

# BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC



Issue #79  
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# BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC

## SOCIAL MEDIA



## AmCham News

- 5 ▶ A tour of the Ainextan Group's factory took place
- 6 ▶ AmCham Participates in the First Meeting of the WTO Investment Facilitation for Development Working Group  
▶ An Extraordinary General Meeting of the Members of the American Chamber of Commerce in the Kyrgyz Republic was held, with the participation of the executives of member companies
- 7 ▶ Breakfast with the Ambassador: Strengthening Trade and Investment Ties with Uzbekistan
- 8 ▶ The second meeting of the Human Resources Management Committee was held  
▶ Meeting with the World Bank's Country Private Sector Diagnostic (CPSD) team was held
- 9 ▶ An award ceremony of the Cabinet of Ministers of the Kyrgyz Republic took place at the Presidential Administration building on the occasion of Entrepreneur's Day
- 10 ▶ AmCham at the Regional Task Force on the Development of the Financial and Banking Sector in Central Asia

## AmCham Talk

- 11 ▶ Labor Market Research in Kyrgyzstan 2025: 67% of participating companies identified dissatisfaction with salary levels as the main reason for employee turnover

## Welcome to the new AmCham members

- 12 ▶ LLC "Metall Torg Service"  
▶ Master Building LLC  
▶ Buzz Media
- 13 ▶ Royal Pure Gold LLC  
▶ LLC "Ecocapsule"  
▶ LoadConnect  
▶ LLC "Construction Company "ELIZAVETA"
- 14 ▶ CJSC MCC "BAILYK FINANCE"  
▶ "Iveria" LLC  
▶ Alatown LLC
- 15 ▶ LLC Benchmark Audit  
▶ Uman LLC



## SOCIAL MEDIA



## AmCham Member News

- 16
  - Visa and KICB sponsored the fashion show “Fashion and Art”
  - Contribution to SDG 4: KICB and Red Crescent Improve Conditions for 420 Schoolchildren in Osh Region
- 17
  - KICB has started promotion campaign "Easy transfers - bright vacation!"
  - KICB announces the start of the million soms promotion!
- 18
  - KICB signed the loan agreement with «Perekrestok» auto center under the co-financing program of the European Bank for Reconstruction and Development
  - Anti-fraud on-premise software on monthly fee
- 19
  - MTS Signs Strategic Agreements with Russian Metallurgical Enterprises
  - New MTS Warehouse in Bishkek: Bringing Metal Products Closer to Customers
- 20
  - MTS Celebrates Metallurgist Day
  - Borusan Cat Kyrgyzstan Expands Financial Opportunities for Its Customers
- 21
  - Business Transfers for Sole Proprietors. Clearing & Gross Payments. Save more with Bakai Bank!
  - Now in the BakAi App — Instant International Transfers via Visa
- 22
  - Interview with Chyngyz Arziev, Head of AI at BDigital
- 24
  - NSK Insurance Company has introduced digital registration of compulsory motor third-party liability insurance (CMTPL) through the Tunduk mobile app
  - NSK: Consolidating Leadership and Institutional Transformation
- 25
  - Bank of Asia has launched AstraSend transfers in the Asia Online mobile app
  - Doscredobank Participates in the "Dem-AI" Festival for International Clean Air and Blue Sky Day
- 26
  - Opening of the DOSCREDOBANK Training Center and Launch of the DCB Bilim Hub Internship Program
  - Turkey — The Land of Sun, Fragrant Tea, and True Hospitality
- 27
  - UX research from M-Vector: a new tool for business in Kyrgyzstan
  - Cardiac Surgeons from Bishkek Cardio Clinic Took Part in the Anniversary Congress in Shymkent
- 28
  - “KSB Commercial Bank” CJSC Launches the “Vacation On Us” Campaign with a Grand Prize - A Trip to Vietnam!
  - TOYBOSS Named “Company of the Year 2025” in Kyrgyzstan
- 29
  - Toyboss Group Signs Agreement with IFC for up to \$10 Million in Local Currency Financing
- 30
  - TOY FEST 2025 in Osh: Over 2,000 Guests, Food Zone, Contests and a TOYBOSS Concert
  - TOYBOSS Conquers the Malaysian Market



## SOCIAL MEDIA



- 31
  - CJSC MCC “BAILYK FINANCE”: Recognition of Leadership at the National Level
  - Baker Tilly Announces the Launch of Baker Tilly Bishkek Legal in Kyrgyzstan
- 32
  - Margarita Cherikbaeva Appointed as Independent Board Member and Chair of the Audit Committee at Credo Bank
- 33
  - Bank Kompanion Introduces the Premium Kompanion Prime Card
- 34
  - Over 800,000 Kyrgyz people to turn remittances into financial opportunities: IFAD, EU and Kompanion Bank join forces
- 35
  - Bank Kompanion Signs WeCode to Support Women Entrepreneurs
  - Urology Center "Avicenna" offers a full range of diagnostics and treatment for urinary and reproductive system disorders
- 36
  - A New Benchmark for Kyrgyzstan's Labor Market
- 37
  - German quality in action: Kyrgyz Business Sector Visits MKN Factory on First Study Tour
  - Building Bridges in Central Asia: CIPE's IBECA Program Strengthens Regional Cooperation in Tourism
- 38
  - Asia Day Festival at Bishkek International School
- 39
  - SOS Children's Villages Kyrgyzstan: supporting children and families in difficult life situations
- 40
  - SOS Children's Villages Kyrgyzstan calls for corporate partners to support children
- 41
  - Round tables on the results of the "Monitoring and Support of Foster Families" project
- 42
  - Happy Childhood: summer camp for children returning from conflict zones

## Vacancies

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- 43
  - Current job vacancies at LLC “Metall Torg Service”:
    - Sales Manager
    - Internal Auditor
    - Marketing Designer
    - Head of Human Resources Department
    - Chief Accountant
    - Assistant to the General Director
- 46
  - Current job vacancies at Bishkek Heart Clinic Prime LLC:
    - Administrator
    - Nurse (with work experience)
- 47
  - Current job vacancies at CaspiGroup:
    - Sales Manager

## A tour of the Ainextan Group's factory took place



Within the AmCham Company Tours project, our members visited the production facility of Ainextan Group — one of the leading companies in Kyrgyzstan's window industry.

Participants explored the company's operations, advanced manufacturing lines, and innovative technologies, and connected with the team in an informal setting.

### *About the company:*

Founded in 2015, Ainextan Group, includes three main divisions:

**Ainextan Glass** – Production of insulating glass units and wholesale glass supply (7,000 m<sup>2</sup> of production space, up to 2,500 m<sup>2</sup> of glass units per day, and a team of over 150 employees)

**Ainextan Trade** – Distribution of window and door products (offering over 3,500 SKUs)

**Ainextan** – A new division focused on the assembly of plastic and aluminum windows (3,000 m<sup>2</sup> production facility)

*We sincerely thank Ainextan Group for the warm welcome and insightful experience!*



## AmCham Participates in the First Meeting of the WTO Investment Facilitation for Development Working Group



On August 6, 2025, the American Chamber of Commerce in the Kyrgyz Republic participated in the first meeting of the Working Group on the WTO Agreement on Investment Facilitation for Development (IFD). The meeting was organized by the National Investment Agency under the President of the Kyrgyz Republic in cooperation with the International Trade Centre (ITC).

The participants discussed key issues, including: the organization and regulations of the Working Group; formats for further interaction; and the launch of a needs assessment for subsequent technical assistance.

The initiative aims to enhance the investment climate and strengthen the Kyrgyz Republic's position as a reliable and promising partner for international business.

The meeting was held within the framework of the Ready4Trade Central Asia project, funded by the European Union and aimed at fostering trade development and attracting investment in the region.

*The American Chamber of Commerce in the Kyrgyz Republic welcomes the launch of the Working Group and will continue to support projects aimed at increasing the country's investment appeal and fostering the development of the business environment.*

## An Extraordinary General Meeting of the Members of the American Chamber of Commerce in the Kyrgyz Republic was held with the participation of the executives of member companies



On August 21, 2025, an Extraordinary General Meeting of the members of the American Chamber of Commerce in the Kyrgyz Republic was held with the participation of senior executives of member companies.

During the meeting, a new version of the Chamber's Charter was adopted, aimed at updating and improving the regulation of the Chamber's activities and its governing bodies in line with current legislation, accumulated experience, and the evolving needs of the members.

The official part was followed by an informal gathering in the format of a CEO Networking Night, which served as a platform for establishing new business connections, exchanging views, and discussing current issues in a warm and relaxed atmosphere.



## Breakfast with the Ambassador: Strengthening Trade and Investment Ties with Uzbekistan



On August 26, 2026, the American Chamber of Commerce in the Kyrgyz Republic hosted an event within the framework of its “Breakfast with the Ambassador” series. The business breakfast was held with the participation of His Excellency Mr. Saidikram Niyazkhodjaev, Ambassador Extraordinary and Plenipotentiary of the Republic of Uzbekistan to the Kyrgyz Republic.

During the meeting, Mr. Abdugani Arabboyev, Counselor for Trade and Economic Affairs of the Embassy of the Republic of Uzbekistan, delivered a presentation on the investment potential and export opportunities of Uzbekistan. He highlighted the country’s economic priorities, measures to attract foreign investment, and prospects for expanding trade relations with the Kyrgyz Republic.

In addition, Mr. Aziz Aaliev, Chairman of the Board of the Uzbek-Kyrgyz Development Fund, presented the Fund’s current projects, underscored the importance of joint initiatives, and outlined opportunities for financing infrastructure and commercial ventures.



Participants engaged in a constructive discussion on key issues related to trade opportunities, infrastructure projects, and prospects for bilateral cooperation. AmCham members had the opportunity to address their questions to the Ambassador and exchange views on strengthening business relations.

The event served as an important platform for fostering economic cooperation and dialogue between the Embassy of the Republic of Uzbekistan and the business community of the Kyrgyz Republic.

The breakfast concluded in a warm and friendly atmosphere, with AmCham members enjoying traditional Uzbek plov generously offered by the Embassy of Uzbekistan.

