

## APPENDIX C. MATRIX OF PRIVATE SECTOR DEVELOPMENT ACTIVITIES IN VIETNAM

Project Title	Technical Focus Area/ Sector	Main Activities	Budget	Counterpart Organization	Donor	Practitioner	Beneficiaries	Location	Start Date	End Date	Contact Information
<b>ADB SME Development Program Loan</b>	BEE-legal/regulatory, infrastructure; Access to capital-short-term/long credit; Information-production tech	The project has three main components: (a) Enhancing the policy and regulatory framework. (b) Improving SMEs' access to finance and land use rights (c) Increase SME access to domestic and international markets by improving industrial and technical standards. A \$1.4 million advisory technical assistance grant included in the loan package will provide key technical inputs for the project and institutional capacity building support to implementing agencies. ADB will finance \$500,000 of the TA cost, the Danish Consultancy Trust Fund will finance \$300,000, and \$600,000 will come from the Swiss Consultant Trust Fund.	\$ 100 million total (\$60 mil from ADB, Euro 25 mil from AFD, Euro 20 mil from KfW)	MPI	ADB, KfW, AFD	ADB, MPI	SMEs	Nationwide	end 2004	2007	ADB Unit 701-706, Sun Red River Building 23 Phan Chu Trinh Hanoi, Vietnam Tel: 933 1374 Fax: 933 1373
<b>ADB Financial Sector Program Loan II</b>	Access to capital-other financial prods	Second Financial Sector Program Loan to support the development of alternative channels of market-based financial intermediation including insurance, leasing, money market and capital market, and financial market infrastructure such as secured transactions registration and accounting association.	\$50 million (AFD: Euro 11.1 million)	SBV	ADB, AFD	SBV	SMEs	Nationwide	2004	2006	ADB Unit 701-706, Sun Red River Building 23 Phan Chu Trinh Hanoi, Vietnam Tel: 933 1374 Fax: 933 1373
		Technical assistance for capacity building for nonbank financial institutions and the capital market		SBV		ADB	SBV	Non-bank fin. Inst.	Nationwide	2004	
<b>AFD Fund to strengthen export capacities</b>	ESS - Foreign Market Access	To strengthen Vietnam's trade capacities in order to stimulate economic growth and to help to fight poverty. The projects focus on supporting exports and export oriented businesses.	Euro 1.5 Million (grant)	Ministry of Planning and Investment (ASMED)	AFD	MPI/ASMED	SMEs	Nationwide	2003	2005	Marc Gilbert AFD gilbertm@groupe-afd.org
<b>AFD Support to rural enterprise finance</b>	Access to capital-Microfinance	Contribution to agriculture development, efficiency improvement and increase of rural households incomes	Euro 45 Million (loan)	VBARD	AFD	VBARD	rural households	All Vietnam	2003	2006	Marc Gilbert AFD gilbertm@groupe-afd.org
<b>Mekong Enterprise Fund (MEF)</b>	Access to capital-equity; BSS-business services/consulting	The investment objectives of the Fund are to provide SMEs in Cambodia, Lao, PDR, and Vietnam (i) equity and/or quasi equity capital; (ii) business support and advisory services; and (iii) investing the Fund in private sector SMEs in the Mekong Region in order to positively impact private sector development in general and SME growth in particular.	ADB: up to \$5 million, SECO: \$3 million	Mekong Capital and MPDF	ADB, SECO	Mekong Capital & MPDF	SMEs	VN, Laos & Cambodia	2002	2012	Unit 701 - 706, Sun Red River Building 23 Phan Chu Trinh, Hanoi Tel: 933 1374 Fax: 9331373
<b>Equity Investment in Mekong Capital Ltd. (MC)</b>	Access to capital-equity	Equity investment in Mekong Capital Ltd., manager of the Mekong Enterprise Fund	Up to \$125,000	Mekong Capital	ADB	Mekong Capital	Mekong Capital	VN, Laos & Cambodia	2001	2001	Unit 701 - 706, Sun Red River Building 23 Phan Chu Trinh, Hanoi Tel: 933 1374 Fax: 9331373

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<b>ADB Rural Enterprise Finance Project</b>	Access to capital-short term/long credit	Promoting private sector investments in micro and small rural enterprises through (1) the provision of medium and long-term credit and (2) strengthening the operations of the Vietnamese Bank for Agriculture and Rural Development (VBARD) and the Central People's Credit Fund and its member People's Credit Funds.	Total cost \$145.5 million (ADB, \$60.9 million)	VBARD	ADB	VBARD, Central PCF and member PCFs	Rural enterprises	Nationwide	2001	2006	Unit 701 - 706, Sun Red River Building 23 Phan Chu Trinh, Hanoi Tel: 933 1374 Fax: 9331373
<b>Support for CEP Expansion</b>	Access to capital-microfinance	Expansion of CEP microfinance program.	A\$5.5 million	HCMC Labor Confederation	AusAID	CEP	poor and salaried workers from low-income households	HCMC	2001	2005	8 Dao Tan, Ba Dinh Dist. Hanoi, Vietnam. Tel: 8317755 Fax: 8317711
<b>Rural Development for a Future Without Poverty: Tuyen Quang Province</b>	BSS-Training; Access to Capital-Microfinance	Services include: - development of micro- and small enterprise with potential to be profitable and sustainable - establishment of Women's Business Groups in each commune - improving livelihood choices and business capacity of commune women and their families - training for enterprise and business development - loans for business development grants for trial of new business enterprises	A\$650,933	Vietnam Women's Union	AusAID	Vietnam Women's Union	poor women and their families	Tuyen Quang (north mtn reg)	2002	2006	8 Dao Tan, Ba Dinh Dist. Hanoi, Vietnam. Tel: 8317755 Fax: 8317711
<b>Impact of Land Markets on the Poor</b>	BEE-legal/regulatory	To undertake research to assess how the operation of the emerging land use market in Vietnam impacts the poor, with particular emphasis on the implementation and impact of the current Land Law and the new 2003 Land Law, resulting in recommendations for policy development or interventions in the land administration system to maximize their positive impact on the poor.	\$33,600	ADB	AusAID	ADB	Policymakers	Nationwide	May-04	Nov-04	8 Dao Tan, Ba Dinh Dist. Hanoi, Vietnam. Tel: 8317755 Fax: 8317711
<b>MPDF/FIAS Technical Assistance Project: Support to Drafting Key Business Legislation in Vietnam</b>	BEE-legal/regulatory	Technical assistance and research in the drafting of Common Investment Law and Unified Enterprise Law; workshops with stakeholders throughout the drafting process. Research studies will include: (a) corporate governance in Vietnamese enterprises (b) investment incentives in VN (c) impacts of new laws on private sector.	\$139,600	PMRC, CIEM, MPI	AusAID	MPDF	Policymakers	Nationwide		Dec-05	8 Dao Tan, Ba Dinh Dist. Hanoi, Vietnam. Tel: 8317755 Fax: 8317711
<b>Developing the Private Sector in Lang Son for the Province People's Committee</b>	BEE-legal/regulatory; Information-domestic market	(a) Assist the province people committee in the revision and clarification of Government regulations and implementation procedures to further develop the private sector in the province. (b) Finance the set up of an information center which is more accessible and clearer about business regulations and markets for private sector businesses and households, including information about business regulations and Vietnam markets for Chinese business people.	\$90,000	Lang Son Dept of Planning and Investment	AusAID	Lang Son Dept of Planning and Investment	Lang Son Province People's Comte	Lang Son	2004	2005	8 Dao Tan, Ba Dinh Dist. Hanoi, Vietnam. Tel: 8317755 Fax: 8317711
<b>Rural Enterprise Expansion Project (REEP)</b>	BSS-Business services, Business linkages	1) Partners capacity building, 2) Support to dialogue and coordination, 3) Learning about MSME's development support, with a gender approach, 4) Entrepreneurs capacity building and support, 5) Business networking	CA\$4,220,000	Women's Union (WU) and Vietnam Cooperative Alliance (VCA) at the provincial level (3 provinces)	CIDA	Oxfam-Quebec	Micro enterprises (80%) & SME (20%) in poor rural areas	Quang Ninh, Hai Duong and Thanh Hoa	Oct-04	Sep-09	Claude Goulet CIDA 31 Hung Vuong, Hanoi Tel: 8235500 Fax: 8235333 or Sylvie Dupuis Oxfam Quebec 16 Ngo 164, Doi Can, Hanoi Tel: (04) 843632 Fax: (04) 8430472

