

In addition, the municipality will be involved in all these processes as one of the most interested parties and local self-governance promotes development of public-private partnership (PPP) in Zestafoni municipality.

### 6.3 Business-friendly, Transparent and Corruption Free Administration

The Zestafoni City Hall is maximally protected by transparency, openness and ready to follow good governance principle, which ensures maximum guarantees of involvement in decision making, promotes trust to self-government and maintain it.

It is important that in the Zestafoni municipality already for several years have been implemented electronic service recordings (electrical conducting), which encourages interested parties to promptly obtain the necessary information, such as Decisions made by the Administration. The municipal web site [www.zestaphoni.com](http://www.zestaphoni.com) operates. There is also Facebook page - Zestafoni Municipality City Hall, which is systematically posting accepted or relevant information about projects and can be seen by everybody, but both of these services can be improved. The Zestafoni Municipality has created and operates: "Civil Council", "Gender Council"; Also, "Zestafoni municipality development fund" is in the process of establishing by the representatives of local business who at the same time will be partners of organisation.

In Zestafoni municipality we have a public monitoring of the budget, but it is good to implement these practices regularly.

The listed structures are a good base and an example of friendly, transparent and non-corrupt governance, and we consider it necessary to establish an "Anti-Corruption Council", or it can be held on the basis of the "Monitoring Committee".

The Agricultural Consulting-Information Center should be noted separately which informs the farmers and cooperatives on their basis, counseling. According to the last 5 years of experience in the agricultural sector, there are some practices of relations and mutual trust between the authorities and entrepreneurs, which gives positive results but in a narrow cut. In spite of a better situation, we also think it is needed to increase professional knowledge and skills in the agrarian field; The need more information about innovations and modern technologies; Legal, tax and financial issues, as well as issues related to market research, evaluation of export opportunities that require deep and expanded activities in this direction.

### 6.4. Access to Finance

In Zestafoni municipality operates several major bank branches and up to ten microfinance institutions that provide business and private entrepreneurs with various types of banking products, including financing of expanding existing business, as well as starting a new business. At the same time, one of the major problems faced by private sector representatives, which they constantly state, are low availability of funds, which is mainly caused by **high interest rates on banking services (at the same time is not a grace period)**. Finally, the services provided by them can not properly help to develop local business

As an alternative to banks, in some cases local entrepreneurs are using various projects produced by the Government, which are providing affordable finance, these projects are: "Produce in Georgia", "Startup Georgia" and others, though availability is limited to these resources.

There is a possibility to get loans and grants from various international donors but this direction is not known for many entrepreneurs. For entrepreneurs it is difficult to find other alternative sources.

At this time the additional support could be local municipality, but due to lack of resources and faulty legislation, it can not provide alternative opportunities for the private sector. Depending on this condition, it may be possible to provide entrepreneurs and interested persons with consolidated information and help to search various types of