



TRAINING AND DIALOGUE PROGRAMS

GENERAL INFORMATION ON

**Financial and Technological Support for Small and Medium
Enterprises Promotion (B)**

集団研修「中小企業振興のための金融・技術支援(B)」

JFY 2011

<Type: Solution Creation / 類型: 課題解決促進型>

NO. J11-00896 / ID. 1180107

From October 2011 to June 2012

Phases in Japan: November 7 to December 10, 2011

This information pertains to one of the Training and Dialogue Programs of the Japan International Cooperation Agency (JICA), which shall be implemented as part of the Official Development Assistance of the Government of Japan based on bilateral agreement between both Governments.

I. Concept

Background

With due recognition that SMEs developed and promoted here in Japan have immensely contributed to her economic development and that a little more than 99 percent of all private enterprises in manufacturing are classified as SMEs, thereby creating employment opportunities of somewhere between 60 and 95 percent depending upon the type of industry. The development and promotion of SMEs in developing countries is one vital approach that helps direct developing countries towards economic growth, possibly generating resources required for poverty reduction. Thus, we have necessarily designed “Financial and Technological Support for Small and Medium Enterprises Promotion” in such a way as to expose those working at the organizations responsible for developing and promoting small and medium-sized enterprises (including micro-enterprises) in the participating countries to the experience and knowledge accumulated by Japan in the area of SMEs.

Our attempt also necessitates an opportunity to examine them through applicability “filter” with a particular reference to a multitude of measures so far implemented under SME policies in Japan and other countries at different developmental stages, which in turn will enhance capacity to deal with various situations in the area of SMEs development and promotion.

For what?

By officials working in Government ministry, local government and public agency implementing SMEs promotion, the plan for SMEs development policy (financial and technological support) will be made and implemented.

For whom?

This program is offered to officials working on Government ministry, local government and public agency implementing SMEs promotion such as financial and technological support, preferably for manufacturing sector.

- Policy makers and implementing officers can participate in this course
- Better to participate from same organization and department for three (3) years (2010-2012).

How?

This program will provide theory and practice of SMEs development policies, measures based on Japanese experience and lessons in cooperation with Japanese government, public implementing organizations, SMEs and academic recourses.

Participants will be expected to clarify own country's situation and organizational business issues on SMEs development policies (financial and technological support), measures through comparative discussion with Japan and participating countries' approaches.

II. Description

Title (J-No.): Financial and Technological Support for Small and Medium Enterprises Promotion (B) (J 11-00896)

1. Period of program (training period for this course has been changed)

Duration of whole program:	October 2011 to June 2012
Preliminary Phase: (in a participant's home country)	October to November, 2011
Core Phase in Japan:	November 7 to December10, 2011
Finalization Phase: (in a participant's home country)	December 2011 to June 2012

2. Target Regions or Countries

2 participants from China, Albania, Georgia, Bosnia and Herzegovina
1 participant from Cambodia, Laos, Maldives, Papua New Guinea, El Salvador, Mexico, ,Afganistan, Ethiopia, Kenya, South Africa

3. Eligible / Target Organization

Fix the target organization for three years (2010-2012) preferably

Government ministry, local government and public implementing agency of SME promotion

4. Total Number of Participants

18 participants

5. Language to be used in this program: English

6. Program Objective:

[Goal for three(3) years]

By officials working in government ministry, local government and public agency implementing SME promotion, the plan for SMEs development policy (financial and technological support) will be made and implemented.

3years framework

- 1st year : The plan for SMEs development policy especially for financial and technological support will be made
- 2nd year : The plan that was made in 1st year will be developed
- 3rd year : Final action plan will be made based on the plan that was developed in 2nd year

7. Overall Goal

In government ministry, local government and public agency implementing SME promotion, the capacity of making and implementing for financial and technological support for SME promotion will be improved.

