



2025 SOCIAL PERFORMANCE REPORT



OUTREACH



52,905
active borrowers



KZT 48.9 bln
loan portfolio



899,000
average disbursed
loan amount KZT



PAR>30 days
5.2%



business
loans disbursed



Active in
10 out of 17

WOMEN FINANCIAL INCLUSION

WOMEN BORROWERS



DISBURSED TO WOMEN



WOMEN LOAN PORTFOLIO

55%



RURAL FINANCIAL INCLUSION

92%

rural
borrowers

70%

rural
loan
portfolio

**KZT
41.7
bln**

disbursed
for agriculture
support

FEMALE REPRESENTATION

48%

women
in management



81%

women
in total
staff

SATISFACTION ASSESSMENT

96%

borrower
satisfaction level



76%

employee
satisfaction level

NON-FINANCIAL SERVICES



KZT 3.5 mln



1,612

spent on community
projects

borrowers
received financial
literacy training

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