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<b>DANIDA Private Sector Development Program</b>	BSS-business linkages	Supports the establishment of commercial partnerships between Danish and Vietnamese companies in order to improve the business competencies in Vietnam. Partnerships are realized through grants for match making of companies; study visits; preparatory analysis; transfer of technology and know-how; training; export promotion; improvement of working conditions; and improvement of the external environment.	\$30 million granted to date		DANIDA		SMEs	Nationwide	1997	ongoing	Henrik Vistisen, Development Counselor Danish Embassy 19 Dien Bien Phu Hanoi, Vietnam Tel: 823 1888 Fax: 934 1361
<b>DANIDA Business Sector Program Support (BSPS)</b>	BEE-legal/regulatory, govt capacity; BSS-business services, business linkages	Supports the development of the business sector in five areas: (i) removal of barriers for establishing and developing business in the provinces; (ii) improvement of labour conditions, including occupational health hazards; (iii) support to business development services (through a SME Competitiveness Fund); (iv) assistance to proper resolution of commercial disputes; (v) policy advice to the Govt of VN through a business research programme.	\$ 33 million	MPI, ASMED, MOLISA, CIEM, VCCI, VN General Confederation of Labour, Supreme Court, provincial authorities & organizations in 4 provinces, Economic Institute at University of Copenhagen	DANIDA	MPI, ASMED, MOLISA, CIEM, VCCI, VN General Confederation of Labour, Supreme Court, provincial authorities & organizations in 4 provinces, Economic Institute at University of Copenhagen	SMEs, provincial authorities	4 provinces: Ha Tay, Nghe An, Lam Dong, and Khanh Hoa	2005	2009	Henrik Vistisen, Development Counselor Danish Embassy 19 Dien Bien Phu Hanoi, Vietnam Tel: 823 1888 Fax: 934 1361
<b>Capacity Building for Central Regions Poverty Reduction</b>	Access to capital-microfinance; BEE-legal/regulatory	Piloting approaches to improve livelihoods of the poor including extension, credit, infrastructure, land-use planning models	£1.8 Million (DFID)	ADB/MPI	ADB/DFID	Consultants	Rural poor in selected provinces	Kon Tum, Quang Binh, Quang Tri, and Thua Thien Hue	2002	2005	Alwyn Chilver, Sustainable Livelihoods Adviser DFID 31 Hai Ba Trung Ha Noi, Vietnam Tel 04-9360555
<b>Central Regions Livelihood Improvement Project</b>	Access to capital-microfinance	Implementing and scaling up pilot approaches to livelihood improvement, including on credit provision.	£12 million (DFID), Euro 60 million (ADB)	ADB/MPI	ADB/DFID	Consultants	Rural poor in selected provinces	Kon Tum, Quang Binh, Quang Tri, and Thua Thien Hue	2004	2007/09	Alwyn Chilver Sustainable Livelihoods Adviser DFID 31 Hai Ba Trung Hanoi, Vietnam Tel: 936 0555
<b>Making Markets Work Better for the Poor</b>	Assessment; BEE-govt capacity	Facilitate substantive analysis focused on operational and policy issues linked to the further development of market institutions to achieve more pro-poor development outcomes. The analysis will address specific reform measures under consideration by the Government, and underpin implementation of ADB's CSP in Vietnam. It will support and facilitate dialogue among government agencies, national stakeholders including the poor, sources of ODA and NGO's. For details, go to www.markets4poor.org	\$2.2 million (DFID: \$2 million, ADB: \$200,000)	MPI	ADB, DFID	ADB, MPI	Policymakers	Nationwide	2003	2006	Alwyn Chilver Sustainable Livelihoods Adviser DFID 31 Hai Ba Trung Hanoi, Vietnam Tel: 936 0555
<b>EU Private Sector Support Program (PSSP)</b>	BEE-legal/regulatory	Development of the private sector by creating an enabling business environment in nine provinces.	Euro 9,050,000	ASMED/MPI	EU	ASMED/MPI, DPI	SMEs	3 pilot provinces: Hanoi, Danang and Can Tho	2005	2008	Francisco Fontan 56 Ly Thai To Hanoi, Vietnam Tel: 84-4-9341300
	BSS-business linkages	Establish pilot business-technology incubators to support the creation of enterprises in selected sectors, with the aim of replicating them thereafter in other locations. Planning two incubators in Hanoi (food processing and packaging) and one in HCMC (information technology).		ASMED/MPI	EU	ASMED/MPI, DPI, People's Committee HCMC & Hanoi	SMEs	Hanoi and HCMC			

