relevant phone numbers shall be received by the applicant via email within 3 business days.

It must be noted that the Law allows state and of local self-government bodies not to respond in cases where correspondence

(a) contains profanity or offensive statements, calls to overthrow the political system, or incites ethnic and religious hatred; or

(b) lacks the required information such as: name of state or local self-government body, the name of the official to whom the application is sent, name of the applicant, contact telephone number, residential address and the essence of the complaint.

Electronic correspondence, as well as written, must be considered within 14 working days from the date of registration. The response by the state or local self-government body shall be sent to the email address of the applicant. The Law obliges the state or local self-government body to send a written response in addition to the electronic one. Therefore, applicants should preferably also provide their mailing address. If consideration of the correspondence will require conducting a special audit (examination), a request for additional materials/information or other measures, the timing of consideration may be extended, but by no more than 30 calendar days. Such decision must be communicated to the applicant in electronic form.

The Law of the Kyrgyz Republic “On access to information which is under the authority of state and local self-government bodies of the Kyrgyz Republic” also equates electronic requests for information to written requests.

Individuals and legal entities may submit requests to the state or local self-government bodies by email. The response should be sent to the electronic address of the person who requested the information. State or local self-government bodies may attach to the response files with documents or provide links to the electronic versions of documents and materials available on the Internet.

The response to electronic requests shall be prepared within two weeks, as with written requests. If a response to the request cannot be prepared within two weeks, the state or local self-government shall notify the person who sent the request and specify the reasons for the delay, which shall not exceed two weeks.

To prevent the spread of COVID-19, as well as to comply with the state of emergency, we recommend that both entrepreneurs and state/local self-government bodies actively use the existing legislation of the Kyrgyz Republic detailing mechanisms of submission and consideration of applications and requests from individuals and legal entities using electronic applications and electronic requests.

**** Recommendations given in this article do not relate to the procedure for access to information which is under the authority of commandant offices established during the state of emergency*

Source: www.boi.kg

Reference information for entrepreneurs and drivers of freight vehicles

The Ministry of Economy of the Kyrgyz Republic has developed reference information for entrepreneurs and drivers of freight vehicles engaged in foreign economic activity and the transport of goods during a pandemic.

The article contains information about:

- Checkpoints for freight vehicles;
- Algorithm of transportation of goods through the checkpoint;
- Export bans adopted by EAEU member states;
- Measures taken by the Government of the Kyrgyz Republic;
- Measures to support business entities;
- Contact details.



You can find the article at

<https://cloud.amcham.kg/s/M3w9k8FHRTTK2QL>

The Ministry of Economy meets with business associations to discuss measures aimed at supporting business community



On March 20, 2020, the Ministry of Economy, with the participation of Minister Sanjar Mukanbetov, and the Council for Business and Investment Development under the Government of the Kyrgyz Republic, headed by Talaibek Koichumanov, held a round table with representatives of the business community and government agencies to discuss measures aimed at supporting the business environment and reducing the negative economic consequences of the spread of coronavirus.

During the meeting, it was announced that the Government of the country has made the following decisions:

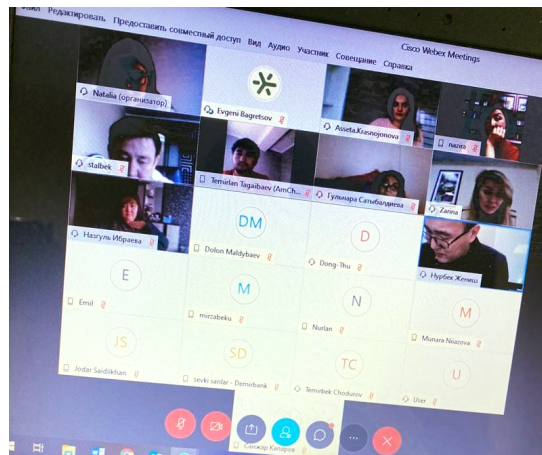
- changes were made to the project “Financing of agriculture-8”, where enterprises engaged in processing grain and food wheat and enterprises of the food and processing industry are included for preferential financing;
- adopted a resolution of the RAC “On the introduction of temporary state regulation of prices for certain types of socially important goods”;
- expanded the list of socially important goods that can be subject to temporary state regulation of prices on the domestic market of the Kyrgyz Republic;
- approved the List of Medicines and Medical Devices that are exempt from VAT on delivery and import into the territory of the Republic. According to this document, a number of medical products that are in demand in the fight against coronavirus are exempt from VAT.

At the moment, the Government is working on a draft of priority measures aimed at supporting small and medium-sized businesses, which provides for mechanisms proposed by the business community, such as fiscal support measures (tax breaks, postponement of reporting deadlines, tax returns, electronic invoices, electronic consignment notes, restrictions on inspections, including tax), curbing capital outflow, guarantees to investors, stability of the labor market, and the resumption of trade with China and the EAEU countries.