*The American Chamber of Commerce in the Kyrgyz Republic extends its sincere appreciation to the Embassy of the Republic of Uzbekistan, as well as to all participants, for their active engagement and a fruitful exchange.*

## The second meeting of the Human Resources Management Committee was held



**On September 9, 2025, the American Chamber of Commerce in the Kyrgyz Republic held the second meeting of the Human Resources Management Committee, bringing together representatives of member companies to discuss pressing issues in the HR field.**

The meeting was opened by AmCham Executive Director Altynai Asanova, who emphasized the importance of joint initiatives aimed at improving working conditions and fostering corporate culture in Kyrgyzstan.

Surenchimeg Vanchinkhuu, Head of the Health, Nutrition and Environment Section at UNICEF, together with Bermet Sydygalieva, Health and Nutrition Coordinator at UNICEF, presented an initiative on establishing breastfeeding rooms and corners in workplaces, highlighting their significance for supporting working mothers.

In the second part of the meeting, Anna Borovkova, Senior Manager at EY Kazakhstan, presented the launch of the “EY Salary Survey in Kyrgyzstan,” sharing insights and tools designed to help companies manage their HR policies more effectively.

*The meeting concluded with an exchange of views and proposals for the Committee’s further activities.*

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## Meeting with the World Bank’s Country Private Sector Diagnostic (CPSD) team was held



**On September 22, members of the American Chamber of Commerce participated in a meeting with the World Bank’s Country Private Sector Diagnostic (CPSD) team.**

The meeting was attended by Sakshi Varma, Senior Operations Officer, and Todor Milchevski, Senior Private Sector Specialist. The consultation aimed to gain a deeper understanding of the key sectors of the Kyrgyz Republic’s economy and to assess their potential for private investment.

CPSD is one of the five core country diagnostic studies carried out by the World Bank Group and is designed to identify sectors of the economy with untapped private investment potential. By applying an investor’s perspective, CPSD highlights the constraints hindering private sector investment in commercially promising sectors and recommends a targeted set of policy measures that the government may consider to address these barriers.

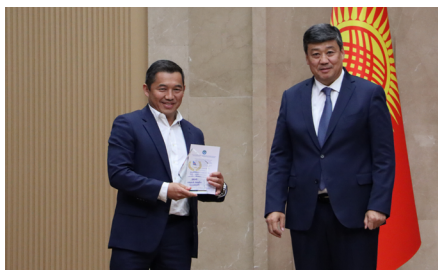
*During the meeting, AmCham member companies from the financial sector, transportation and logistics, as well as tourism shared their observations and insights on the prospects for attracting private investment and highlighted their main ideas on improving the investment potential in the Kyrgyz Republic.*

## An award ceremony of the Cabinet of Ministers of the Kyrgyz Republic took place at the Presidential Administration building on the occasion of Entrepreneur's Day



On September 19, 2025, a solemn award ceremony of the Cabinet of Ministers of the Kyrgyz Republic took place at the Presidential Administration building on the occasion of Entrepreneur's Day.

We are proud to share that representative of the member companies of the American Chamber of Commerce in the Kyrgyz Republic were honored with distinguished state awards for their significant contribution to the development of the country's business climate.



### Letters of Appreciation were awarded to:

- ▶ Tilek Mambetshaev, Founder, Director of Construction, DSKA Engineering LLC
- ▶ Syrgak Orozaliev, General Director of Silk Way LLC (TM "Caravan Logistics")
- ▶ Alen Malika, Deputy Executive Director of the American Chamber of Commerce in the Kyrgyz Republic

### Certificates of Honor were awarded to:

- ▶ Bakytbek Alimov, General Director of "Glassland Company" LLC (brand "Ainextan")
- ▶ Altynai Asanova, Executive Director of the American Chamber of Commerce in the Kyrgyz Republic



The title of "Best Company" was awarded to Adal Azyk (TM Toyboss).

*The American Chamber of Commerce warmly congratulates the awardees on their well-deserved recognition and wishes them continued success, new achievements, and prosperity!*

## AmCham at the Regional Task Force on the Development of the Financial and Banking Sector in Central Asia



**From September 21 to 24, 2024, the Regional Task Force on the Development of the Financial and Banking Sector in Central Asia took place in the Republic of Tajikistan.**

The event brought together IBECA Program Managers, members of the Regional Task Force from the Kyrgyz Republic, Kazakhstan, Uzbekistan, and Tajikistan, as well as representatives of business associations, private financial institutions and commercial banks, international and donor organizations, and the regulatory authorities of Tajikistan.

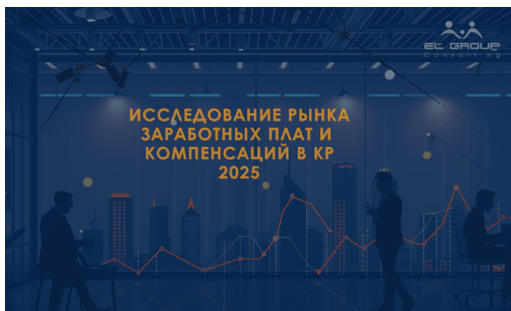
The meeting was dedicated to discussing key challenges and barriers in the region's financial and banking sector, identifying priority areas for reform, and developing recommendations to be presented to the governments of the participating countries at the upcoming B5+1 Business Dialogue Platform.

During the discussions, participants analyzed the main challenges and constraints facing the regional financial and banking sector, explored possible solutions through legal reforms, and identified priority areas for improving the business environment. Work was also carried out on drafting recommendations for the governments of the four countries, with an emphasis on the importance of securing support and expertise from the U.S. side. Another important point on the agenda was the discussion of banking sanctions and challenges related to international transactions.

Participants also discussed the upcoming B5+1 Forum, which will take place in Bishkek in February 2026. For the first time, this large-scale event will be hosted in the Kyrgyz Republic and will serve as an important platform for dialogue between representatives of Central Asian countries and the United States. The Forum will focus on strengthening regional cooperation, addressing current challenges, and exploring new opportunities for business and investment development.

*The American Chamber of Commerce was represented at the event by its Executive Director, Altynai Asanova, who contributed to the discussions aimed at shaping a more transparent, resilient, and investment-friendly financial environment in Central Asia.*

# Labor Market Research in Kyrgyzstan 2025: 67% of participating companies identified dissatisfaction with salary levels as the main reason for employee turnover

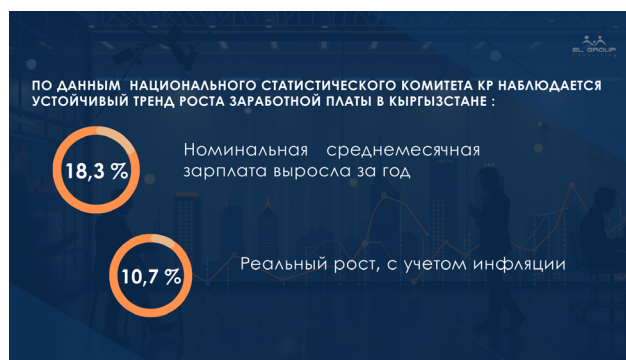


El Group Consulting Announces the Publication of the 2025 Annual Salary and Compensation Market Research Report.

This year's study includes data from companies representing key cities and regions across Kyrgyzstan. Among the participating organizations, the financial sector dominates, accounting for **90% of respondents**.

## Key Findings Most Relevant to the Public and the Business Community:

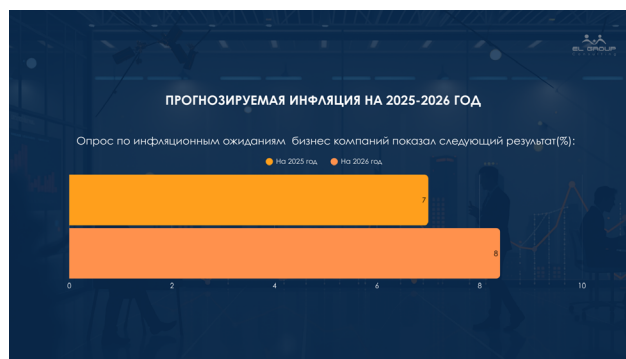
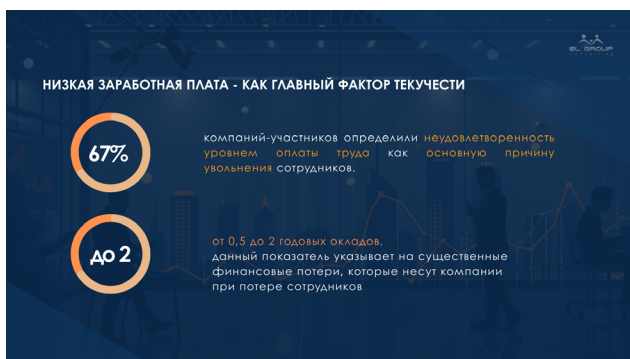
► **Significant Wage Growth:** According to the National Statistical Committee of the Kyrgyz Republic, there is a sustained upward trend in wages across the country. The nominal average monthly salary increased by 18.3% over the year, while the real growth rate, adjusted for inflation, amounted to 10.7%.



► **Low Salary as the Main Driver of Employee Turnover:** 67% of participating companies identified dissatisfaction with salary levels as the primary reason for employee resignations. This indicator clearly highlights a pressing issue in the Kyrgyz labor market and underscores the need for companies to rely on objective, data-driven market insights.

► **High Cost of Employee Turnover:** The loss of a single employee can cost a company between half to two annual salaries. For regular specialists, losses range from 100–150% of their annual pay, while for C-level executives, this figure can reach 200% or more.

► **Inflation Expectations and Salary Adjustments:** Most participating companies project inflation at 7% in 2025 and 8.4% in 2026. 73% of companies across all sectors increased salaries between April 2024 and April 2025. It is noteworthy that none of the participating companies plan to reduce salaries, which serves as a positive indicator for the labor market and reflects its relative stability.