9. Expected Module Output and Contents:

This program consists of the following components. Details on each component are given below:

(1) Preliminary Phase in a participant's home country (October to November 2011) <i>Participating organizations make required preparation for the Program in the respective country.</i>	
Expected Module Output	Activities
Participants will be able to explain current problem about SMEs and SME development policy by Inception Report and Pre-study Report.	<p>1) Inception Report (with Application Form) All applicants are required to fill in the annexed inception report and submit it with application form. *Inception report is used for supplemental source of information to select participants. *This report must be type written in English in less than 3 pages. (12-point font, double-spaced, A4 size paper)</p> <p>2) Pre-study Report (for successful applicants only) Applicants who are selected as participants are required to fill in and submit the annexed pre-study report. *It is aimed participants do some preparation study about Japanese situation by making pre-study report *Pre-study and Inception reports will be used as discussion material in this course. *This report must be type written in English in less than 3 pages. (12-point font, double-spaced, A4 size paper) *You are required to contact with participants who joined the same seminar in 2010 to obtain more information about the seminar. *It is recommendable to check the below website before departure. This website is of Japanese Small and Medium Enterprises Agency, which explains about general picture of Japan's SME policies and their practical exercises. URL: http://www.chusho.meti.go.jp/sme_english/index.html</p>

(2) Core Phase in Japan (November-7 to December 10, 2011) <i>Participants dispatched by the organizations attend the Program implemented in Japan.</i>		
Expected Module Output	Subjects/Agendas	Methodology
(1) Participants will be able to explain current situation and problems about SMEs and SME development policies	Inception Report and Pre-study report presentation	1)Presentation 2)Discussion
(2) Participants will be able to analyze the role of SME development policies especially for financial and technological support based on Japanese cases	(1) System of SME development policy (2) Structure of central and local government (3) SME support (4) Start-ups and venture support (5) Financial and technological support, etc.	1)Lectures 2)Field trip 3)Discussion
(3) Participants will be able to analyze the current situation and problems of SME promotion measures and the role of implementing organization in Japan	(1) Measures taken by implementing organization of central government (2) Measures taken by implementing organization of local government (3) Role of chamber of commerce and industry / Society of commerce and industry. (4)Practice of financial support (5)Practice of technological support (6)Supported SMEs, local industries, etc.	1)Lectures 2)Field trip 3)Discussion
(4) Participants will be able to make tentative action plan for SME development policies especially for financial and technological support	(1) Comparative discussion about each country's situation (2) Discussion among participants (3) Preparation and presentation of tentative action plan	Discussion

(3)Finalization Phase in a participant’s home country
Participating organizations produce final outputs by making use of results brought back by participants. This phase marks the end of the Program.

Expected Module Output	Activities
Participants will be able to consider concretely how to implement SMEs development policy especially for financial and technological support.	Application, implementation and takeover to next year’s participants (after participant selection for 2012 course) of the Action plan back in the participant’s country. 1) Submission of tentative action plan which was made during the core phase in Japan to participant’s organization and department, and get approval for implementation. 2) Submission of revised action plan and its progress-by, June 2012 to respective country’s JICA office or Embassy of Japan in your country 3) Takeover to next year’s participant of the revised action plan.

9. Follow-up Cooperation by JICA:

In this program, JICA might extend follow-up support to participating organizations that intend to develop the result of the project further. Please note that the support shall be extended selectively based on proposals from the participating organizations.

Further Information: URL <http://www.jica.go.jp/english/schemes/foll.html>

III. Conditions and Procedures for Application

1. Expectations for the Participating Organizations:

- (1) This program is designed primarily for organizations that intend to address specific issues or problems identified in their operation. Participating organizations are expected to use the project for those specific purposes.
- (2) This program is enriched with contents and facilitation schemes specially developed in collaboration with relevant prominent organizations in Japan. These special features enable the project to meet specific requirements of applying organizations and effectively facilitate them toward solutions for the issues and problems.
- (3) As this program is designed to facilitate organizations to come up with concrete solutions for their issues, participating organizations are expected to make due preparation before dispatching their participants to Japan by carrying out the activities of the Preliminary Phase described in section II -9 .
- (4) Participating organizations are also expected to make the best use of the results achieved by their participants in Japan by carrying out the activities of the Finalization Phase described in section II -9.

2. Nominee Qualifications:

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

(1) Essential Qualifications

- 1) This program is offered to officials working on Government or public agency implementing SME promotion
- 2) have at least three(3) years experience working for SMEs development,
- 3) be nominated by their government in accordance with the procedures mentioned in "4. Procedure for Application and Selection" below
- 4) **Be able to discuss and make reports in English. English listening, speaking and reporting skills are essential for the "open discussion" centered curriculum,**
- 5) be in good health, both physically and mentally, to undergo the training,
- 6) not be serving in the military, and Pregnant participants are strictly requested to complete the required procedures before departure in order to minimize the risk for their health. The procedures include
① letter of the participant's consent to bear economic and physical risks
② letter of consent from the participant's supervisor
③ letter of consent from your Embassy in Japan,
④ medical certificate. Please ask National Staffs in JICA office for the details.