In addition, the NBKR decree of March 18, 2020, introduced restrictions on the accrual and collection of commissions and other payments related to the revision of the terms of credit agreements. It is prohibited to impose and collect penalties, including a penalty (fine) on borrowers for non-performance/improper performance of obligations under credit agreements. It is recommended to grant a delay on payments of issued loans for at least three months.

The Ministry of Economy of the Kyrgyz Republic has set up an operational call center “Hotline” for business activities, where entrepreneurs can call the number (312) 62-03-19 or use WhatsApp 0555774405.

Online conference meeting with financial adviser to the National Headquarters Office COVID-19 Mr. Tolkun Abdygulov



On April 12, 2020, AmCham held an online conference for its members with Mr. Tolkunbek Abdygulov, Chairman of the National Bank of the Kyrgyz Republic, and financial adviser to the National Headquarters Office COVID-19.

Company CEOs, representing different sectors of the economy, voiced suggestions and recommendations regarding measures taken by the Government to support business in the current situation. The proposals would be further reviewed and shared with the National Headquarters Office COVID-19 by T. Abdygulov.

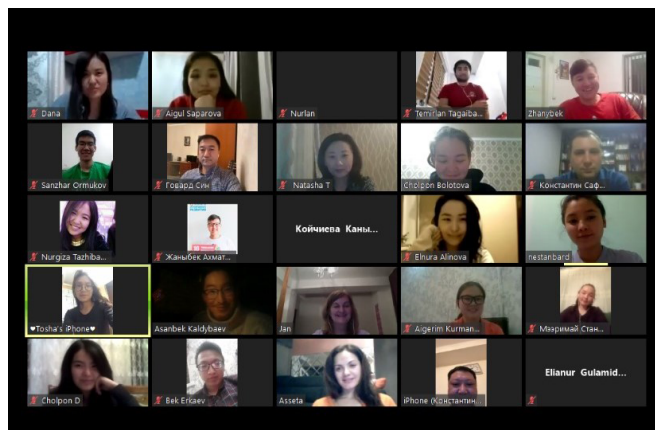
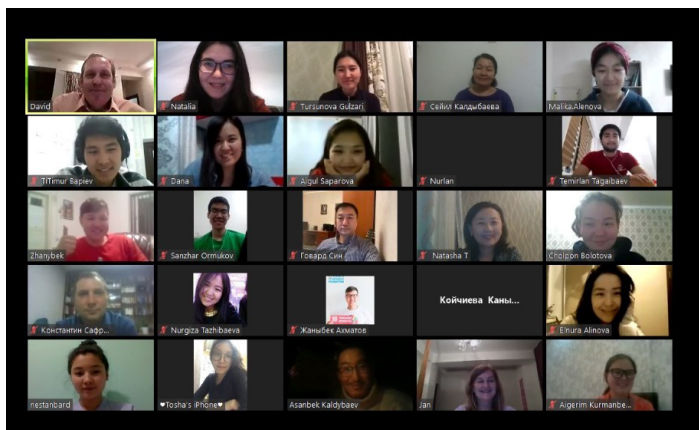
We express our appreciation to Mr. Abdygulov for a constructive dialogue! We also thank Green Light ITS for the technical support provided for organization of this meeting!

“AmCham Mentors Club Round 2” First Training

On April 13, 2020, the first round of trainings within the framework of “AmCham Mentors Club Round 2” Project took place via online conference call. The training was conducted by the international leadership expert and business coach David Stilwell and his team on one of the most important topics for mentees “Setting and accomplishing goals”.

This training was held online and attended both by interested mentors and all mentees. The participants of the training learned about the main principles of goal setting, exercised the methods they learned for setting real goals, and asked for advice from professional coaches.

We sincerely thank the trainers and participants for the useful and interesting training!



“Kyrgyz Investment Credit Bank” CJSC has launched contactless VISA cards!

КИКБ КОНТАКТСЫЗ
VISA ТӨЛӨМДӨРДҮ
ТАРТУУЛАЙТ

КИСВ ПРЕДСТАВЛЯЕТ
БЕСКОНТАКТНЫЕ
ПЛАТЕЖИ VISA



What is a contactless VISA card?