Since 2003, El Group Consulting has been conducting the Salary Market Research and has established itself as a key partner in business and HR analytics, transforming vast datasets into practical, actionable insights that drive sustainable growth and prosperity for companies.

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## LLC “Metall Torg Service”



LLC “Metall Torg Service” is one of the largest industrial enterprises in the Kyrgyz Republic, specializing in the production and supply of metal products for the construction and infrastructure sectors. The company was founded in 2007 and has grown from a family business that dates back to 1995.

Metall Torg Service serves key sectors of the economy — construction, infrastructure, and industry. The enterprise supplies products for strategically important facilities across the country and has established itself as a reliable and responsible partner.

The company’s production and warehouse facilities are located in Bishkek, Osh, within the industrial zone of the former Frunze Plant, and a new base is currently under construction in the city of Shopokov. Since 2021, the company has undergone an independent external audit annually in accordance with IFRS standards, reaffirming its financial transparency and corporate sustainability.

According to Tazabek data for 2023, Metall Torg Service ranks 71st among the largest taxpayers in the country. The company employs over 350 staff members.

At the current stage, the enterprise is in an active phase of development — expanding production capacity, strengthening internal management processes, and focusing on the implementation of modern corporate governance and internal control principles in line with international standards.

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## Master Building LLC

Master Building LLC is a reliable construction company successfully operating in the residential and commercial building sector. The company works under the brand “Barakat” and implements large-scale projects, among which the modern residential complex Rayan holds a prominent place.



Residential Complex “Rayan” is located at: Kok-Zhar District, Char-D1 Street, 70–72. This premium-class project consists of 4 blocks, each 12 stories high, with 6 entrances per block. The façade is finished with durable and stylish porcelain stoneware, while all construction materials meet high quality standards and approved project documentation.

### Construction progress:

- Construction began in June 2022.
- Two blocks have been completed and commissioned, with residents already moving in.
- Completion of the remaining two blocks is scheduled for shell-and-core delivery in Q2 2026.

### Housing stock:

- Total number of apartments: 362.
- Layouts are spacious, modern, and functional.

### Infrastructure:

- An underground parking facility with 101 spaces ensures residents’ comfort and safety.

### Class of the project:

- Premium — combining reliability, aesthetics, and high-level comfort.

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## Buzz Media



Buzz Media is a full-service creative advertising agency based in Kyrgyzstan. The company builds strong brands, strategies, and visual solutions that help businesses grow and stand out in the market. Their client portfolio includes international companies, local market leaders, and startups.

By combining strategy, creativity, and digital innovation, Buzz Media delivers effective marketing solutions tailored to today’s business landscape.

## Royal Pure Gold LLC



Investment company Royal Pure Gold was founded in 2017. Provides comprehensive services in the financial markets - stock, currency and cryptocurrency. Provides access to the world's largest stock exchanges, such as NYSE, Nasdaq, Euronext, LSE, TSE, MOEX, KSE and others.

## LLC “Ecocapsule”



The company “Ecocapsule” was founded in 2024 and, within just one year, has demonstrated outstanding results. It is the first company in the CIS to launch capsule production that meets international standards, distinguished by high quality and modern engineering solutions.

In a short period of time, “Ecocapsule” has implemented large-scale projects: a capsule hotel was built in Issyk-Ata, on the southern shore of Lake Issyk-Kul, and construction of a new capsule hotel is currently underway at the Karakol ski resort.

The company represents not only a modern living space but also new opportunities for business. One of the key factors behind the company's success has been the development of high-level tourism infrastructure and an individual approach to every client.

“Ecocapsule” offers a full range of services — from the design and construction of capsule houses to the creation of ready-to-use business solutions.

A capsule house is a modern type of housing with a well-thought-out layout, reliable engineering systems, and year-round comfort.

“Ecocapsule” is a business that works, generates profit, and brings satisfaction.

## LoadConnect



LoadConnect is an AI-powered SaaS solution that enables truck dispatchers to book loads in just one click, saving hours of work every day. With over 15,000 users, it is one of the fastest-growing freight-tech startups in the U.S. — proudly founded in Kyrgyzstan and now expanding worldwide.

The company is a proud alumnus of AlchemistX Accelerator, NVIDIA Inception, Google for Startups, and the Dive Into Silicon Valley program.

## LLC “Construction Company “ELIZAVETA”



Founded on January 12, 2009, ELIZAVETA has established itself as one of the leading developers in the residential and commercial real estate market of Kyrgyzstan. The company is known for implementing large-scale projects distinguished by high quality and modern solutions. One of the key factors behind ELIZAVETA's success has always been its commitment to an individual approach to each client.

ELIZAVETA provides a full range of services in construction, leasing, and operation of residential and commercial properties.

The company's main areas of activity include:

- development of residential and commercial real estate;
- sales of residential and commercial real estate.

## CJSC MCC “BAILYK FINANCE”



**The history of the Bailyk Finance Company dates back to 2011 with the first office in the city of Kant.** Over 14 years, the Company has come a long way in successful and dynamic development, while over the past five years the Company has significantly increased the volume of its loan portfolio, rising from seventh to third place in the non-banking financial sector market.

It should be noted that from the first days of work the Company relies on a client-oriented policy and remains unchanged in its Mission. The mission is to create affordable financial solutions for residents of villages and small towns to improve their quality of life.

The company offers a broad product line that, through feedback and evaluation, is developed to meet the needs of customers. Funding is offered on a case-by-case basis in the following areas:

- ▶ Business development (trade, services, production);
- ▶ Agrofinancing (Agrocredits, value chain financing);
- ▶ Consumer Finance (Consumer Loans, Min Turkun);
- ▶ Financing of housing improvement with elements of energy efficiency and renewable energy sources;
- ▶ Islamic Finance (Murabaha).

The Company continues to expand its financial and credit activities, covering new regions, attracting new clients and introducing new tools and access channels. Thus, for 14 years the Company has consistently expanded its branch network and today has 50 offices throughout the country. It should be noted that when opening new offices, the Company prefers remote areas and settlements with limited access to financial and credit services. So, of which 94% of offices are located in remote regions of the country.

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## "Iveria" LLC



**"Iveria" LLC is a reliable partner in the construction sector.** The company offers a full range of services: from the construction of new buildings to major renovations and reconstruction of existing facilities, as well as the development of high-voltage power transmission lines and water supply systems for remote communities.

Since 2003, Iveria has been implementing socially significant projects at both the national and international levels, collaborating with organizations such as GIZ, CADAP, UNICEF, UNDP, KOICA, and participating in initiatives funded by the World Bank.

The company's portfolio includes the construction of schools, kindergartens, hospitals, sports complexes, administrative buildings, parks, and stadiums.

The Iveria team consistently introduces modern technologies and efficient solutions, streamlines processes, and ensures high construction quality at every stage.

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## Alatown LLC



PROPERTY DEVELOPMENT

**Alatown LLC is a team of professionals dedicated to developing projects that define the modern urban landscape.** The company specializes in managing full-cycle commercial investment projects — from concept development and investment assessment to construction, commissioning, and ongoing support.

With its expertise, the company brings bold concepts to life as successful assets — from contemporary hotels to innovative business centers and multifunctional complexes. Upon project completion, Alatown also provides lease management services: ensuring effective hotel occupancy, managing office and retail rentals, and delivering steady income and investment growth for its partners.

The core value of Alatown LLC lies in its strategic vision and deep market expertise. The company delivers not just buildings, but sustainable investments, new opportunities, and the future of cities.

## LLC Benchmark Audit



**LLC Benchmark Audit is an independent audit firm registered in accordance with the legislation of the Kyrgyz Republic.** The company is included in Part 4 of the Register of Audit Organizations Admitted to Auditing Public Interest Entities and Large Enterprises of the Unified State Register of Auditors, Organizations, and Professional Audit Associations under the Service for Regulation and Supervision of the Financial Market of the Ministry of Economy and Commerce of the Kyrgyz Republic.

LLC Benchmark Audit is an associate member of the Public Association “Chamber of Auditors” of the Kyrgyz Republic. The company helps businesses enhance transparency, comply with regulatory requirements, and protect data, specializing in the following areas:

- ▶ Financial audit under IFRS — verifying the accuracy of financial statements for owners, investors, and regulators.
- ▶ AML/Compliance audit — assessing AML/CFT risks, the effectiveness of internal controls, and compliance with national and international standards.
- ▶ Information security audit — reviewing IT processes and infrastructure, identifying vulnerabilities, and strengthening data protection.
- ▶ Legal support — structuring transactions, preparing documentation, safeguarding interests, and minimizing risks at every stage.

The company’s projects cover a wide range of industries, including the industrial and construction sectors, the financial industry, as well as government and non-governmental organizations.

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## Uman LLC



**Uman LLC has been operating since 2024 and specializes in the supply of modern industrial equipment for the food industry and the agricultural sector.** The company’s mission is to provide enterprises in Central Asia with access to advanced technological solutions that enhance productivity, improve product quality, and strengthen business competitiveness in the market.

The company is an official distributor of leading Chinese manufacturers:

- ▶ Henger Machinery — one of the largest suppliers of equipment for food processing, bottling, and packaging;
- ▶ Zenyer Eggs Machinery — a recognized leader in the production of equipment for egg sorting, washing, and processing.

Cooperation with these manufacturers is based on direct and long-term partnership agreements, which enables Uman LLC to guarantee its clients:

- ▶ delivery of equipment directly from manufacturers;
- ▶ official warranty and comprehensive service support;
- ▶ competitive purchasing conditions;
- ▶ adaptation of solutions to local requirements and standards.

Uman LLC is actively developing international cooperation and adheres to the principles of openness, transparency, and reliability in business relations. The company strives to strengthen ties with foreign partners and is ready to participate in joint projects, investment initiatives, and interregional development programs. Its focus is on building long-term partnerships with businesses, government institutions, and trade organizations.

## Visa and KICB sponsored the fashion show “Fashion and Art”



The “Fashion and Art” fashion show took place at the Abdylas Maldybaev Kyrgyz National Academic Opera and Ballet Theatre in Bishkek, organized by the public foundation “Forum Kurak”. The event was supported by the international payment system VISA and KICB as general partners.