(2) Recommendable Qualifications

Applicants meeting the following conditions are preferred.

- 1) have experiences in financial and technological support
- 2) Age: to be under age of forty (40)

3. Required Documents for Application

- (1) Application Form:** The Application Form is available at the respective country's JICA office or the Embassy of Japan.
- (2) Nominee's English Score Sheet:** to be submitted with the application form. If you have any official documentation of **English ability (e.g., TOEFL, TOEIC, IELTS)**, please attach it (or a copy) to the application form.
- (3) Inception Report:** to be submitted with the application form. Fill in ANNEX this General Information, and submit it along with the Nomination Form.

4. Procedure for Application and Selection: (submission/selection dates for this course has been changed)

(1) Submitting the Application Documents:

Closing date for application to the JICA OSAKA International Center in JAPAN:
Sept. 7, 2011.

Note: Please confirm the closing date set by the respective country's JICA office or Embassy of Japan of your country to meet the final date in Japan.

(2) Selection:

After receiving the document(s) through due administrative procedures in the respective government, the respective country's JICA office (or Japanese Embassy) shall conduct screenings, and send the documents to the JICA Center in charge in Japan, which organizes this project. Selection shall be made by the JICA Center in consultation with the organizations concerned in Japan based on submitted documents according to qualifications. *The organization with intention to utilize the opportunity of this program will be highly valued in the selection.*

(3) Notice of Acceptance

Notification of results shall be made by the respective country's JICA office (or Embassy of Japan) to the respective Government by **not later than October 7, 2011.**

5. Document(s) to be submitted by accepted participants:

Before coming to Japan, only accepted participants are required to prepare a **Pre-study Report** (detailed information is provided in the ANNEX.)

The Report should be sent to JICA Osaka International Center by **October 28, 2011**, preferably by e-mail to Kuroda-Shihoko@jica.go.jp cc with jicaosicp-kensyu2@jica.go.jp.

6. Conditions for Attendance:

- (1) to observe the schedule of the program,
- (2) not to change the program subjects or extend the period of stay in Japan,
- (3) not to bring any members of their family,
- (4) to return to their home countries at the end of the program in Japan according to the travel schedule designated by JICA,
- (5) to refrain from engaging in political activities, or any form of employment for profit or gain,
- (6) to observe the rules and regulations of their place of accommodation and not to change the accommodation designated by JICA,
- (7) to observe Japanese laws and ordinances. If there is any violation of said laws and ordinances participants may be required to return part or all of the training expenditure depending on the severity of said violation, and
- (8) to participate the whole program including a preparatory phase prior to the program in Japan. Applying organizations, after receiving notice of acceptance for their nominees, are expected to carry out the actions described in section II -9 and section III -4.

IV. Administrative Arrangements

1. Organizer:

(1) **Name:** JICA OSAKA International Center (JICA OSAKA)

(2) **Contact:** Ms. Kuroda-Shihoko (Kuroda-Shihoko@jica.go.jp)

2. Implementing Partner:

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

(2) **Contact:** International Department(prexmail@prex-hrd.or.jp)

(3) **URL:**http://www.prex-hrd.or.jp/index_e.html

(4) **Remark:** The Pacific Resource Exchange Center (visit PREX at:http://www.prex-hrd.or.jp/index_e.html) was established in April 1990 in response to a proposal adopted at the general assembly of the Pacific Economic Cooperation Council (visit PECC at: <http://www.pecc.org/>). Since its inception, PREX has been contributing to human resources development of government officials and corporate executives mainly in the Asia and Pacific region.

3. Travel to Japan:

(1) **Air Ticket:** The cost of a round-trip ticket between an international airport designated by JICA and Japan will be borne by JICA.

(2) **Travel Insurance:** Term of Insurance: From arrival to departure in Japan. The traveling time outside Japan shall not be covered.