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<b>Small and Medium Enterprise Development Funds (SMEDFs)</b>	Access to capital-short term/long credit	Provision of improved financial services (medium and long-term credit) to SMEs to enhance social and economic development in Viet-nam through a refinancing facility; Provision of training to participating banks and DAF; Provision of training to SME managers.	Euro 20 million Revolving Fund and about Euro 1 million for Technical Assistance (50% earmarked for training alone)	DAF and selected JSBs	EU	DAF and selected JSBs	SMEs and JSBs	Nationwide	2005	2008	Francisco Fontan 56 Ly Thai To Hanoi, Vietnam Tel: 84-4-9341300
<b>Economic and Cultural Heritage Development in Hai Duong</b>	ESS-business linkages, business services,	(1) To develop the skills and capacity of staff from the municipality of Hai Duong. (2) To assist the municipality and other local agencies develop a co-ordinated approach to supporting enterprises involved in producing cultural crafts and in exploiting the tourist potential and local economic development potential of these crafts. (3) To set up a Crafts Development Board which will take overall responsibility for the development of initiatives developed to assist craft businesses and exploit their tourist and economic development potential (4) To establish the Crafts Promotion Centre to provide support to local craft businesses, and act as a flagship project and an example of good practice in urban economic development and regeneration. (5) To develop sustainable links between the 3 municipalities (London Borough of Hackney in the UK, the Municipality of Hai Duong in Vietnam, and Limerick Corporation in Ireland) involved in the project.	Euro 719,487 (65% EC Asia Urbs, 35% other partners)	Hai Duong City Council	EC Asia Urbs, private fdtns & bus	Hai Duong City Council	SMEs, Hai Duong City Council	Hai Duong	Jan-02	Jan-04	Francisco Fontan 56 Ly Thai To Hanoi, Vietnam Tel: 84-4-9341300
<b>EU-Vietnam Small Projects Facility in Economic Cooperation</b>	BSS-training	SMEs Exporting capacities training project: develop human resources capacity of 20 SMEs through technical training and series of seminars and workshops.	Euro 2,000,000	College of Business Administration for Managers (CBAM)	EU	CBAM, Association de Formation Professionnelle pour l'Industrie (Lyon, France)	SMEs	HCMC	Mar-04	Dec-07	Patrick Cooney 56 Ly Thai To Hanoi, Vietnam Tel: 84-4-9341300
	BSS-training; Information-foreign market	Improvement of shrimp products' quality exported to Europe through building up capacity of shrimp producers, private sector and local authority.		Institute of Agricultural Science of South VN	EU	Institute of Agricultural Science of South VN, Gembloux Agricultural University (Belgium)	SMEs	Bac Lieu			
	BSS-training; Information-foreign market	VIETEXAID: assist 20 SMEs to improve and strengthen export capabilities through training.		Young Business People's Association of HCMC	EU	Belgian Luxembourg Chamber of Commerce	SMEs	HCMC			
	BSS-business linkages	Promoting Business Women networking in Vietnam		Hanoi Business Association	EU	Hanoi Business Association	SMEs	Hanoi			
	BEE-govt capacity	Develop the capacity of HCMC Department of Labour, Invalids and Social Affairs in the field of vocational training and project management.		HCMC DOLISA	EU	Triangle Generation Humanitaire (Lyon, France)	HCMC DOLISA	HCMC			

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ASIA-INVEST Grant Program	BSS-production tech	Technical assistance/setting up a welding training institute in Vietnam according to European standards, with an affiliated testing laboratory for destructive and non-destructive material testing.	Euro 20 million	Vietnam-German Technology Transfer and Training Center	EU	Vietnam-German Technology Transfer and Training Center	SMEs	Hanoi	2003	2007	Patrick Cooney 56 Ly Thai To Hanoi, Vietnam Tel: 84-4-9341300
	BSS-business services	Enhance the effectiveness of the VCCI to deliver professional services to assist local SMEs to develop and expand through int'l trade and enhance wider Chamber SME support activity.		VCCI	EU	Sheffield Chamber of Commerce and Industry Ltd	SMEs, VCCI	Hanoi			
	BSS-business services	Strengthen capacities of Vnmese business organisations in preparing enterprises for doing business with the EU.		Fdn for Econ Dev and Vocational Training	EU	Antwerp Chamber of Commerce, EuroCham	SMEs				
	BSS-business services	Assist 6 business intermediaries to enhance their institutional capacity in terms of organizational development, creation of a database and development of research methodologies to provide better quality information to meet the local SMEs' requirement in market settings, and study workshops and staff twinning to enable them to provide better business practices.		Southern Foreign Investment Centre	EU	Mid-Yorkshire Chamber of Commerce and Industry, EuroCham	Southern Foreign Investment Centre	HCMC			
	BSS-training, consulting	Technical assistance and training to strengthen Vietnam Garment sector competitiveness and export capabilities.		College of Business Administration for Managers (CBAM)	EU	CBAM, Association de Formation Professionnelle pour l'Industrie (Lyon, France)	SMEs	HCMC			
	BSS-training, consulting	Improve the capacity of business intermediary organizations in providing services to SMEs, focusing on the formulation of investment promotion strategies. Development of Training Manual and mentoring for 10 trainer candidates.		VCCI	EU	Trade Development and Management Consulting Ltd. (Germany)	VCCI	Hanoi			
	BSS-training	Boosting Vnmese expertise in International Business Law through seminars, workshops, and training.		Foreign Trade University	EU	University of Tours	Foreign Trade University	Hanoi			
	BSS-business linkages; Information-foreign market	Vietnam/EU Creative Industries Expo: increase economic cooperation b/w Vietnam and the EU through business matchmaking events and meetings.		VCCI	EU	VCCI	SMEs	Hanoi			
GTZ Promotion of Small and Medium Enterprise	BSS-Foreign Market Access	Export promotion: support entrepreneurs in displaying their products at trade fairs; support export by providing information through the Internet.	Euro 7.4 million	VN Cooperative Alliance (VCA), Business Promotion and Service Centre (BPSC), Vnmese Chamber of Commerce and Industry (VCCI), Directorate for Standards and Quality (STAMEQ), Ministry of Industry (MoT)	GTZ	GTZ	SMEs	Nationwide	1994	2005	Corinna Kuesel 41 Ly Thai To Hanoi, Vietnam Tel: 934 4951/2/3 Fax: 934-9450 Email: corinna.kuesel@gtz.de
	BSS-business services/consulting/training	Capacity building: help BDS providers to develop and improve the diversity and quality of management training; organize Train the Trainer courses for new and for advanced trainers, provide ongoing assistance to organizations to develop and adjust training concepts, modules and manuals, and help organize pilot courses; expand capacity of the Business Promotion and Service Center to provide management training, based on the CEFE (Competency-based Economies through Formation of Enterprise) experiential learning approach.					BDS providers	16 provinces			

