

## OUTREACH

ACF held the second place among MFIs in Kazakhstan by number of borrowers



21 736  
active borrowers



12.0 mln loan portfolio  
6.4% average loan  
balance/GNI



85 % - women borrowers  
94% - rural borrowers  
coverage 5/14 regions

## STAFF GENDER DISTRIBUTION

Board



80%



20%

Management



50%



50%

All staff



27%



73%

According to Social Rating (BB+) done by MicroFinanza Rating:

\* Social responsibility to staff is excellent

\* Labour climate favourable and remuneration is in line with market

\* Staff turnover rate of 18% is below the level of national and regional peers

## COMMUNITY PROJECTS



Energy-Efficiency lessons in  
five schools in rural areas



19 073 clients received  
non-financial business  
trainings



1 587 clients were reached  
through MFC "Borrow Wisely"  
Campaign

\$ 4 100 was spent for charitable projects "20 good deeds"

## SOCIAL GOALS



Rural households

Meeting client needs

Creating change

ACF is now one of 80 organisations worldwide and the third MFI in Kazakhstan that have successfully implemented Client Protection standards

## SOVEREIGN RISK

	Dec-14	Dec-15	Dec-16	Dec-17
Fitch Ratings	BBB+	BBB+	BBB	BBB
Moody's	na	Baa2	Baa3	Baa3
Standard & Poor's	BBB+	BBB	BBB-	BBB-

## MICROECONOMIC INDICATORS

Indicators	Dec-13	Dec-14	Dec-15	Dec-16	Dec-17
GDP growth (annual %)	6.0%	4.2%	1.2%	1.1%	4%
GDP per capita	\$13 890	\$12 806	\$10 509	\$7 715	\$8 837
Unemployment (official)	5.2%	5%	5.1%	5%	4.9%
Poverty headcount ratio at national poverty lines	2.9%	2.8%	2.7%	2.6%	2.6%

## SOCIAL INDICATORS

Indicators	Data	Source	Year
Population, total	18.2 mln	Government Statistics	2017
Human Development Index	0.794	UNDP	2016
Poverty headcount ratio (PHR) at national poverty lines	2.6%	Government Statistics	2017
PHR at \$ 3.10 a day	0.4%	World Bank	2015
PHR at \$1.9 a day	0.0%	World Bank	2015

## SOCIAL INDICATORS

Indicators	Data	Source	Year
Population without bank account	41%	Global Findex	2017
Population without access to formal credit	75%	Global Findex	2017
MIMOSA Score	4	MIMOSA	2014

MIMOSA Microfinance Index of Market Outreach and Saturation.