The event brought together representatives of the fashion industry, business community, and media. New collections by Dilbar Ashimbaeva, Tatyana Vorotnikova, and designers from the brands Cutadash, WeNera, Chapansar, Peri Ethno, Zalkar, and emerging talents received an enthusiastic response from the audience.

*Visa and KICB sponsored the fashion show as part of their commitment to supporting initiatives that promote the development of creative industries and women’s entrepreneurship in the country.*



## Contribution to SDG 4: KICB and Red Crescent Improve Conditions for 420 Schoolchildren in Osh Region



KICB continues its systemic support of the education sector, guided by ESG principles and the United Nations Sustainable Development Goals (SDGs). One of the latest initiatives in this direction is a joint project with the National Red Crescent Society of the Kyrgyz Republic — the capital renovation and re-equipment of the cafeteria at the M. Gaparov Boarding School in the village of Gulstan, Nookat District, Osh Region.

The gymnasium serves 420 gifted children from socially vulnerable families. The goal of the project is to create modern, safe, and comfortable conditions for school meals — a vital element in students’ overall well-being and health.

As part of the project, the 233 m<sup>2</sup> cafeteria was completely renovated and re-equipped. The total budget amounted to 919,000 KGS. The funding made it possible to carry out all planned activities and provide the school with the necessary infrastructure. The new cafeteria now meets sanitary standards and offers a comfortable dining environment. Thanks to these improvements, students can now enjoy their meals in a bright, clean, and safe setting, directly enhancing their daily lives and learning experience.

This initiative stands as a vivid example of responsible partnership, centered on the interests and well-being of children. The project aligns with KICB’s commitment to SDG 4 — “Quality Education,” aimed at ensuring inclusive and equitable access to education and improving learning environments for all.

*Supporting such initiatives reflects KICB’s strong position on regional development, social responsibility, and investment in human capital. The Bank consistently implements projects aimed at improving quality of life and supporting the next generation across the country.*

## KICB has started promotion campaign "Easy transfers - bright vacation!"



KICB announces the start of promotion campaign "Easy transfers - bright vacation" for following money transfer systems: Astrasend, Zolotaya Korona, RIA, Western Union.

Every customer has chance to become a winner of phone, headphones, certificates to a restaurant or for the purchase of household appliances, as well as the main prize - a trip for two to enchanting Turkey, while receiving or sending money transfer at KICB through one of the specified systems.

### More transfers - closer to victory!

Every month KICB determines the most active participants and gives prizes:

- Samsung Galaxy Watch
- Samsung Phone
- Certificate for the purchase of household appliances
- Certificate for a restaurant or SPA

At the end of promotion campaign, the most active customer will be the owner of main prize - trip for two persons to Turkey! Relax with pleasure in warm, cozy Turkey, while making transfers.

**How to receive and/or send a money transfer in KICB:**

- You can receive or send any money transfer at any KICB branch.
- Receive Astrasend money transfer in KICB mobile application
- Send Zolotaya Korona money transfer in KICB mobile application

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## KICB announces the start of the million som promotion!



KICB announces the launch of the "Link to Success!" campaign, and every Kyrgyz citizen who downloads or uses the KICB mobile application becomes a contender for a prize of one million som!

To participate in the promotion, simply download the KICB mobile application, share your referral link with friends, family members, or acquaintances, and receive bonuses for each new person who downloads the application, as well as become a prize winner. Every month the most active participants of the campaign can win 50,000 som, and the winners will receive one million som based on the results of the entire promotion.

Everyone who downloads the mobile application via a friend's referral link will receive 50 som and also becomes a participant of the "Link to Success" campaign.

How to install the KICB mobile application? It's simple. Scan the QR, download the mobile application, and complete the identification. You can also install the mobile application at any KICB.

If you are an active user of the mobile application and make payments using KICB payment cards and the mobile application, you also become a contender for the second grand prize of the promotion – one million som.

## KICB signed the loan agreement with «Perekrestok» auto center under the co-financing program of the European Bank for Reconstruction and Development



KICB signed the loan agreement with «Perekrestok» auto center under the co-financing program of European Bank for Reconstruction and Development, with the aim of scaling the activities of the official distributor of Toyota Motor Corporation in Kyrgyzstan.

Through opening the world of Toyota cars right in the capital, «Perekrestok» auto center significantly increased sales in Kyrgyzstan. In order to support «Perekrestok» auto center, European Bank for Reconstruction and Development together with KICB decided to finance the company and provide an opportunity to increase turnover capital.

The agreement signing ceremony was held in Bishkek on August 21st, 2025 with participation of Mr. Arif Ali - Chief Executive Officer of KICB, Mr. Almaz Toygonbaev - Regional Head of production and service department of EBRD and Mr. Adham Yusupov - General Director of auto center «Perekrestok» LLC. The participants of signing ceremony expressed their firm confidence in the successful development and expansion of the company, and expressed gratitude each other for mutually beneficial long-term cooperation.

KICB consistently supports initiatives aimed at the economic development of the country, confirming the status of a reliable financial partner.

KICB cooperates with the EBRD in many areas, including financing large projects in Kyrgyzstan, supporting «Mykty Aiy» project within Women in Business Program in Central Asia for the development of women's entrepreneurship in Kyrgyzstan, and participating in Green Economy Financing Facility Program (KyrSEFF).

### *Reference:*

**CJSC Kyrgyz Investment and Credit Bank (KICB)** was established in 2001. The authorized capital is USD 23 million. KICB has 55 branches/subbranches throughout the country, providing full range of banking services. The first commercial bank in Kyrgyzstan with correspondent accounts in Citibank (USA), NBD (UAE). License NBKR 046.

**European Bank for Reconstruction and Development (EBRD)** was established in 1991 and works on three continents to help countries transition to successful market economies. Its unique approach combines financing, expertise and policy reform to deliver long-term positive change.

**Autocenter «Perekrestok»** was established in 2003 to provide car repair services and sell auto parts. In 2012, the company became an authorized dealer of Toyota Motor Corporation, becoming the exclusive regional distributor for the sale of Toyota cars in Kyrgyzstan, and in 2020 began selling Lexus cars.

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## Anti-fraud on-premise software on monthly fee

**DOS Network Consultancy and Services KG LLC (DOS.NCS@KG) in partnership with GrapeCity Mongolia announce the availability of their Anti-fraud software for on-premise deployment in banks and microfinance companies for a small monthly fee.**

The highly feature rich software is capable of identifying sophisticated frauds in financial transactions and also able to catch frauds perpetrated by insiders.

We are launching this product for a small monthly fee in order to help small and medium financial institutions to be able to deploy anti-fraud measures to be in compliance with the requirements of NBKR and the desire of the government of Kyrgyzstan to stop frauds on unsuspecting public that is reliant on internet and mobile banking for their day-to-day activities

We hope, the low cost of enabling anti-fraud measures will get more financial institution adopt anti-fraud measures quickly and affordably

For more information email [shakhidan@dosnecs.com](mailto:shakhidan@dosnecs.com) or call +996 555 000 186.

## MTS Signs Strategic Agreements with Russian Metallurgical Enterprises



**Metall Torg Service LLC has signed strategic cooperation agreements with several leading Russian metallurgical enterprises and financial institutions.** These agreements confirm the high level of trust placed in the company and reaffirm its status as one of the key players in Kyrgyzstan's metal products market.

The signing took place on August 14, 2025, during the VII Kyrgyz-Russian Economic Forum at Lake Issyk-Kul. The event was attended by the prime ministers of both countries, representatives of key ministries, financial institutions, and the business community.

The agreements provide for long-term supplies of metal products to support Kyrgyzstan's construction sector, as well as financing to strengthen the company's working capital. These measures aim to broaden the product portfolio, improve logistics, and ensure reliable supply for clients.

*MTS views these agreements as a strategic foundation for strengthening economic ties and supporting the sustainable development of the industry in Kyrgyzstan.*

## New MTS Warehouse in Bishkek: Bringing Metal Products Closer to Customers



**Metall Torg Service LLC has opened a new sales and warehouse facility in Bishkek at 273 Orozbekov Street (Old Tolchok Market).** This location provides customers in the central part of the city with convenient and immediate access to a wide range of metal products.

The new facility is not just a logistics hub, but also a service center for builders, entrepreneurs, and private customers. It allows clients to quickly obtain the materials they need for their projects, making business processes faster and more reliable.

*The company views the opening of this warehouse as a step toward building a more flexible and accessible supply infrastructure for the capital and the regions.*

## MTS Celebrates Metallurgist Day



On July 20, 2025, Kyrgyzstan celebrated Metallurgist Day — a holiday that unites professionals playing a vital role in the development of the construction sector and the national economy as a whole.

Metall Torg Service LLC traditionally honors its employees on this day, expressing appreciation for their contribution to the company's growth and to the industry. In July, the MTS team gathered on the shores of Lake Issyk-Kul, turning the occasion into both a festive celebration and an opportunity to strengthen team spirit.

*For the company, Metallurgist Day is an important reminder of the profession's significance, the dedication of its employees, and the broader contribution of metallurgists to Kyrgyzstan's sustainable economic development.*

## Borusan Cat Kyrgyzstan Expands Financial Opportunities for Its Customers



**Borusan Cat Kyrgyzstan, the official dealer of the world-renowned Caterpillar brand in Kyrgyzstan, has been supplying the market with high-quality construction and mining equipment for over 20 years, while also offering a wide range of service and consulting solutions.** During this time, the company has established itself as a reliable partner, providing modern equipment and solutions for businesses in key sectors of the economy.

We are pleased to announce the launch of strategic cooperation between Borusan Cat Kyrgyzstan and Eldik Leasing LLC, the first subsidiary company with many years of successful implementation experience, offering the most favorable interest rates for customers.

This partnership is an important step that significantly expands opportunities for acquiring Caterpillar equipment.

Thanks to our agreement, customers can now purchase the necessary equipment on leasing terms, making the process of updating their fleet more flexible and financially accessible.