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GTZ SME Development Program	BEE-legal/regulatory	Support the sector in terms of formulation and implementation of SME-related policy, laws and regulations.	Euro 8.3 million	ASMED, CIEM, PMRC, MOJ and Provincial People's Committee	BMZ	GTZ	SMEs	Nationwide, w/ provincial focus on An Giang, Quang Nam, Dak Lak and Hung Yen	Apr-05	Mar-09	Corinna Kuesel 41 Ly Thai To Hanoi, Vietnam Tel: 934 4951/2/3 Fax: 934-9450 Email: corinna.kuesel@gtz.de
	BEE-legal/regulatory, govt capacity	Support to public and private stakeholders in selected provinces in their implementation of essential promotional policies and activities.		Provincial People's Cmte, VCCI, business associations, public and private stakeholders	BMZ	GTZ	SMEs	Initial focus on An Giang, Quang Nam, Dak Lak and Hung Yen; with possible extension to neighboring provinces.			
	ESS-consulting, business linkages	Value Chain development: strengthen business and cooperative relationships between the stakeholders (production, processing, trade and services) of selected sub-sectors. Initial focus on agro-industry.		Provincial People's Cmte, VCCI, business associations, public and private stakeholders	BMZ	GTZ	SMEs	Initial focus on An Giang, Quang Nam, Dak Lak and Hung Yen; with possible extension to neighboring provinces.			
	BSS-production tech	Strengthen the capacity of the Institute of Material Testing and relevant agencies in the field of material testing and advanced technical services for industry.		Institute of Material Testing (IMS), SITE 2, Quatest	BMZ	GTZ	IMS, SMEs	Nationwide			
GTZ Public-Private Partnership (PPP)	BSS-Business Linkages	Improvement of Coffee-Quality and Sustainability of Coffee Production in Vietnam			GTZ	GTZ, Kraft Foods and Sara Lee/Douwe Egberts		Dak Lak		ongoing	Thomas Finkel Tel: 84.4.8224901 Mobile: 84.912396884 Email: thomas.finkel@gtz.de
		Introduction of a uniform model for improving social standards			GTZ	GTZ, Interbuy Consulting GmbH				ongoing	
		Ecological production of marine products for export		An Giang Fisheries Assn	GTZ	GTZ, Binca Seafoods GmbH, Naturland e.V		An Giang		ongoing	
		Multimedia vocational qualification			GTZ	GTZ, Lukas Nülle				ongoing	
		Wine production by small farms in poor regions			GTZ	GTZ, Gres Winery				ongoing	
		Capacity building for the export-oriented clothing industry in Vietnam			GTZ	GTZ, Venture International Vietnam Co., Ltd.		Hai Duong		ongoing	
Sponsorship of the Vietnam Business Forum (VBF)	BEE-business culture & govt capacity	Twice a year the PSF brings together high level government officials (from MPI) and representatives from local and foreign businesses to discuss the Vietnamese business environment.	\$120,000	MPI	IFC	IFC	Govt and private sector	Hanoi	1999	ongoing	3rd Floor, 63 Ly Thai To Hanoi, Vietnam Tel: 934 2282 Fax: 934 2289
Start and Improve Your Business Program (SIYB)	BSS-training	Strengthen the Vnmese small business sector through the development and distribution of small business development materials, training staff of partner organizations and program promotion and market development.	\$2.8 million	VCCI	SIDA	ILO & VCCI	SMEs	42 provinces	1998	2004	Jens Dyring Christensen 48-50 Nguyen Thai Hoc Hanoi, Vietnam Tel: 84-4-7340902 Fax: 84-4-7340904