(3) Accommodation in Japan:

JICA will arrange the following accommodations for the participants in Japan:

JICA OSAKA International Center (JICA OSAKA)

Address: 25-1 Nishi-Toyokawa-cho, Ibaraki-shi, Osaka 567-0058, Japan

TEL: 81-72-641-6900 FAX: 81-72-641-6910

(where "81" is the country code for Japan, and "72" is the local area code)

If there is no vacancy at JICA OSAKA, JICA will arrange alternative accommodations for the participants. Please refer to facility guide of JICA OSAKA at its URL, <http://www.jica.go.jp/english/contact/domestic/>

4. Expenses:

The following expenses will be provided for the participants by JICA:

(1) Allowances for accommodation, living expenses, outfit, and shipping

(2) Expenses for study tours (basically in the form of train tickets)

(3) Free medical care for participants who become ill after arriving in Japan (costs related to pre-existing illness, pregnancy, or dental treatment are not included)

(4) Expenses for program implementation, including materials

For more details, please see p. 9-16 of the brochure for participants titled "KENSU-IN GUIDE BOOK," which will be given to the selected participants before (or at the time of) the pre-departure orientation.

5. Pre-departure Orientation:

A pre-departure orientation will be held at the respective country's JICA office (or Japanese Embassy), to provide participants with details on travel to Japan, conditions of the workshop, and other matters.

V. Other Information

- 1) The short trip out of JICA OSAKA will be prepared in this course. It would be convenient if you bring small bag for this.
- 2) Participants mainly use public transportation system for traveling. Ex subway, public bus etc. It is recommended to bring walkable shoes for traveling.

Example of schedule

Leave JICA OSAKA 8:00AM

Take shuttle bus to train station

Take train to venue (to have morning lecture there)

1(one) hour move to next venue (to have afternoon observation)

1(one) hour move back to JICA OSAKA by train and shuttle bus

(Since industry area is rather broad, average traveling time is 30 min. to 1 hour from place to another place)

Purpose of traveling by public transportation is:

- 1) To observe and understand Japanese society
 - 2) To minimize the cost since this project is public project using tax
- 3) You can utilize internet at JICA OSAKA PC room. And also wireless LAN access is available in room if you bring PC.
 - 4) All reports should be prepared by typing in the course.

VI. ANNEX:

1) Inception Report (with Application Form)

All applicants are required to fill in the annexed Inception Report and submit it with application form.

*Inception Report is used for supplemental source of information to select participants.

*This report must be type written in English in less than 3 pages. (12-point font, double-spaced, A4 size paper)

2) Pre-study Report (for final participants only)

Applicants who are selected as participants are required to fill in and submit the annexed pre-study report.

*It is aimed participants do some preparation study about Japanese situation by making pre-study report

*Pre-study and Inception reports will be used as discussion material in this course.

*This report must be type written in English in less than 3 pages. (12-point font, double-spaced, A4 size paper)

*You are required to contact with participants who joined the same seminar in 2010 to obtain more information about the seminar.

*It is recommendable to check the below website before departure. This website is of Japanese Small and Medium Enterprises Agency, which explains about general picture of Japan's SME policies and their practical exercises.

URL: http://www.chusho.meti.go.jp/sme_english/index.htm

Pre-study report should be sent to JICA Osaka International Center by October 28, 2011, preferably by e-mail to Kuroda-Shihokoi@jica.go.jp cc with jicaosicp-kensyu2@jica.go.jp

**Financial and Technological Support for SME Promotion (B)
Inception Report**

Country : _____

Name : _____

1. Write the information which you had been taken over from the previous year's participants (i.e. the training program contents, progress of Action Plan etc).

2. Answer following questions

(1) About Your duty

Q1	Your organization structure (If you have an organization chart, please attach it)		
Q2	Number of employees in your division (or department) and your organization.		
Q3	Are you (or have ever been) involved in financial support for SMEs?	Yes	No
Q4	If you are (or have ever been) involved in financial support for SMEs, write your duty. (Maximum three lines)		
Q5	Write one financial support which you put importance in your duty. (Maximum three lines)		
Q6	The highest priority financial support in your organization. (Maximum three lines)		
Q3	Are you (or have ever been) involved in technological support for SMEs?	Yes	No
Q8	If you are (or have ever been) involved in technological support for SMEs, write your duty. (Maximum three lines)		
Q9	Write one technological support which you put importance in your duty. (Maximum three lines) *Example of Technological supports : Vocational training, product development, quality examination, and so on		
Q10	The highest priority technological support in your organization. (Maximum three lines)		