Leasing is an effective tool for those seeking business growth and financial flow optimization. This instrument makes it possible to spread the financial burden over time, avoid significant one-time investments, and maintain the stability of your business while simultaneously gaining access to advanced solutions in the field of special machinery.

Our partnership has already confirmed its demand and effectiveness: we are proud to announce the first successful transaction concluded through Eldik Leasing. We can confidently state that this cooperation will contribute to the further growth and prosperity of your business, as well as strengthen the position of Caterpillar equipment in the Kyrgyz market.

*Borusan Cat Kyrgyzstan continues moving forward, introducing modern solutions and creating the most convenient conditions for its customers. The company strives not only to supply equipment but also to provide a full range of services and spare parts that help customers grow and achieve new success. After all, Borusan Cat Kyrgyzstan creates solutions for a better world.*

## Business Transfers for Sole Proprietors Clearing & Gross Payments Save more with Bakai Bank!



Between September 1 and December 31, 2025, sole proprietors can make Clearing and Gross payments through Bakai Business completely free of charge.

This offer applies exclusively to clients registered as sole proprietors. Legal entities, including LLCs, are not eligible. All transfers through Bakai Business are processed instantly, with no additional requests required - simple, transparent, and best of all, free.

At Bakai Bank, we know every som counts for small business owners. That's why we're providing real support to cut expenses and make managing finances easier.

In addition, sole proprietors can now open an account fully online - right in the Bakai Business app. The process takes just five minutes: simply complete a quick video identification, and your account is opened with no branch visit and no paperwork. This solution is especially valuable for those who want to launch their business quickly or manage it entirely online.

*Bakai Bank – for the things that truly matter.*

## Now in the BakAi App — Instant International Transfers via Visa



Bakai Bank customers can now send money instantly and securely using either a card number or a phone number - both within Kyrgyzstan and abroad. The BakAi app offers two new transfer options: Visa Direct and Visa+.

### Visa Direct - Card-to-Card Transfers

1. Enter the recipient's card number, full name, specify the amount, and confirm - funds are credited within seconds.
2. Transfers are available to more than 80 countries worldwide, including Asia, the EU, the Middle East, Africa, and more (the full list is available on the Bank's website).

### Visa+ - Phone-to-Phone Transfers

1. Enter the recipient's phone number and full name - if their Visa card is linked to Visa+, the transfer will be delivered instantly.
2. Convenient: no need to know the card number.
3. Visa+ is currently available in CIS countries (Ukraine, Belarus, Kazakhstan, Uzbekistan, Moldova, Tajikistan), a number of Kyrgyz banks, and is expanding further.

Fees: For international transfers, Visa Direct and Visa+ carry a commission of just 1% of the transfer amount (minimum USD 2). Within Kyrgyzstan, transfers remain fee-free until the end of 2025.

All data and transactions are protected in line with Visa's international security standards.

*With Bakai Bank and the BakAi app, transferring money has never been easier - instant, convenient, and truly global. Unlock new opportunities in international finance today!*

## Interview with Chyngyz Arziev, Head of AI at BDigital



— **Chyngyz, could you please tell us a bit about yourself: what field do you work in, and which areas are most important to you?**

— From an early age, I was fascinated by technology, I always wanted to understand how computers and software worked and what new ideas were emerging in the world. It wasn't enough for me just to use finished products; I wanted to dig into their inner workings and experiment with creating something of my own. That curiosity eventually grew into a profession: today, I work in the field of artificial intelligence and blockchain development.

For me, development isn't just about writing code. It's a way to bring to life ideas that once seemed like science fiction. Artificial intelligence is particularly close to me because it is reshaping how people interact with technology. I've worked on systems capable of understanding and generating speech, analyzing images, and processing text. Every project like this demonstrates that the future we once read about in books or saw in films is becoming reality right now.

Blockchain inspires me just as much. I'm drawn to the very concept of decentralization - technology that enables people to interact directly, without intermediaries. I explore many areas: decentralized applications, models like DeFi, NFTs, and DAOs. All of these open new ways of organizing economies, art, and even communities.

Being part of these changes is important to me. I've always sought to work with the technologies of the future because I believe they define what the world will look like tomorrow.

Alongside my engineering work, I'm also deeply involved in science popularization in Bishkek. Many people who are **passionate**

**about science know me in this role: I have organized lectures and events** with well-known scientists and science communicators such as Asya Kazantseva, Alexander Panchin, Vladimir Surdin, Alexey Semikhatov, and Boris Stern. For me, this is a vital mission -building a community where people are drawn to knowledge and a scientific worldview.

— **Many people know BDigital as an IT company. How do you personally define its mission?**

— We've never seen ourselves as just an IT company. Our goal is to build a fully-fledged artificial intelligence laboratory in Kyrgyzstan, complete with its own research center and academy to train a new generation of engineers. We want Kyrgyzstan not only to consume technology, but also to create it.

— **What is the main focus of your laboratory right now?**

— We're not limiting ourselves to building local assistants for businesses. At the moment, we are developing a full-fledged language core in Kyrgyz. We have already managed to create a complete analogue of ChatGPT, but entirely adapted for the Kyrgyz language. This project is called Airun.kg. It's not just an assistant - it's the foundation, the core on which all of our future solutions will be built.

— **What has been achieved so far within Airun.kg?**

— We have built the first prototype, which functions as a full-scale chat in Kyrgyz, delivering quality comparable to the best global models. Right now, we are developing the project in two key directions:

► **Voice Assistant** - enabling natural, human-like conversations with AI. Thanks to our unique Kyrgyz-language dataset, the model can quickly and accurately grasp context, intonation, and subtle speech nuances, making dialogue feel truly alive and comfortable for users.

► **Digital Avatar** - a visual embodiment of the assistant designed for content creation: videos, advertising materials, and virtual presenters. Our voice-and-facial-synchronization technology transforms text and audio into professionally narrated, visually expressive content, unlocking new opportunities for marketing, education, and presentations without the need for real actors.

By the way, you can already test Airun through a secure [link](#). This week we are running a large-scale open beta test, and we welcome all feedback and suggestions.

— **Why did you decide to focus specifically on the Kyrgyz language?**

— The Kyrgyz language is central to the country's cultural identity. Today, the AI landscape is dominated by English, Chinese, and a handful of other major languages, while smaller languages risk being left outside the global digital ecosystem. Our mission is to ensure that Kyrgyz is not only preserved but also integrated into the most advanced technologies of our time.

— **So your strategy is first to build the core, and only then apply it to business products?**

— Exactly. We believe that without a strong foundation, any isolated solutions will only be temporary. Our core will serve as a platform on which solutions for banking, education, healthcare, telecoms, and even government services can be built. Crucially, all of this will be grounded in a local linguistic and cultural base.

— **You mentioned that you see your unit more as a laboratory. Could you tell us about the research you are working on now?**

— Indeed, our department operates as a research lab, and one of our key areas of focus is developing an out-of-the-box solution for low-resource languages.

To clarify: a low-resource language is one for which there are virtually no large corpora - such as text collections, parallel translations, or annotated datasets. This makes it extremely difficult to apply traditional transformer models. Unlike English or Chinese, which have terabytes of training data, low-resource languages typically have fragmented and inconsistent sources, leading to a decline in model quality.

Our hypothesis is that the traditional approach - training a transformer either from scratch or through a generic multilingual model - is not optimal for low-resource languages. Instead, we propose a new training methodology for transformers based on the following principles:

1. **Modular Architecture:** The model consists of a universal core transformer, pre-trained on high-resource languages (such as English or Russian), and adaptive language modules specific to the target language. This enables effective reuse of general knowledge while minimizing adaptation costs.

2. **Cross-lingual Knowledge Transfer:** We apply cross-lingual transfer learning

techniques, aligning embeddings of low- and high-resource languages within a shared vector space. This ensures the transfer of semantic and syntactic knowledge.

3. **Morpho-semantic Alignment:** For low-resource languages with rich morphology, we integrate morphological and semantic analysis. This compensates for data scarcity by enabling a deeper structural understanding of the language.

4. **Few-shot Fine-tuning:** Final model adaptation is carried out using small but high-quality datasets, carefully annotated by native speakers. This allows us to achieve high accuracy with minimal data.

With this methodology, we have already reached 90% accuracy in relevant responses in Kyrgyz - a major breakthrough given its status as a low-resource language. Our next milestone is to achieve 93-95%, which would make our system comparable to those trained on English.

If our hypothesis proves correct, we will be able to offer the market a universal turnkey solution: a platform that enables the deployment of AI assistants in any low-resource language without the need to collect tens of millions of lines of data. For banks, call centers, and public services, this means a real opportunity to deliver AI in the native languages of their users.

— **Who are you working with, and who can be called your key partners?**

— From the beginning, we chose to collaborate only with the best expertise worldwide, because our goal is not a one-off project, but a full-scale language core of global significance. Today, we are directly consulting with the Regional Director of NVIDIA for the CIS, the company that sets global standards in artificial intelligence and high-performance computing. This gives us access to cutting-edge knowledge about GPU architectures and large-model infrastructure.

We also consult and exchange expertise with leading industry specialists. Just last week, for example, we had a discussion with Alexander Khanin, founder of VisionLabs. His recommendations gave us important momentum in refining our architecture and building our pipeline.

Another notable collaboration is with ML engineers from Mastercard. The experience of engaging with experts operating at the scale of global fintech is truly invaluable to us - it is, in a sense, the holy grail of artificial intelligence.

In addition, we are actively working with Tier III data centers to gain a deep understanding of infrastructure management, with the long-term goal of building our own data

center optimized for training and inference of language models.

Taken together, these partnerships give us a decisive advantage: we are not moving forward alone, but in close alignment with industry leaders. This makes our experience in building a language core the most legitimate and promising in the region.

— **What is unique about your engineering team?**

—Our uniqueness lies in the fact that every one of our engineers is a native speaker of Kyrgyz. This gives us an enormous edge: we don't just train the model on books and dictionaries - we understand the living language, its dialects, cultural context, and subtle nuances. Because of this, we can immediately detect when the model makes mistakes, "hallucinates," or uses unnatural constructions. We are able not only to correct these errors but also to make the core genuinely native - not just "translated" from other languages.