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<b>Integrated Support to Small Enterprises in Mekong Delta countries</b>	BEE-business culture & gov capacity; BSS-training, business linkages	Support the implementation of Decree 90 at the local level. Five main technical areas: (i) training of local gov officials to enable them to assess and improve local environment for MSEs; (ii) capacity building for local gov officials and other stakeholders on how to develop public private partnerships; (iii) strengthening of small business associations; (iv) providing BDS to enable growth of private sector; (v) improving quality of employment in MSEs.	\$250,000	VCCI	Govt of Netherlands	ILO & VCCI	SMEs, local authorities	3 provinces	2002	2004	Jens Dyring Christensen 48-50 Nguyen Thai Hoc Hanoi, Vietnam Tel: 84-4-7340902 Fax: 84-4-7340904
<b>Poverty Reduction through Integrated Small Enterprise Development (PRISED)</b>	BEE-business culture & gov capacity; BSS-training, business linkages	(i) improving local economies & business environments at provincial level; (ii) introducing new and innovative training materials and services for providers and enterprises to improve BDS markets; (iii) stimulating use of mass media by MSEs for improved access to knowledge, information and services; (iv) developing national capacity to provide training and support in the areas of local econ dev., policy reform, public private partnerships and management of small business associations.	\$4.5 million	VCCI	SIDA	ILO, VCCI, MPI, MOLISA, VN General Confederation of Labor, VN Women's Union, Provincial People's Committees	SMEs, local authorities	6 provinces: Binh Phuoc, Quang Ngai, Thanh Hoa, Tra Vinh, Yen Bai, and one other province	2005	2009	Jens Dyring Christensen 48-50 Nguyen Thai Hoc Hanoi, Vietnam Tel: 84-4-7340902 Fax: 84-4-7340904
<b>Technical Assistance to the design of the Roadmap for SME Development</b>	Assessment	To co-finance the technical assistance to the design of the roadmap for SME Development.	Euro 316,000	MPI	Italy	ADB	ADB	Hanoi	2002	2003	Mr. Pietro Sequi Director Development Cooperation Office Embassy of Italy 9 Le Phung Hieu, Hanoi Tel: (04) 9341663
<b>UNIDO Establishing the National and Provincial Small and Medium Enterprises (SMEs) Support Structure</b>	BEE-govt capacity	To assist the Vietnamese Government in the initial establishment and start-up activities of the national and provincial institutions to support structures for SMEs sector development.	Euro 2.4 million	MPI	Italy (50%) Finland (50%)	UNIDO	ASMED	5 provinces: Hanoi, HCMC, Danang, plus 2 more to be selected	Jun-04	Jun-06	Nilgun Tas Room 456, Building A 2 Hoang Van Thu Hanoi, Vietnam Tel: 733 8171
<b>JBIC SME Finance Project</b>	BEE-govt capacity	Capacity building for SBV as executing agency for SME credit policies	\$40 million	SBV	JBIC	International consultant	SBV	Hanoi	Dec-01	Mar-05	Makoto Uchida 6th Fl, 63 Ly Thai To Hanoi, Vietnam Tel: 84-4-8248934 Fax: 84-4-8248937
	Access to capital-short term/long credit	Provide credit to SMEs through two step loan process: first to Government, then to selected banks for loans to SMEs.		SBV	JBIC	two SOCBs (BIDV & ICBV), two JSBs (ACB & EAB)	80% SMEs, 20% equitized SOEs	Hanoi, HCMC, Haiphong, Danang	1999	Mar-05	
<b>JICA Capacity Building for ASMED</b>	BEE-govt capacity	Placement of JICA Expert at Agency for Small and Medium Enterprise Development (ASMED), MPI	\$340,000	MPI	JICA	International consultant	MPI	Ha Noi	2004	2006	Koji Oshikiri 11th Fl, Daeha Business Centre, 360 Kim Ma Hanoi, Vietnam Tel: 84-4-8315005 Fax: 84-4-8315009
<b>Technical Assistance Center</b>	BSS-business services	Support for the establishment of Technical Assistance Center for SMEs within ASMED	\$4,000,000	MPI/ASMED	JICA	ASMED	MPI/ASMED	Hanoi	Planned		
<b>Vietnam Japan Cooperation Center (VJCC)</b>	BSS-training	Development of business training courses for managers & directors of SMEs; placement of long-term resident expert at Foreign Trade University.	TBD	Foreign Trade University	JICA	Foreign Trade University	SMEs	Hanoi	2005	2010	

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Economic Reform and PS Promotion	Access to capital-short-term/long credit	SME finance: Credit Line to SMEs through JSBs, Leasing, Urban Microfinance, Cleaner Production.	Euro 10.2 million	TBD	KfW	TBD	SMEs	TBD	Planned		6th Fl, Hanoi Tower, 49 Hai Ba Trung Hanoi, Vietnam Tel: 84-4-9345355 Fax: 84-4-9345356
KfW Rural Credit and Savings Program	Access to Capital-Microfinance	Credit line through VBARD	Euro 2.5 million	VBARD	KfW	VBARD	Rural enterprises	Nationwide	2002	2005	6th Fl, Hanoi Tower, 49 Hai Ba Trung Hanoi, Vietnam Tel: 84-4-9345355 Fax: 84-4-9345356
KfW Revolving Credit Fund for Poverty Alleviation	Access to Capital-Microfinance	Credit line through VBARD	Euro 5.1 million	VBARD	KfW	VBARD	Rural enterprises	Nationwide	2001	2005	6th Fl, Hanoi Tower, 49 Hai Ba Trung Hanoi, Vietnam Tel: 84-4-9345355 Fax: 84-4-9345356
Mekong Private Sector Development Facility	BEE-legal/regulatory; Assessment	<b>Business Enabling Environment:</b> Research studies and dissemination of information in a variety of forms (business issues bulletins, formal studies, etc.) to inform and promote policy dialogue; Technical assistance to the PMRC & CIEM on the drafting of the Common Investment Law and Unified Enterprise Law.	\$29.5 million (phase 2: 2002-2007)	PMRC, CIEM, MPI, VCCI		IFC	Private Sector and government agencies working on PS issues	Nationwide	1997	2007	Adam Sack 3rd Fl, 63 Ly Thai To Hanoi, Vietnam Tel: 84-4-8247892 Fax: 84-4-8247898
	BSS-training, business linkages, consulting, foreign & domestic market, prod tech	<b>Business Development Programs:</b> Development of management training products and services designed to improve the performance of SME managers and would-be managers ("Business Edge"); Establishment of the Bank Training Center to promote a reliable supply of international standard training, tailored to local needs and at locally-affordable prices; Strengthen the capacity of industry associations to provide services that enhance members' satisfaction, create value, and attract new members; Export promotion activities in e-Commerce, Market Access Support/ Certification, and Market Education.		JSBs, business associations, SMEs	ADB, Australia, Canada, Finland, IFC, Japan, Norway, Sweden, Switzerland, UK	IFC	Business associations, SMEs, JSBs	Nationwide			
	BSS-business services, business linkages, consulting	<b>Company Advisory Assistance:</b> Access to Finance and Direct Assistance, Strengthening Grassroots Business Organizations Initiative (SGBI), Consultant Development, and Linkages.		JSBs, consulting firms, SMEs		IFC	JSBs, SMEs, Consulting firms	Nationwide			
Asia Development Assistance Facility (ADAF)	BSS-Market Access	Developing measures of fruit fly management on mangos and dragon fruits for New Zealand market.	NZ\$500,000		NZAid	Hort Research	(i) Farmers of mangos, longans and dragon fruits in Tien Giang; (ii) Plant Protection research workers; (iii) SOFRI workers of post harvest industry	Tien Giang		ongoing	Martin Welsh New Zealand Embassy 5th floor, 63 Ly Thai To Street Hanoi, Vietnam Tel: 84 4 824 1481 Fax: 84 4 824 1480
	BSS-Production technology	Identify medicinal plants for commercial development.	NZ\$500,000		NZAid	Forest Herbs Research		Sapa		ongoing	
	BSS-Production technology	Developing national guidelines and testing methods for organic tea.	NZ\$500,000		NZAid	Bio Global		Thai Nguyen		ongoing	