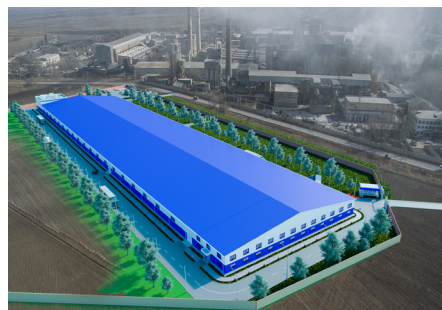
- Convenient - no longer need to look for change or sign checks
- Fast - contactless payments within seconds
- Safe - paying contactless you do not release the card from your hands
- A possibility to receive 30% discounts at points of sale

You can top up the card using a number of convenient ways:

- the Bank's branches and ATMs
- payment terminals
- Internet banking

KICB VISA contactless cards can be issued at Bank branches throughout the Kyrgyz Republic and can be ordered from KICB online through Internet banking: <https://ibank.kicb.net/>

For more information visit our website: www.kicb.net



DSKA Engineering Co.: It's time to build up domestic production

It is impossible to ignore the situation that is taking place in our country in the context of the spread of the coronavirus infection. This fact has significantly affected the country's economy and made business owners understand that it is very important to establish companies not only aimed at making a profit, but that are also useful for their country.

The last month has shown that the country needs its own production capabilities, the development of an agro-industrial complex and national food security. It goes without saying that domestic production requires more space and production facilities. In order to achieve this goal, fast construction technologies are needed to allow building quickly, efficiently, with minimal involvement of labor and construction processes.

The way out of this situation is prefabricated buildings made of steel structures.

DSKA Engineering Co. has already built 270 projects using steel frame technology, including large factories, logistics centers, slaughterhouses, plants, etc. Having learned all possible construction experience and obtained advanced technologies abroad, the company offers you effective solutions for fast construction during a crisis.

**We offer special terms for cooperation for the members
of AmCham Business Association.**

**Receive advice, obtain design and calculation
of the construction cost from our managers:**

0550634444

0312634444



UCA distributes 500 care packages to vulnerable population in Naryn



The University of Central Asia (UCA), together with volunteers and social workers, brought smiles to the faces of Naryn residents on March 28th, as 500 families in need, identified by the Mayor's office, received care packages at their doorsteps. UCA distributed masks, hand sanitizers, antibacterial soap, flour, pasta, and cooking oil.

Read more: <https://ucentralasia.org/Resources/Item/2638/EN>



ICDL Testing Centre Equipment Donated to Schools in Southern Kyrgyzstan

The University of Central Asia's School of Professional and Continuing Education (SPCE) handed over laptops and Microsoft Office software packages to schools in Southern Kyrgyzstan for the purposes of establishing the International Computer Driving License (ICDL) testing centers in March 2020.

Read more: <https://ucentralasia.org/Resources/Item/2643/EN>



UCA Builds Partnerships for Undergraduate Student Internships

UCA's Cooperative Education Program held an employer information session in March at its Naryn campus in Kyrgyzstan. The event was aimed at introducing students to potential employers from private businesses and IT companies, communications and media organizations, as well as banks and financial service agencies.

Read more: <https://ucentralasia.org/Resources/Item/2654/EN>

Kompanion Bank initiatives towards combating COVID-19



Kompanion Bank has donated KGS 2 million to combat the spread of coronavirus COVID-19 in Kyrgyzstan. Donation funds are transferred to the official account of the Ministry of Health of Kyrgyz Republic. Kompanion Bank employees, in turn, supported the initiative and began collecting voluntary donations in the amount of one-day salary. Funds allocated by employees will be used to support vulnerable groups.

Employees of several branches of the Bank

helped local healthcare institutions by purchasing, at their own expense, personal protective equipment for patients. To minimize the risks of infection and further spread of the virus, Kompanion Bank carries out intensive sanitization of bank branches, provides customers and employees with personal protective equipment, and conducts an active awareness campaign on the methods of preventing COVID-19 infection.

Kompanion Bank recommends reducing social contact and using distant banking services available 24/7, with no need to leave your home.

These services include:

- Kompanion e-wallet – payment for utility services, mobile communications, replenishment of the regular and deposit accounts, loan repayment (including the ones in other banks and MCC) and 300+ additional services
- **VISA cards and Elcard**
- **Internet/Mobile Banking**
- **Kompanion Bank self-service terminals** and network of partner terminals -- Pay24, QuickPay and UMAI, O!
- Official Kompanion Bank website <https://www.kompanion.kg/>
 - **online loan** application form
 - **online payment** card application form
 - **online deposit** application form

For additional information, contact customer support service:
0 (312) 33-88-00, 88 00 (calls from Kyrgyz mobile operators are free).

Green Light received Gold Partner status from Dell EMC



Green Light LLC

HAS MET THE PROGRAM PREREQUISITES AND BUSINESS REQUIREMENTS TO QUALIFY AS A DELL TECHNOLOGIES PARTNER PROGRAM GOLD SOLUTION PROVIDER

Jigce Mullen
President
Global Channel,
Embedded & Edge Solutions
February 2020 to January 2021

Green Light received the status of “Dell EMC Gold Partner”, which once again confirms the high qualification of the company’s staff of engineers and the level of expertise.