— **What is the long-term goal of your project?**

Our vision goes far beyond a single language or product. We are building a turnkey solution that can be localized for any minority language, giving it a complete digital identity. We want every language to have the chance to exist in the digital era on equal terms with the world's largest languages, while preserving its cultural and linguistic uniqueness.



Imagine this: any community, any ethnic group could use voice assistants, digital avatars, educational tools, and business applications in their own native language. For us, this is more than just technology - it is a way to give minority languages new life in the age of AI, ensuring that every culture and every people has a rightful place in the global digital ecosystem.

— **What new technological directions is BDigital exploring?**

The company is actively researching blockchain technologies, leveraging our experience in building scalable and secure digital services. We are studying how to integrate blockchain infrastructure with our products to create a unified ecosystem where

language models, digital identity, and financial services interact seamlessly and securely.

We pay particular attention to leading blockchain networks and their architectural features. We carefully analyze protocol updates in Ethereum, Solana, TON, and other platforms, evaluating their impact on scalability, performance, and integration with distributed systems. This approach allows us to develop a deep understanding of how blockchain infrastructure interacts with modern AI-based applications and services, while laying the groundwork for high-load, reliable digital solutions.

All of this research enables us to shape a strategic vision of future digital ecosystems - ecosystems where AI, blockchain, and financial services are tightly integrated, and where the technologies of minority languages and local cultures can scale effectively on a global stage.

— **You are also known as the organizer of the major scientific forum "The Path to Infinity." Could you tell us about this project?**

—Yes. For me, it's important that artificial intelligence is not limited to business applications, but remains closely connected to science and the fundamental questions of humanity. That's why I organized the "Path to Infinity" forum, bringing together some of the leading science communicators and scientists of our time, including Alexey Semikhatov, Vladimir Surdin, and Boris Stern.

These are prominent physicists and astronomers who open up the cosmos to millions of people through science. At the forum, we discussed not only new discoveries about the Universe but also the role AI can play in astronomy - from analyzing telescope data to modeling star formation and uncovering new patterns in the cosmos.

For me, it was essential to show that we are building AI not in isolation, but within the broader context of science and humanity's eternal questions. Forums like this are where ideas are born - ideas that inspire engineers, researchers, and entrepreneurs to create the technologies of the future.

— **How do you see the future of BDigital in five years?**

— In just a few years, we want Kyrgyzstan to host a fully-fledged AI research center capable of competing internationally. Airun.kg will serve as the core for hundreds of applications and services. Our ambition is for the Kyrgyz language to resonate in the digital world on equal footing with English and Chinese and for our engineers to take pride in creating world-class technologies right here in Kyrgyzstan.

## NSK Insurance Company has introduced digital registration of compulsory motor third-party liability insurance (CMTPL) through the Tunduk mobile app

NSK Insurance Company, one of the leading players in the Kyrgyz insurance market, has introduced a service for issuing CMTPL policies electronically via the Tunduk mobile app, which is part of the Kyrgyz Republic's digital government ecosystem.

The project was implemented in collaboration with the state institution "Kyzmat" as part of the launch of the Automated Information System "Insurance" (AIS).

### Key benefits for NSK customers:

- Obtaining an electronic MTPL policy in a few clicks, without the need to visit the office in person;
- the ability to include up to four drivers in one policy;
- personal data protection through integration with G-CLOUD.

### Policy authenticity verification

MTPL policies issued through NSK are available for verification in the Tunduk app, which guarantees the authenticity of policies and the transparency of all procedures.

### Leadership in digital transformation

NSK Insurance Company was one of the first to integrate its services with the Tunduk app, confirming its commitment to the development of digital solutions and the implementation of modern customer service standards.

*The company will continue to implement strategic initiatives aimed at improving the accessibility, reliability, and transparency of insurance services in the Kyrgyz Republic.*

## NSK: Consolidating Leadership and Institutional Transformation

**NSK continues to systematically strengthen its position as the undisputed leader of the Kyrgyz insurance market, confirming its ability to achieve sustainable institutional growth and shape a new paradigm for insurance relations.** The amount of payments for the first half of 2025, amounting to 227,274,609.57 soms, is not only an indicator of the company's financial solvency, but also a key marker of its role in ensuring economic stability and trust in insurance as a tool for protecting property interests.

The company's strategy is based on the principles of technological transformation and customer centricity. The introduction of a single call center with the short number 9119 reflects an institutional approach to improving the customer experience: it provides continuous access to consultations, the ability to quickly call an emergency commissioner, and support for all types of insurance. This service sets new standards for the quality of interaction and brings insurance services to the level of infrastructure accessibility.

The initiative to launch online CASCO registration in partnership with MBANK deserves special attention. This project is not just an innovation, but a fundamental step in

the digital transformation of the Kyrgyzstan insurance market. The integration of insurance instruments into the banking ecosystem opens up a new institutional model for the distribution of insurance products, broadening the horizons of financial inclusion and increasing the level of protection for citizens. NSK, as one of the leading players in the Kyrgyz insurance market, has also introduced a service for issuing electronic MTPL policies through the Tunduk mobile app, which is part of the state digital governance ecosystem. The project was implemented jointly with the state institution "Kyzmat" as part of the launch of the Automated Information System "Insurance" (AIS).

The company's customers have gained a number of key advantages: the ability to issue a CMTPL policy in a few clicks without visiting the office, the inclusion of up to four drivers in one policy, and the protection of personal data through integration with G-CLOUD. The authenticity of electronic policies can be verified directly in the Tunduk app, which guarantees the transparency and reliability of all procedures.

Thus, NSK was one of the first to integrate its services into the national digital ecosystem,

demonstrating leadership in digital transformation and commitment to modern service standards. The company continues to implement strategic initiatives aimed at improving the accessibility, reliability, and transparency of insurance services in the Kyrgyz Republic.

*"It is fundamentally important for us that insurance in Kyrgyzstan ceases to be perceived as a formality and becomes a real tool for financial protection. That is why we invest in innovation, digitalization, and service technologies, providing customers with the fastest and most convenient access to insurance services. NSK does not simply adapt to change—we set new standards, defining the strategic direction of the industry,"* emphasizes T.M. Miranov, Chairman of the Board of NSK CJSC.

Today, NSK not only demonstrates strong financial results, but also acts as a driver of systemic transformation, consolidating its position as a strategic institution that ensures synergy between sustainability, innovation, and public trust. This shapes the long-term evolution of the insurance market in Kyrgyzstan.

## Bank of Asia has launched AstraSend transfers in the Asia Online mobile app



Today, money transfers are not just a convenience, but an important part of the lives of thousands of Kyrgyz citizens. Many families receive support from abroad, and businesses settle payments with partners. Now, receiving an AstraSend transfer has become even easier — right in the Asia Online mobile app.

### Who is this important for?

- For those who receive transfers from relatives in Russia, Kazakhstan, Uzbekistan, Turkey, the UAE, and other countries;
- For clients who value time, convenience, and remote services;
- For those who want to receive money without visiting a bank branch.

### How does it work?

1. Download Asia Online from the App Store or Google Play;
2. Complete online identification or log in;
3. In the "Quick Transfers" section, select AstraSend;
4. Enter the transfer number, specify the account or card, and confirm the transaction. The funds are credited instantly.

### Service Features:

- Transfers are available 24/7 throughout Kyrgyzstan;
- Crediting to KGS accounts and cards — with automatic conversion;
- Crediting to RUB accounts and cards — without conversion;
- Full security and protection of personal data.

*The launch of the service emphasizes Bank of Asia's commitment to digitalization and the development of modern solutions. Now, transfers from abroad are even more accessible, faster, and more reliable — right from your smartphone.*

## Doscredobank Participates in the "Dem-AI" Festival for International Clean Air and Blue Sky Day



As the country's first "green" bank, Doscredobank presented its eco-friendly products designed to support a sustainable future and shared ideas on how each of us can contribute to nature preservation.

An engaging eco-quiz with unusual questions was organized for festival guests. Participants not only expanded their knowledge of ecology but also gained memorable experiences, with the most active participants receiving useful eco-prizes.

*The "Dem-AI" Festival served as an important reminder that caring for nature is a collective responsibility. Only together can we build a future where the air is cleaner and life is more harmonious and green.*

## Opening of the DOSCREDOBANK Training Center and Launch of the DCB Bilim Hub Internship Program

**DOSCREDOBANK DCB BILIM HUB**  
ПРОГРАММАСЫНА ТАКШАЛМАГА ЧАКЫРАТ

**DOSCREDOBANK ПРИГЛАШАЕТ**  
НА СТАЖИРОВКУ В ПРОГРАММУ **DCB BILIM HUB**

КЕСИПТЕРИ АЛГАҢКЫ КАДАМЫҢ ЖАНА  
ӨЗҮҢДҮ КӨРСӨТҮҮ МҮМКҮНЧҮЛҮГҮҢ

Твой старт в  
профессии и шанс  
проявить себя!

КРҮБдүн №037 лицензиясы 22.05.2017  
Лицензия НББР №037 от 22.05.2017



On September 8, 2025, the first group of interns began the DCB Bilim Hub internship program at the Doscredobank training center.

DOSCREDOBANK invites students, graduates, and young professionals to participate in the internship program at DCB Bilim Hub — a specialized educational center and coworking space designed to develop professional skills and prepare personnel for the banking sector.

DCB Bilim Hub combines educational formats with elements of a business environment, offering participants the opportunity to not only gain theoretical knowledge but also apply it in practice in a setting similar to real-world work conditions. The space also functions as a platform for interaction with the bank's clients and partners, fostering experience exchange and the formation of a professional community.

### The internship program includes:

- 4 weeks of training: 2 weeks of theoretical lessons and 2 weeks of practical preparation;
- Participation in a paid internship;
- The possibility of further employment based on successful certification results;
- Offline training format with mentors and practicing specialists.