## APPENDIX C. MATRIX OF PRIVATE SECTOR DEVELOPMENT ACTIVITIES IN VIETNAM

Project Title	Technical Focus Area/ Sector	Main Activities	Budget	Counterpart Organization	Donor	Practitioner	Beneficiaries	Location	Start Date	End Date	Contact Information
Program for Cooperation with Emerging Markets (PSOM)	BSS-Production technology	Piloting contract growing of hybrid seed in North Vietnam to initiate export activities; the project aims to develop hybrid cucurbit seed production for export in the area of Hoa Binh province. Trainings and knowledge transfer of hybrid vegetable seed production skills to rice and sugarcane farmers.		MPI, VCCI	Netherlands		SMEs	Hoa Binh	2003	2005	
	BSS-Production technology	High Quality Tailor made industrial clothing in Vietnam; the project aims to set up a long term trade relationship for tailor made development, design, production and customised distribution of High Quality water-proof coats for professional use. With the implementation of the project, Vietnamese company will gain access to state-of-the-art technology, hardware and technical transfer in Tailor made production of specialty coats.		MPI, VCCI	Netherlands		SMEs		2003	2005	Hans Peter Verhoeff Royal Netherlands Embassy Daeha Office Tower, 6th fl. 360 Kim Ma Street Hanoi, Vietnam Tel: 84-4-8315650 Fax: 84-4-8315655
	BSS-Production technology	Establishing a quality chain for Vietnamese Cocoa: the purpose of the project is to pioneer a quality-oriented supply chain of Vietnamese cocoa from 2 locations. Direct training to farmers to optimize quality of cocoa beans through post harvest treatment (fermentation, drying, handling, storage, packaging) and distribution. Since cocoa farming is new in Vietnam, the project will help to position the sector to operate efficiently in the long term.		MPI, VCCI	Netherlands		SMEs	Ben Tre, Daklak	2003	2005	
Bank Modernization Project	Access to capital	Twinning arrangement between Vietcombank and ING Barings to build capacity of Vietcombank. The twinning focus on developing priority areas of the bank such as treasury and asset-liability management, risk management, internal audit, problem loan resolution, IT functions, strategy and organisation, etc. With the aim to assist modernising VCB's banking platform and structure and to bring it in line with international banking standard, the twinning is regarded as an important activity in the process of banking sector reform scheme in the framework of the Poverty Reduction Support Credit.	Euro 3.5 million	Vietcombank	Netherlands Embassy	Vietcombank & ING Barings	Vietcombank	Hanoi	2004	2006	Hans Peter Verhoeff Royal Netherlands Embassy Daeha Office Tower, 6th fl. 360 Kim Ma Street Hanoi, Vietnam Tel: 84-4-8315650 Fax: 84-4-8315655
Finance for Development (FMO)	Access to capital	Investment in two VN financial institutions to promote financing for micro and small entrepreneurs.	Euro 2-3 million		Netherlands/FMO		Sacombank, Vietnam International Leasing Corporation	Ho Chi Minh	2004	2009	Hans Peter Verhoeff Royal Netherlands Embassy Daeha Office Tower, 6th fl. 360 Kim Ma Street Hanoi, Vietnam Tel: 84-4-8315650 Fax: 84-4-8315655
Market access and Trade facilitation support for Mekong Delta countries	BSS-Foreign Market Info	Facilitate industrial development and export capabilities of the assisted countries by reducing technical barriers to trade through the strengthening of standards, metrology, testing and quality institutional structures and national capacities.	\$908,520	MoST/STAMEQ	NORAD	UNIDO	(i) Apex institution dealing w/ standards, accreditation, metrology and testing; (ii) Manufacturing facilities; (iii) Exporters	Vietnam, Laos & Cambodia	2003	2005	Ragna Fidjestol NORAD Embassy of Norway Metropole Centre, 56 Ly Thai To Street Hanoi, Vietnam Tel: 84 4 826 2111 Fax: 84 4 826 0222

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Project Title	Technical Focus Area/ Sector	Main Activities	Budget	Counterpart Organization	Donor	Practitioner	Beneficiaries	Location	Start Date	End Date	Contact Information
NORAD Rural Economic Development	BSS-Training	The overall project goal is to improve the living standard of the poor people in the area, through five main components: i) economic development and income generation (shrimp farming); ii) environmental rehabilitation; iii) rural infrastructure (roads and electricity system); iv) capacity building (training); and v) project coordination.	\$5 million	Trieu Phuong People's Committee	NORAD	Trieu Phuong People's Committee	rural households	Trieu Phuong District in Quang Tri province	2001	2006	Ingrid Norstein NORAD Embassy of Norway Metropole Centre, 56 Ly Thai To Street Hanoi, Vietnam Tel: 84 4 826 2111 Fax: 84 4 826 0222
NORAD Supporting Fisheries Industry	BEE-legal/regulatory	Supporting legal framework for fisheries industry. Capacity building for fisheries administration.	\$3.3 million	Ministry of Fisheries	NORAD	Ministry of Fisheries	SMEs		2004	2009	Ragna Fidjestol NORAD Embassy of Norway Metropole Centre, 56 Ly Thai To Street Hanoi, Vietnam Tel: 84 4 826 2111 Fax: 84 4 826 0222
	BSS-Production Tech,business services	Capacity building of Research Institute for Aquaculture. Extension activities like farm trials, genetic improvement, caging, etc.	\$4.1 million (1st phase: 1999-2002, 2nd phase: 2002-2006/7)	Research Inst. Of Aquaculture	NORAD	Research Inst. Of Aquaculture	Household enterprises & Informal sector	Vinh & mountainous regions	2002	2007	
	BSS-business services	Capacity building of faculty of University of Fisheries in economics and aquaculture.	\$2.4 million	University of Fisheries	NORAD		University of Fisheries	Nha Trang	2003	2007	
SIDA Assistance to Medium-Sized Vietnamese Enterprises	Access to capital-short-term/long credit	Credit line to joint stock bank to make loans to privately-owned or majority private manufacturers with 25-200 employees	\$1 million (Kronas 8 million)	EAB	SIDA	EAB	SMEs	Hanoi, HCMC, Can Tho	1996	2004	James Donovan Swedish Embassy 2 Nui Truc, Van Phuc Hanoi, Vietnam Tel: 84-4-8454824
Support to Trade Promotion and Export Development	BSS-business linkages	Assist VIETRADE in the development of a national export strategy and in strengthening the capacity of VIETRADE as the focal point for a national trade development network. Strengthen VIETRADE's capacity to respond to the needs of exporting enterprises and to provide trade-related training, trade information and counseling services to trade support institutions and exporting enterprises on a sustainable basis.	SIDA: \$700,000 (Kronas 5 million), SECO: CHF 3.45 million	International Trade Center (ITC), MOT	SIDA & SECO	ITC & VIETRADE	SMEs	Nationwide	2004	2006	Alain Chevalier Advisor, Mekong Trade Project 106 Pho Hue, 7th floor, Hanoi Tel: 943 8440/2
Market Access for the Poor (MAP)	BSS-training & business services; Access to capital	Provides advice in the following areas:  (a) <b>Finance</b> : improve access to banks for credit and other financial services (b) <b>Training</b> : obtain suitable business, technical and marketing skills (c) <b>Business Services</b> : market access, product development, business information, IT, marketing and exporting (d) <b>Management Services</b> : strengthen organisations w/ mission and strategy development by participating in organisational development, operational planning, and service development. (e) <b>Communication and Promotion</b> : raise awareness of the private sector, facilitate public-private partnerships, offer support in private sector coordinations, policy-making and trade promotion (f) <b>Research and Planning</b> : provide market and sub-sector scans, roll out provincial economic planning.	1. SNV: Euro 50,000/year plus Euro 680,000 for operational and personnel costs. 2. Cordaid: Euro 70,000 3. ICCO/EU: Euro 500,000 4. McKnight Fdn: \$40,000 5. Oxfam HKG: \$20,000	Provincial & District Women's Union, Provincial People's Committee, VCA, Dept of Industry, Dept of Trade, VBARD, BSP, business associations	SNV, Cordaid, ICCO/EU, McKnight Fdn, Oxfam Hong Kong	Provincial & District Women's Union, Provincial People's Committee, VCA, Dept of Industry, Dept of Trade, VBARD, BSP, business associations	Micro, household, and small enterprises	8 provinces: Ninh Binh, Thai Nguyen, Son La, Lai Chau, Dien Bien, Quang Binh, Quang Tri and Thua Thien Hue	2004	ongoing	Haasje van der Mandele 105-112, D1 Van Phuc Compound, 298 Kim Ma Str. Hanoi, Vietnam Tel: 84-4-8463791 Fax: 84-4-8463794