(2) Financial and technological support for SME in your country

Q1	The name of financial institutions specialized for SMEs. (Top main three institutions. Example: national/local/industry SME Bank etc.) If your country doesn't have any financial institutions specialized for SMEs, please write the name of divisions (or departments) which support (or intermediate) financing issues of SMEs. • • •
Q2	Pick up one policy which has been recently conducted by public financial institutions. (Policy name:) (Outline of the policy:)
Q3	Pick up one successful policy done by public financial institutions. (Policy name:) (Outline of the policy:)
Q4	If your country has Credit Guarantee System, please write the name of the implementing organization.
Q5	The name of organizations which deal with technological support for SMEs. (Top main three institutions. Example: national/local/industry technical support institution for SME etc). If your country doesn't have any organizations specialized in technological support for SMEs, please write the name of divisions (or departments) which deal with technological support for SMEs. • • •
Q6	Pick up one policy which has been recently conducted by organizations for technological support. (Policy name:) (Outline of the policy:)
Q7	Pick up one successful policy done by organizations for technological support. (Policy name:) (Outline of the policy:)

3. Write your ideas for following items. (Maximum one page of A4 size)

- (1) What is the impact of SMEs on your country's economy?
- (2) The issues and benefits of SME policy which currently conducts in your country
- (3) What are the problems SMEs are facing currently? What policies are needed in your view?.

Financial and Technological Support for SME Promotion (B)
Pre-Study Report

Country : _____

Name : _____

	Questions	Sample Answer
Q1	Three key industries in your country.	Manufacturing Industry (Automobile) Agriculture Industry (Rice cultivation) Manufacturing Industry (Electronics)
Q2	Pick up one strategic industry which your central or local government wants to develop.	Medical Industry
Q3	Definition of SME (Use US\$)	Manufacturing Industry : 1)Number of employee is 100 or less 2)Capital is 1.2million US\$ or less Retail Industry : 1)Number of employee is 50 or less 2)Capital is 0.6million US\$ or less
Q4	Are there any special laws(or SME basic law) which SME promotion policies are stipulated in?	Yes
Q5	Government organizations which set up national SME promotion policy	The Small and Medium Enterprise Agency
Q6	Major implementing organizations for SME support	1)Organization for Small & Medium Enterprises and 2)Regional Innovation, JAPAN (SMRJ) 3)Each local government
Q7	Major economic organizations which many SMEs belong to.	1)Chamber of Commerce and Industry 2)Society of Commerce and Industry
Q8	Three major ways when SMEs ask for loan	1)Public Financial Institution 2)Credit Association Relatives (Informal loan)
Q9	Kind of collaterals when financial institutions extend loans to SMEs. (In Japan, many financial institutions require land as collateral for loans)	Land, Buildings, Houses, Ships (Boats)
Q10	One case example which public institutions support R&D of SMEs	There is a support to promote technological advancement for SMEs related to automobile, information appliance, robot and fuel cell industries. If a project is approved, SMEs can get various supports from public institutions including low-interest loans from a public financial institution, advices on research activities.

Q11	If your country has a support system for collaboration projects among industrial sector, academia and government, please write one representative example.	A support organization was established under the initiative of A prefecture. They provide information of R&D support schemes and utilizing research outcome to put in practice. Through this organization, collaboration projects between research institutions like universities and private companies can be realized.
Q12	Is there SME Management Consultant system?	Yes
Q13	Is there an incubation center?	Yes
Q14	Is there an industrial park?	Yes

For Your Reference

JICA and Capacity Development

The key concept underpinning JICA operations since its establishment in 1974 has been the conviction that “capacity development” is central to the socioeconomic development of any country, regardless of the specific operational scheme one may be undertaking, i.e. expert assignments, development projects, development study projects, training programs, JOCV programs, etc.

Within this wide range of programs, Training Programs have long occupied an important place in JICA operations. Conducted in Japan, they provide partner countries with opportunities to acquire practical knowledge accumulated in Japanese society. Participants dispatched by partner countries might find useful knowledge and re-create their own knowledge for enhancement of their own capacity or that of the organization and society to which they belong.

About 460 pre-organized programs cover a wide range of professional fields, ranging from education, health, infrastructure, energy, trade and finance, to agriculture, rural development, gender mainstreaming, and environmental protection. A variety of programs and are being customized to address the specific needs of different target organizations, such as policy-making organizations, service provision organizations, as well as research and academic institutions. Some programs are organized to target a certain group of countries with similar developmental challenges.

Japanese Development Experience

Japan was the first non-Western country to successfully modernize its society and industrialize its economy. At the core of this process, which started more than 140 years ago, was the “*adopt and adapt*” concept by which a wide range of appropriate skills and knowledge have been imported from developed countries; these skills and knowledge have been adapted and/or improved using local skills, knowledge and initiatives. They finally became internalized in Japanese society to suit its local needs and conditions.

