



ACF Mission

Provide responsible, convenient, and client-centric financial services to micro and small entrepreneurs in rural areas, particularly women, to uplift the quality of life and resilience of households

2024 Social Performance Report

OUTREACH



46,200
active borrowers



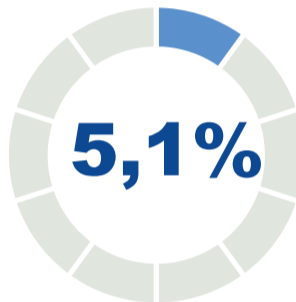
KZT 730,540
average disbursed
loan amount



KZT 37.1 bln
loan portfolio



10 out of 17
regions active in



WOMEN FINANCIAL INCLUSION

KZT 20.6 bln
disbursed to women



59%
women borrowers

56%
women loan
portfolio

RURAL FINANCIAL INCLUSION

KZT 30.2 bln
disbursed for
agriculture support



92%
rural borrowers

70%
rural loan
portfolio

FEMALE REPRESENTATION

76%
women
in total staff

52%
women
in management

SATISFACTION ASSESSMENT



97%
borrower satisfaction level

86%
employee satisfaction level

NON-FINANCIAL SERVICES



1,149
borrowers received
financial literacy training



KZT 6.3 mln
spent on community projects