## APPENDIX C. MATRIX OF PRIVATE SECTOR DEVELOPMENT ACTIVITIES IN VIETNAM

Project Title	Technical Focus Area/ Sector	Main Activities	Budget	Counterpart Organization	Donor	Practitioner	Beneficiaries	Location	Start Date	End Date	Contact Information
<b>Swiss Organisation for Facilitating Investments (SOFI)</b>	BSS-Business services, Training, Consulting & Business linkages	To provide services incl. Info. on investment climate and opportunities in VN, advice and assistance in preparing and implementing investment projects, searching business partners for Swiss entrepreneurs.	CHF 4.5 million per year	KPMG	SECO	KPMG	Swiss and Vietnamese enterprises	Switzerland	1998	2007	Barbara Jaegglin Sprenger 15th fl, Melia Centre 44B Ly Thuong Kiet Hanoi, Vietnam Tel: 934 6589
<b>SECO Start-up Fund</b>	Access to capital-Short term credits	To provide loans for the early phase of investment projects from investors residing in Switzerland.	CHF 15 million for the revolving fund	SOFI	SECO		Swiss SMEs	Switzerland	1997	open	Barbara Jaegglin Sprenger 15th fl, Melia Centre 44B Ly Thuong Kiet Hanoi, Vietnam Tel: 934 6589
<b>Swiss Import Promotion Programme (SIPPO)</b>	BSS-training, consulting,foreign market info, business linkages	Support Vietnamese exporters to penetrate the EU and Swiss markets by providing information, contacts, and training.	CHF 450,000 per year	Vietrade	SECO	Vietrade	VN exporting SMEs	Switzerland	1999	2009	Barbara Jaegglin Sprenger 15th fl, Melia Centre 44B Ly Thuong Kiet Hanoi, Vietnam Tel: 934 6589
<b>Facilitating Market Access: strengthening capacities related to metrology, testing and conformity</b>	BEE-Government capacity; BSS-Foreign market, Domestic market & Production technology	To facilitate exports and market access for Vietnamese products by the strengthening of standards, metrology and testing institutional structures, as well as developing national experts in quality and conformity assessment.	CHF 1.5 million	STAMEQ	SECO	UNIDO	STAMEQ and VN exporting SMEs	Nationwide	2004	2006	Barbara Jaegglin Sprenger 15th fl, Melia Centre 44B Ly Thuong Kiet Hanoi, Vietnam Tel: 934 6589
<b>Vietnam Cleaner Production Centre (VN CPC)</b>	BSS-Business training, Business consulting, Production technology	Promotion and implementation of eco-efficient industrial production modes through Cleaner Production incl. Cleaner Technology.	USD 2.3 million (phase 2)	Hanoi University of Technology	SECO	UNIDO	VN SMEs	Nationwide	2004	2007	Barbara Jaegglin Sprenger 15th fl, Melia Centre 44B Ly Thuong Kiet Hanoi, Vietnam Tel: 934 6589
	BEE-Legal/Regulatory; BSS-Training & Consulting	To support improvement of the working conditions in enterprises in compliance with ILO's core labour standards and VN labour legislation. The objective is to increase productivity of the enterprises.		VCCI	SECO	ILO, UNIDO and VN CPC	VN Enterprises	Nationwide	2004	2007	
<b>Technical assistance to joint stock commercial banks</b>	Access to capital-Training	To contribute to setting up sound, efficient banking and financing services by targeted trainings to managers and staff of joint stock commercial banks.	CHF 900,000	Vietnamese J.S. banks	SECO	Banking Training Centre BTC (under MPDF)	VN JS banks	Nationwide	1998	2007	Barbara Jaegglin Sprenger 15th fl, Melia Centre 44B Ly Thuong Kiet Hanoi, Vietnam Tel: 934 6589
<b>TAF Improving the Regulatory Environment for Business</b>	BEE-legal/regulatory; BSS-business linkages	Enhance the role of Vietnamese business associations in improving the regulatory environment for commercial enterprise in Vietnam. Through monthly meetings of businesspeople and policymakers in Hanoi and Ho Chi Minh City, the project supports implementation of the new Enterprise Law and the development of competition policy and other business legislation. Related research projects focus on the private sector's vision for government regulation and oversight, and on how to upgrade the competitiveness of Vietnam's business environment.	\$200-400,000 (annual grant program)	VCCI and other business assns	TAF	VCCI, business assn, research institutions	SMEs, policymakers, business assns	Nationwide	2000	ongoing	Jonathan Stromseth #10 - 03 Prime Center, 53 Quang Trung Hanoi, Vietnam Tel: 84-4-9433263 Fax: 84-4-9433257