From engineering technology to production management methods, most of the know-how that has enabled Japan to become what it is today has emanated from this “*adoption and adaptation*” process, which, of course, has been accompanied by countless failures and errors behind the success stories. We presume that such experiences, both successful and unsuccessful, will be useful to our partners who are trying to address the challenges currently faced by developing countries.

However, it is rather challenging to share with our partners this whole body of Japan’s developmental experience. This difficulty has to do, in part, with the challenge of explaining a body of “tacit knowledge,” a type of knowledge that cannot fully be expressed in words or numbers. Adding to this difficulty are the social and cultural systems of Japan that vastly differ from those of other Western industrialized countries, and hence still remain unfamiliar to many partner countries. Simply stated, coming to Japan might be one way of overcoming such a cultural gap.

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

Welcome to JICA Osaka

Osaka International Center of Japan International Cooperation Agency (JICA Osaka) extends a hearty welcome of all JICA participants.

1. Location of the centre in the Kansai region

JICA Osaka is located in Ibaraki City, Osaka prefecture, in the heart of the Kansai region. Ibaraki lies close to the ancient cultural centers of Kyoto and Nara, and to the commercial, industrial and economic center of Osaka, and the city of Kobe.

2. Orientation Programme & Japanese Language Course

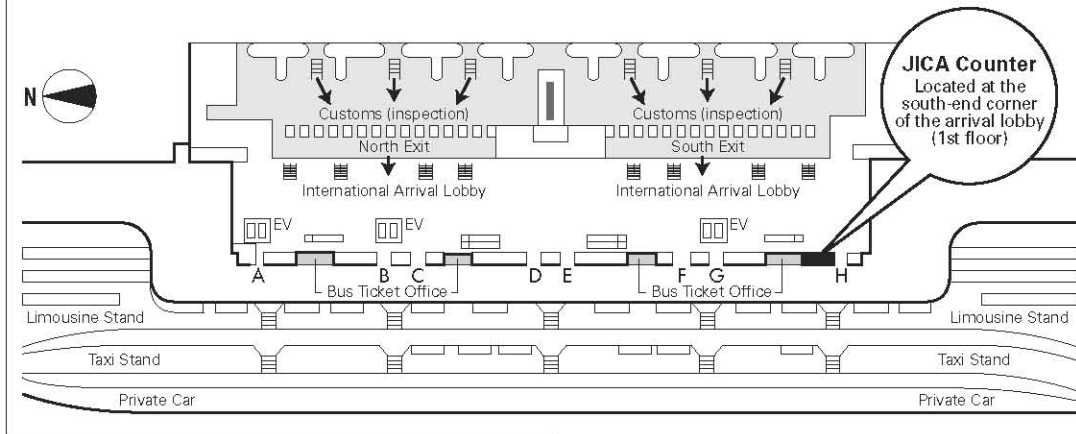
(1) The four days after arrival at JICA Osaka are dedicated to an orientation programme, during which participants are introduced to JICA Osaka and its facilities, attend lectures on Japan's economy, society and culture, and participate in an international exchange programme with local communities.

(2) It is desirable that participants acquire basic Japanese daily conversations for use in communication with training institution personnel and in other situations outside the scope of their technical training. JICA Osaka therefore offers: Japanese language course held in the evenings.

3. Weekend Recreational Program

Occasionally, at the weekends, JICA Osaka, in concert with community groups, organizes a programme of recreational activities and cultural exchange events.

Map of JICA Counter in Kansai International Airport (KIX)