Green Light has passed a comprehensive audit for compliance with the requirements of the partner program: IT infrastructure projects based on Dell EMC, qualification of engineers in Dell EMC solutions, as well as sales figures. Several of the company’s departments took additional online courses from the IT corporation, following which they have passed the specialized exams. Green Light successfully passed all stages and as a result received the status of “Dell EMC Gold Partner”.

The new status expands Green Light’s capacity to provide the latest vendor solutions as well as to integrate these solutions into the IT infrastructure of the company’s clients. The partnership program provides an opportunity to consult with the corporation’s other partners around the world and solve complex issues online at any time.

Green Light intends to take full advantage of the new status in order to provide the best possible service to its customers.

Online School with BIS



**Bishkek
International
School**

**ЭМИ ОНЛАЙН
NOW ONLINE**

**IB World School
Age 2-18**

**Дүйнөлүк IB мектеби
2-18 жашка чейин**

**0706 200 200
www.bis.kg
#biskg**



School closure was announced on Saturday 14th March and Bishkek International School moved everything to remote learning from Monday 16th. With a full international and local curriculum from preschool up to Grade 12, this was a major challenge. Experience of the last 3 weeks shows that everyone has adapted well, though project-based, student-led learning is a major challenge during remote learning for younger students. Constant improvement, a

commitment to developing students’ intellectual curiosity, and a focus on the well-being of our students and the wider school community is proving a great foundation for the new world we face. Our aim is to continue driving student engagement and successful learning despite being away from physical classrooms. Whilst this may be a challenge, we are determined to succeed!

Leading in the times of Ambiguity

A guide for HR and Leaders

The Coronavirus (COVID-19) pandemic has led to massive changes in how organisations operate. The current scenario is unprecedented and it is only natural for organisations to adapt to the changing paradigm.

Human Resources professionals have an important role to play in supporting leaders understand how to create a climate where employees overcome the uncertainty and support each other, help their teams to pull together.



Leaders have the crucial responsibility to mitigate the negative impact it brings and emerge stronger than before. As we navigate through this crisis, uncertainty reigns true for all and the only way now to get ahead is to take steps.

Grant Thornton experts have developed several tips for human resource and other leaders to overcome the crisis in this unprecedented situation, helping them to unite people within the organization for a shared purpose.

Here is how you can proactively modify your people strategy:

Try ‘work-life integration’ instead of ‘work-life balance’

Help team members successfully merge work responsibilities along with personal, day-to-day tasks.

Stand true to your values

Take extra effort and think again about what you would want your organization to be known for. Reaffirm the organisational values through words and actions.

Identify mission-critical work

Set out key focus areas to help teams prioritise and allocate resources appropriately.

Decentralise authority to empower rapid response

Form cross-functional, agile teams to react to the changes in business environment.

Set short-term achievable goals

Goals are what take us forward in life. Drive stability by shifting focus from annual to short-term or quarterly goals. Allow for revisions as new market realities come to light.

Move to outcome-based performance management

Adopt your goal-setting process to move from effort-based to outcome-based metrics that evaluates results better.

Upskill and reskill

Identify skill gaps in your workforce based on current needs and future opportunities. Focus on developing capabilities through digital learning.

Look inwards for success stories

Capture stories of teams coming together to overcome the adversity caused by COVID-19 and inculcate their best practices throughout the workforce. People are capable of amazing things in a time of crisis.

Be honest, empathetic, clear and simple

Be the trusted source. Remember that in any communication plan, it's important that your audience understood you right. If necessary, say something several times in different ways.

Inspire employees! They need hope!

Show your hope for the future and inspire it in your employees. Keep your team and your company anchored toward what truly endures -- your purpose and your values.

Establish communication channels

Create communication channels to keep the information smooth with the organization and clients. Reinforce and guide non formal communication channels to support the sense of connectivity with the Company.

Use technology where possible

Maintain technology platforms, introduce new tools and solutions to help employees navigate smooth operations.

Create a sense of ritual

Introduce rituals to the teams to keep sense of normality and stimulate work efficiency.

Inspire new leaders

Improve team members' engagement by sharing team leadership, so as to emphasize their own influences to the team.

Ensure that the team is on the same page with a common goal and responsibilities are clearly defined.





“Eco Farm” (TM “Ecomade”) Peasant Farm

The company is engaged in the cultivation of environmentally friendly agricultural products on clean land, without chemicals, antibiotics, hormones and GMOs, using energy-saving technologies. The company provides entire production cycle control - from the grain to the store, from feed - to meat and dairy products.

“A GROUP” LLC

“A GROUP” construction company was founded in 2014 and participated as a partner, contractor, subcontractor in various construction projects. In 2015, the company began construction of its own project and to this day continues its construction activities.

IP Maksat Kaliev

Mr. Maksat Kaliev provides legal consulting services.

MEMBERS OF THE AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC



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