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Project Title	Technical Focus Area/ Sector	Main Activities	Budget	Counterpart Organization	Donor	Practitioner	Beneficiaries	Location	Start Date	End Date	Contact Information
<b>UNDP Improving the Regulatory Environment for Business (VIE/01/025)</b>	BEE-legal/regulatory, govt capacity, business culture	The project's goals are to contribute to increased employment and income; an increased role for small businesses, especially in rural areas and for groups with less access (women, ethnic minorities); and building an enabling environment for expanded private sector development. The project aims to achieve six outputs: (i) increased capacity to address constraints through Business-Government partnerships; (ii) more uniform and consistent policies and regulations by supporting the drafting of the Unified Enterprise Law and Common Investment Law; (iii) regular dialogue between business and governments; (iv) strengthened capacity to implement enterprise regulations, especially at the provincial levels; (v) capacity building for SOE regulatory framework; (vi) identifying and addressing constraints on factor market development.	\$1,983,000	CIEM, MPI	UNDP	UNDP	SMEs	Nationwide	2002	2006	25-29 Phan Boi Chau Hanoi, Vietnam. Tel: 84-4-9421495
<b>UNIDO Entrepreneurship development program for women in food processing in Central Vietnam</b>	BSS-training & consulting; Access to capital	Train women entrepreneurs in the processing of food products at micro and small-scale levels. Training focuses on quality, food safety, management issues, and investment/financing issues. Build capacity of Women's Union to provide training on a sustainable basis. Encourage the development of clusters through self-help groups. Establishment of Rural Resource Centers to provide vocational training and access to food processing machines.	1. Phase 1 (2002-2005): \$860,000 (Ha Tinh, Quang Binh, Quang Tri) 2. Phase 2 (2004-2006): \$665,000 (Thua Thien Hue, Danang, Quang Nam)	Vietnam Women's Union	1. Finland and Japan 2. UNDP and Belgium	UNIDO	Women entrepreneurs	6 provinces: Ha Tinh, Quang Binh, Quang Tri, Thua Thien Hue, Danang, Quang Nam	2002	2006	Philip Scholtes 72 Ly Thuong Kiet, Hanoi, Vietnam Tel: 84-4-8224490
<b>VN Competitiveness Initiative (VNCI)</b>	BEE-legal/regulatory & business culture	<b>Policy environment component</b> which will focus on microeconomic and regulatory reform, investment policy, competition policy and advocacy (a Provincial Competitiveness Index will be designed to provide a benchmark for monitoring provincial performance and instill a healthy competition between them)	\$5.6 million	Task Force for Implementation of Enterprise Law, Prime Minister's Research Council, Hanoi School of Business, VCCI, Young Entrepreneurs' Association, CIEM, Ministry of Trade, SBV, Ministry of Finance, ASMED	USAID	DAI, TAF	Provincial authorities	Nationwide	2003	2006	Robert Webster No 2 15th Fl, Prime Centre Building, 53 Quang Trung Tel: 84-4- 9438163 Fax: 84-4-9438160
	BSS-business linkages	<b>SME capacity building</b> , which will pursue the work with pilot clusters identified in the previous phase as well as new clusters (ICT, fruit, artisan craft for the previous, and tourism, home accessories, banking/financial services for the later)									
	Access to capital-short term/long credit	<b>SME financing</b> , which increase the lending by Joint Stock Banks (JSBs) to SMEs through delivering training and implementing a cluster approach									
<b>Mekong Delta's Rural Business Services Development Project (RBSD)</b>	BSS-business services	Strengthen the regional market, especially for SMEs, by supporting and providing local high-quality commercial services.	\$1 million	VN Association of Rural Industrial SMEs	USDA	ACDI/VOCA	Rural SMEs	An Giang, Ben Tre, Kien Giang	2004	2006	

## APPENDIX C. MATRIX OF PRIVATE SECTOR DEVELOPMENT ACTIVITIES IN VIETNAM

Project Title	Technical Focus Area/ Sector	Main Activities	Budget	Counterpart Organization	Donor	Practitioner	Beneficiaries	Location	Start Date	End Date	Contact Information
<b>World Bank Rural Finance Program</b>	Access to capital	Project goals are to: (1) increase resources available for short, medium, and long term credit to rural areas; (2) increase savings mobilization among the poor; (3) increase competition in supply of rural financial services; (4) support the strengthening of rural financial institutions; (5) improve access of the poorer half of the rural population to formal credit and savings services. The Rural Development Fund (RDF), a revolving credit fund, would be established to make short, medium, and long term credit available through competing Participating Financial Institutions (PFIs) to finance household and private enterprise investments in agricultural and other viable rural operations (both in fixed assets and incremental working capital). Technical assistance and training would be given to State Bank staff and Bank of the Poor staff.	\$122 million	SBV	World Bank	SBV, BSP	Rural SMEs	Nationwide	2003	2009	7-8th Fl, 63 Ly Thai To, Vietnam. Tel: 84-4-9346600; Fax: 84-4-9346597
<b>Investment Climate Assessment</b>	Assessment	(a) Take a thermometer reading of the business environment, (b) provide inputs to the debate on the draft Unified Enterprise Law and the Common Investment Law, (c) benchmark Vietnam's investment climate against regional and international competitors, (d) provide insight/analysis and policy recommendations to address selected issues of key concern to policy makers and firms.	\$350,000	MPI	Japan Trust Fund	World Bank	SMEs	Nationwide	2005	2005	7-8th Fl, 63 Ly Thai To, Vietnam. Tel: 84-4-9346600; Fax: 84-4-9346597
<b>Preparing Mekong Housing Bank for External Strategic Investment</b>	Access to capital-long term credit	Provide technical assistance in the privatization of MHB: 2 years of independent financial audit, loan portfolio review, review of the legislative and regulatory environment to identify necessary changes to support the transaction, stakeholder discussions to get agreement on ideal type of strategic investor and preparations of the ToR for the transaction phase.	\$350,000	SBV	ASEM	World Bank	Mekong Housing Bank	Nationwide	2005	2006	7-8th Fl, 63 Ly Thai To, Vietnam. Tel: 84-4-9346600; Fax: 84-4-9346597