### Applicants should meet the following criteria:

- Final-year students and young professionals with a degree in economics, management, or related fields;
- Candidates proficient in Microsoft Word and Excel;
- Motivated, responsible participants eager to develop professional competencies;
- Individuals who adhere to a business dress code (including mandatory compliance with the company's dress code).

*DCB Bilim Hub is an investment in human resources, a platform for developing new professionals, and an open entry point to the banking industry.*

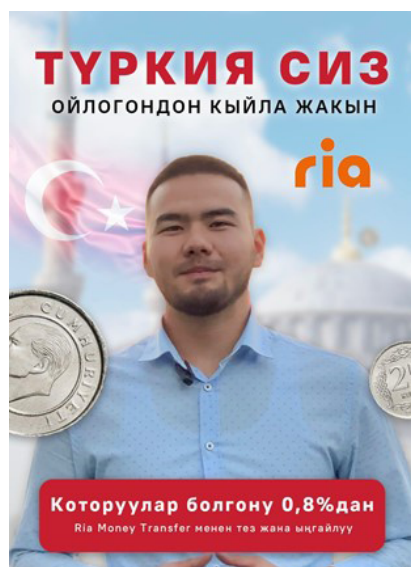
**Contact number:** +996 702 88 00 40; +996 700 74 47 15

## Turkey — The Land of Sun, Fragrant Tea, and True Hospitality

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**ria**

Которуулар болгону 0,8%дан  
Ria Money Transfer менен тез жана ыңгайлуу



With Ria Money Transfer, sending money from Kyrgyzstan to Turkey has become even more affordable!

### Until October 31, enjoy a special rate:

- Only 0.8%
- Minimum fee — \$3

For family, friends, or special moments — your money arrives quickly, conveniently, and reliably.

### Our branches are open 24/7:

- "Alma," Bishkek city, Chui Ave, 92 (State Universal Store "Chynar", entrance from Shopokov str.)
- "Vesna," Bishkek city, Kalyk Akieva str., 66 (Trade and Administrative Center "Vesna")
- "Osh 24/7," Osh city, Kurmanzhan Datka str., 211z (Arawanskaia stop)

For more information, call 8686.

*Ria Money Transfer — your heart is always close to Turkey.*

## UX research from M-Vector: a new tool for business in Kyrgyzstan



Today, digital products (websites, mobile applications, online services) have become key channels for companies to interact with customers. The convenience, simplicity, and intuitive clarity of these solutions directly affect sales, customer retention, and brand image. However, until recently, there was no local professional tool in Kyrgyzstan for evaluating and improving user experience (UX) that would allow each digital product to be assessed for convenience and clarity.

M-Vector was the first company to develop and launch comprehensive UX research in the Kyrgyz market, enabling businesses to obtain accurate data on how users interact with their digital products.

### What does this mean in practice?

- We measure how intuitive and understandable the interface is.
- We identify where users get “lost” or abandon the process.
- We test which design options work best (A/B testing).
- We study customer motivation and barriers through in-depth interviews and observations.

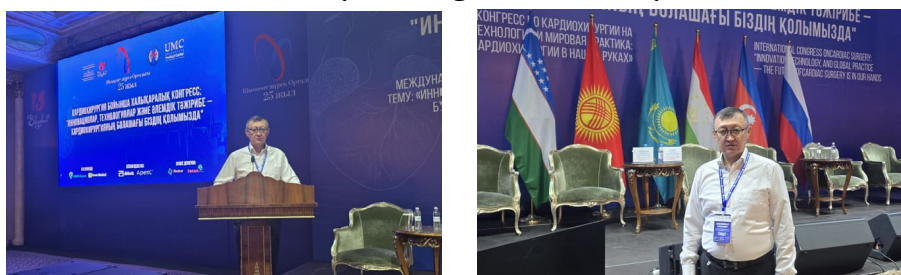
### This approach helps companies:

- increase conversion and reduce customer churn;
- optimize key user scenarios;
- save resources by implementing changes based on facts rather than hypotheses.

Until now, UX research had to be outsourced abroad or a separate specialist had to be hired by the company. M-Vector offers a comprehensive service tailored to the digital behavior of users in Kyrgyzstan and Central Asia. We combine international methodologies and our expertise to give companies a competitive advantage.

*UX research from M-Vector is not just a new product, but a step towards the development of Kyrgyzstan's digital economy! Now businesses can create services that are truly convenient and in demand by users.*

## Cardiac Surgeons from Bishkek Cardio Clinic Took Part in the Anniversary Congress in Shymkent



In September 2025, the Chief Physician and leading cardiac surgeon Sheyshenov Zhalil of our clinic participated in the 3rd Anniversary Congress on Cardiac Surgery held in Shymkent, Kazakhstan. The congress was dedicated to the theme: “Innovation, Technology, and the Future of Cardiac Surgery in Our Hands.”

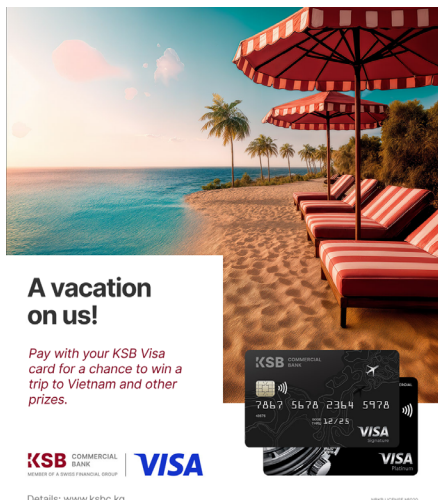
The event brought together more than 150 participants, including cardiac surgeons, intensivists, and related specialists from Kazakhstan, Kyrgyzstan, Uzbekistan, Tajikistan, and Turkmenistan. One of the key topics discussed was the establishment of the Central Asian Association of Cardiovascular Specialists.

### Our Chief Physician delivered two presentations:

- “The Development and Formation of Cardiac Surgery in Kyrgyzstan” – highlighting the historical milestones and achievements in the field;
- “The Role of Private Clinics and Public-Private Partnership in the Development of Cardiac Surgery in Kyrgyzstan.”

*The venue of the congress was the Shymkent Heart Center, a branch of the University Medical Clinic of Astana, which successfully performs high-tech surgeries, including heart transplantation.*

## “KSB Commercial Bank” CJSC Launches the “Vacation On Us” Campaign with a Grand Prize - A Trip to Vietnam!



**A vacation on us!**

Pay with your KSB Visa card for a chance to win a trip to Vietnam and other prizes.

**KSB COMMERCIAL BANK**  
MEMBER OF A SUBSIDIARIES GROUP

**VISA**

Details: [www.ksbc.kg](http://www.ksbc.kg)

From September 1 to December 31, 2025, pay with your Visa Platinum or Visa Signature cards issued by KSB Commercial Bank and take part in the prize draw.

Grand Prize - a vacation for two to Vietnam!

The grand prize winner will be determined at the end of the campaign period.

Monthly Prizes – Garmin Smartwatches

Each month, a smartwatch will be awarded to the participant who completes the highest number of transactions during that month.

### Who Can Participate:

- Legally capable individuals who are residents of the Kyrgyz Republic;
- KSB Bank clients who hold an active Visa Platinum or Visa Signature card;
- The Bank determines residency status based on its internal records.

### Eligible Transactions:

- Payments made via POS terminals;
- Online payments (internet acquiring).

Minimum amount per transaction – 200 KGS (or equivalent in other currencies).

### How Winners Are Selected:

- The main criterion is the number of transactions during the campaign period;
- If two or more participants have the same number of transactions, the total transaction amount will be used as a tiebreaker.

### Results:

- Monthly results will be announced for September, October, November, and December.
- The grand prize winner will be announced after the campaign ends.

Make purchases with your Visa Platinum or Visa Signature card, accumulate transactions, and get closer to the vacation of your dreams! Learn more about the campaign terms at [www.ksbc.kg](http://www.ksbc.kg) or call 24 24 (toll-free).

## TOYBOSS Named “Company of the Year 2025” in Kyrgyzstan



On September 20, Kyrgyzstan celebrated Entrepreneur’s Day. In honor of this occasion, the Ministry of Economy and Commerce of the Kyrgyz Republic awarded Adal Azyk LLC (TOYBOSS) the prestigious title of “Company of the Year 2025.”

The award was presented to the company’s leadership by Bakyt Torobaev, Deputy Chairman of the Cabinet of Ministers of the Kyrgyz Republic and Minister of Water Resources, Agriculture, and Processing Industry.



This honorable title was granted to the TOYBOSS brand for its significant contribution to the development of foreign economic and trade activities, as well as for promoting domestic goods and services in international markets.

And this recognition is well deserved. TOYBOSS products enjoy strong demand across CIS countries. All products comply with GOST and Halal requirements, ISO 22000:2018 international standards, FSSC

22000 food safety certification, and HACCP principles.

The company produces 60 tons of products daily. At every stage—from raw material storage to packaging of finished goods—TOYBOSS applies digital traceability technology, ensuring full quality control. Notably, in Central Asia, this system has been implemented only at TOYBOSS facilities, while in Europe it is only beginning to be adopted.

*For Adal Azyk LLC, the award “Company of the Year 2025” is not only recognition, but also a motivation to move forward, develop new directions, and strengthen its position in international markets.*

## Toyboss Group Signs Agreement with IFC for up to \$10 Million in Local Currency Financing



The Toyboss Group of Companies has signed an agreement with the International Finance Corporation (IFC) — a member of the World Bank Group — to receive up to \$10 million in financing in local currency.

The funds will be used to construct incubator facilities, launch a feed mill, and modernize the company's production cluster. The project aims to significantly increase poultry meat production, reduce reliance on imports, and create new opportunities for farmers, processors, and local distributors.

### Building the “Farm-to-Table” Supply Chain

#### The next phase of development includes:

- Construction of a feed mill with an annual capacity of 115,000 tons, part of which will be available to local livestock producers;
- Launching in-house incubator operations and expanding infrastructure;
- Expanding the supply network by engaging more than 3,500 local farmers;
- Procuring over 78,800 tons of raw materials annually, supporting stable demand in the agricultural sector.