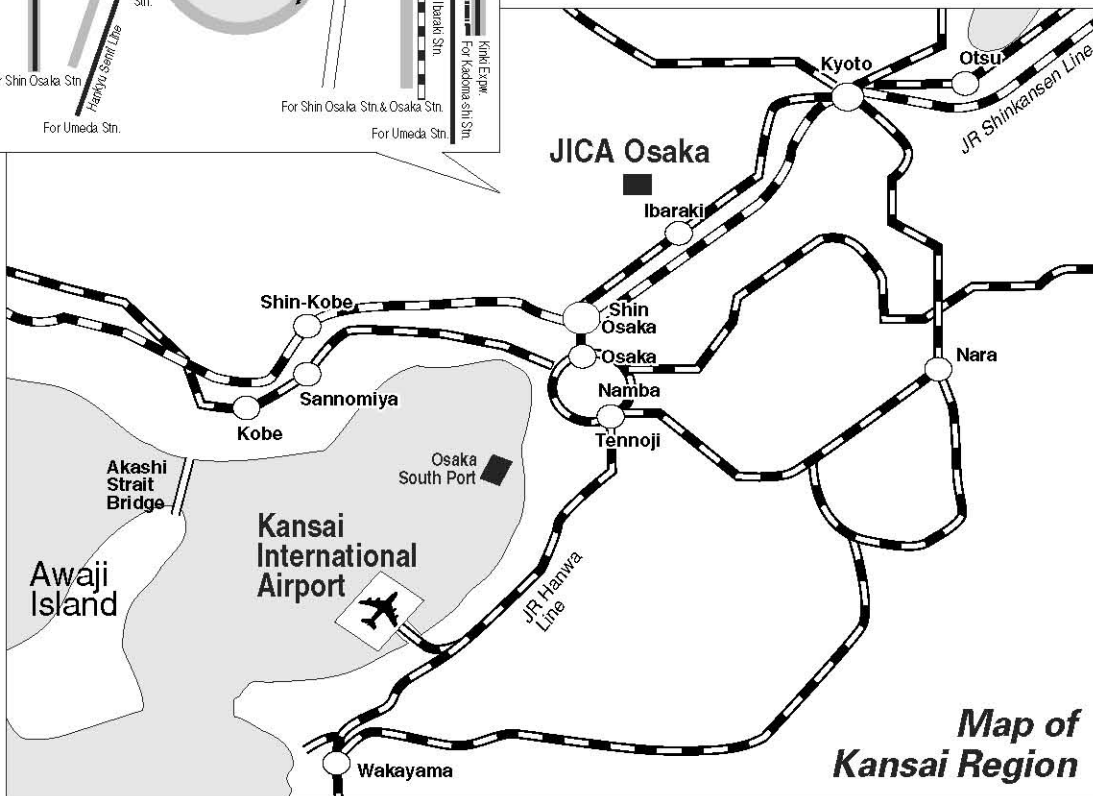
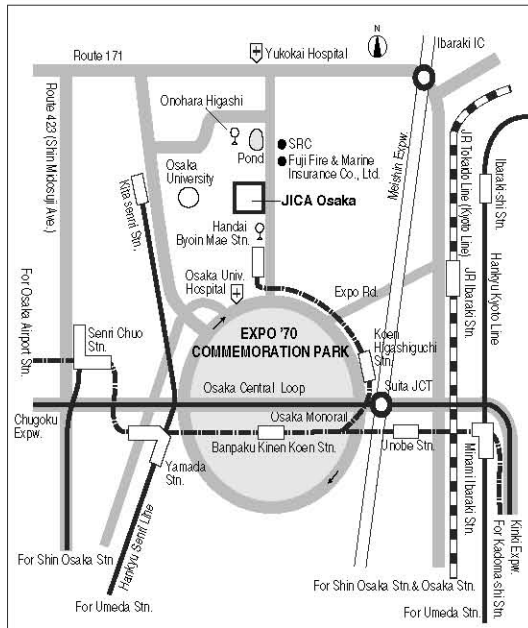
Upon arrival, participants should follow the procedure below:

1. Ride on Wing Shuttle (red elevated tram).
2. Pass through Immigration.
3. Collect baggage and pass through Customs Inspection.
4. Go to the JICA Counter located at the south-end corner of the arrival lobby (1st floor).

The staff at the JICA Counter will provide participants with a limousine bus ticket to Osaka Station (alight at Hotel New Hankyu).

At Osaka Station, a representative of the travel agency designated by JICA will meet the participant. The participant will be taken to JICA Osaka by taxi (with a taxi ticket), which takes approximately 30 minutes.

Map of the JICA Osaka Vicinity



Map of Kansai Region



CORRESPONDENCE

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

**Program TeamIII, Osaka International Centre (JICA Osaka)
Japan International Cooperation Agency (JICA)**

Address: 25-1 Nishi-Toyokawa-cho, Ibaraki-shi, Osaka 567-0058, Japan

URL: <http://www.jica.go.jp/branch/osic/english>

Tel. : 81 (*) -72 (**) -641-6900 Fax. : 81 (*) -72 (**) -641-6910

(*): country code for Japan (**) : area code for Ibaraki