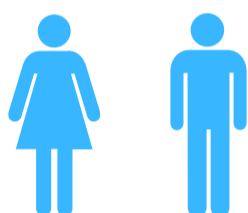


OUTREACH



24 389 active clients (18% annual growth)
KZT 5.1 bln. loan portfolio (28% annual growth)
81% - women-borrowers
96% - rural borrowers
coverage 6/ 14 regions of Kazakhstan

DIVERSITY



Supervisory Board - 100% of men
Management - 60% of women
All staff - 85% of women

COMMUNITY PROJECTS



10 796 clients received "family budget" training
298 clients received business trainings, organized by ACF
KZT 850 000 was spent for charitable projects

SOCIAL GOALS



Rural households
Meeting client needs
Creating changes

ACF is one of three SMART certified MFIs in Kazakhstan

SOCIAL RAITING



rating agency MicroFinanza Rating

Adequate social performance management and client protection systems
Satisfactory alignment to the social mission

ACF MISSION:

**TO BE LEADING DEVELOPMENT ORGANIZATION IN KAZAKH MICROFINANCE SECTOR
THAT PROVIDES FINANCIAL AND DEVELOPMENT PRODUCTS AND SERVICES TO
HOUSEHOLDS TO IMPROVE QUALITY OF THEIR LIVES**