#### Economic Impact and Job Creation

The project is expected to create at least 655 new jobs, primarily in the Kemin district of Chuy region. Additionally, the company plans to contribute over 100 million soms annually in taxes and social payments.

#### A Domestic Alternative to Imports

In 2024, Kyrgyzstan imported 67,000 tons of poultry meat, primarily from China and Russia. Upon project completion by 2027, the company aims to expand production from 12,000 to 15,500 tons, covering up to 25% of domestic demand.

#### Alignment with National Strategies and SDGs

The project supports the goals of the National Development Program to 2026 and the Sustainable Development Strategy to 2040, and contributes to the following Sustainable Development Goals (SDGs):

- Goal 1 — No poverty
- Goal 2 — Food security
- Goal 8 — Economic growth
- Goal 12 — Responsible consumption and production

#### IFC Support as a Sign of Trust

As part of the World Bank Group, IFC is the world's largest development institution working with the private sector. Projects supported by IFC undergo rigorous evaluation, including multi-stage assessments of transparency, resilience, and governance.

*“We consider the International Finance Corporation a reliable business partner. Our cooperation will become an even stronger driver of production growth,”* said Myrzabek Orumbaev, CEO of the Toyboss Group.

The company has previously collaborated with IFC — the corporation supported the implementation of the food safety system.

*This new agreement reaffirms that transparent and responsible businesses in Kyrgyzstan are capable of meeting international standards and attracting long-term investment.*

## TOY FEST 2025 in Osh: Over 2,000 Guests, Food Zone, Contests and a TOYBOSS Concert



On September 13, in Toktogul Satylganov Park in Osh, the main event of this autumn took place — TOY FEST by TOYBOSS.

More than 2,000 guests gathered to enjoy music, traditions, and delicious food. The festival featured a large food zone by local brands, a dedicated children's area with games and workshops, as well as the presentation of TOYBOSS's new book in Kyrgyz — "Courtyard Games".

Guests enjoyed contests and prize draws, including the grand prize — a one-year supply of TOYBOSS sausages.

The festive atmosphere was created by Aidana Deka, Zamir Myrza, Aruuke, and Avaz Akimov. The headliner of the evening, Freeman996, gave the audience an incredible boost of energy.

*TOY FEST is more than just a holiday. It is about culture, family values, and traditions passed down from generation to generation.*

## TOYBOSS Conquers the Malaysian Market



From September 17 to 20, 2025, Kuala Lumpur, Malaysia, hosted MIHAS 2025 — the world's largest halal showcase. Representing Kyrgyzstan, TOYBOSS presented its products at this prestigious international exhibition.

During the event, TOYBOSS gained recognition among global halal producers. A highlight of the showcase was when the Director General of the Department of Islamic Development Malaysia (JAKIM) received TOYBOSS products as a gift — a symbolic gesture of trust and respect for the Kyrgyz brand on the international stage.

## CJSC MCC “BAILYK FINANCE”: Recognition of Leadership at the National Level



CJSC MCC “Bailyk Finance” is one of the leading microcredit companies in Kyrgyzstan. Over its 14 years of existence, the Company has demonstrated dynamic growth, and over the past five years, it has significantly increased its loan portfolio and strengthened its position among the top three leaders in the country’s microfinance sector.

In February 2022, Bailyk Finance received an international Gold Certificate for adhering to client protection principles. In April 2025, the company reaffirmed its high standards by renewing this certification, demonstrating its ongoing commitment to excellence and ethical practices.

In September 2025, the National Bank of the Kyrgyz Republic recognized the contributions of Bailyk Finance’s CEO, Chinara Darkenbaevna Moldazhanova, awarding her the state medal “Excellence in the Banking System.”

*This prestigious award highlights her professionalism, leadership, and effective management. For the Bailyk Finance team, it serves as a guiding example and inspiration for continued growth, innovation, and strengthening trust with clients and partners.*

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## Baker Tilly Announces the Launch of Baker Tilly Bishkek Legal in Kyrgyzstan

**Baker Tilly Bishkek Legal LLC is a newly established law firm and a member of the Baker Tilly International network.**



The firm provides comprehensive legal support to businesses, investors, international financial institutions, international organizations, diplomatic missions, embassies, and other stakeholders. Its approach combines international best practices with a thorough knowledge of Kyrgyz legislation.

The firm’s expertise covers key areas including corporate law, commercial contracts, taxation, mergers and acquisitions (M&A), public-private partnerships (PPP), investment projects, labor law, and intellectual property.

*The team brings together experienced lawyers and tax consultants. Particular attention is given to delivering high-quality work and developing solutions that consider not only legislative requirements but also current economic and political realities. This approach makes Baker Tilly Bishkek Legal a trusted partner for clients focused on long-term development.*

## Margarita Cherikbaeva Appointed as Independent Board Member and Chair of the Audit Committee at Credo Bank



### First Representative of Kyrgyzstan on the Board of Directors of Credo Bank (Georgia).

Margarita Cherikbaeva, Chair of the Management Board of Bank Kompanion, has been appointed as an independent member of the Board of Directors and Chair of the Audit Committee at Credo Bank — the fourth-largest bank in Georgia. Her candidacy was approved by the National Bank of Georgia. Margarita has become the first representative from Kyrgyzstan to join the Board of Directors of this institution.

Margarita continues her role as Chair of the Management Board at Bank Kompanion, while her new international position opens up opportunities for knowledge exchange, integration of best practices, and joint development between financial institutions.

Such collaboration will strengthen the positions of both banks and broaden the range of solutions available to clients.

Credo Bank, much like Bank Kompanion, has evolved from a microfinance institution into a modern digital bank. Over the years, Credo Bank has consolidated its position in the Georgian market, expanded its portfolio of financial products for individuals and businesses, and implemented advanced digital solutions to ensure convenience and transparency of services.

The shared vision of growth, commitment to digitalization, and strategic approach to sustainable development make Margarita's expertise and perspective particularly valuable for her Georgian colleagues. Her appointment to the Board of Directors of Credo Bank is a recognition of the high-level professional competencies nurtured and applied at Bank Kompanion, while also affirming the international acknowledgment of the bank's achievements in management, digital transformation, and sustainable development. This step further enhances cooperation and knowledge exchange between regional financial institutions and creates new opportunities for adopting advanced banking practices.

### About Credo Bank:

Credo Bank is the fourth-largest bank in Georgia, having transformed from a microfinance organization into a modern universal digital bank. It offers a wide range of products, including loans, deposits, business cards, and digital platforms for financial management. With its innovative MyCredo services, clients can manage accounts online anytime, transfer funds, and pay for services without visiting a branch.

The bank's network spans 94 branches across Georgia, including major cities such as Tbilisi, Kutaisi, and Batumi. Its international partners and investors — including Proparco (France), Gojo & Company (Japan), and the EBRD — confirm their trust in the bank's strategy and sustainable growth. Credo Bank actively supports small and medium-sized enterprises, drives innovation in banking processes, and promotes financial literacy, while its membership in the Global Alliance for Banking on Values (GABV) underscores its commitment to social and environmental values.

## Bank Kompanion Introduces the Premium Kompanion Prime Card



Bank Kompanion has announced the launch of its new premium Kompanion Prime card powered by Visa Signature — a unique product that combines status, exclusive benefits from the Bank, and the global expertise of Visa, the world's leader in digital payments.

Kompanion Prime is more than just a bank card — it is a trusted companion in everyday life and travel.

### Cardholders enjoy:

1. Free annual service in the first year,
2. 2% cashback on all purchases (up to 2,000 KGS per month),
3. 0% commission on cash withdrawals at ATMs across Kyrgyzstan,
4. Interest on account balances up to 3% per annum,
5. Priority premium service without queues.

For travelers, the card offers complimentary access to DragonPass business lounges, Fast Track at selected airports, roaming in 127 countries, travel insurance, and up to 35% discounts on hotel bookings and car rentals.



Digital features of the card include full expense control via the Kompanion mobile app, instant card blocking, and easy money transfers in just a few clicks.

*“Kompanion Prime is designed for clients who value not only convenience and reliability but also a superior level of service. We created a card that works for the client every day, combining status, comfort, and tangible benefits. With Kompanion Prime, life becomes easier and more enjoyable — whether it's daily purchases or international travel,”* said Margarita Cherikbaeva, Chair of the Management Board of Bank Kompanion.

*“Together with Bank Kompanion, we aim to deliver solutions that meet the growing expectations of customers in Kyrgyzstan, making their financial experience even more convenient, fast, and secure. The launch of Kompanion Prime with Visa Signature benefits is a vivid example of a premium product that combines status and comfort, while making everyday purchases and travel truly pleasant and effortless,”* noted Sanjar Suleimanov, Vice President and Regional Manager of Visa in Central Asia.

**Apply for Kompanion Prime today and experience the difference of premium banking service!**

*We are always available for you at 88 00 (toll-free from mobile phones) or via WhatsApp: +996 770 33 88 00.*

## Over 800,000 Kyrgyz people to turn remittances into financial opportunities: IFAD, EU and Kompanion Bank join forces

**Rome, 18 August 2025. Over 800,000 Kyrgyz people—including migrants, their families, returnees, and aspiring migrant workers—will be transforming remittances, the money sent home by migrant workers, into a powerful financial tool that provides life-changing opportunities thanks to the new partnership announced today by the International Fund for Agricultural Development (IFAD) and Kompanion Bank CJSC, Kyrgyzstan, one of the largest commercial banks in Kyrgyzstan.**

Under the regional REMIT PRIME Central Asia Programme, which includes co-funding from the European Union (EU), this initiative aims to boost financial inclusion and rural development, equipping people with the tools, services, and knowledge to take greater control of their financial futures.

Remittances are a vital lifeline for many Kyrgyz families, accounting for 14 per cent of the country's gross domestic product. In rural areas, one in four Kyrgyz people rely on funds sent home by relatives working abroad. These flows not only help cover basic needs but also offer a pathway to invest in education, entrepreneurship, and housing, building more stable lives and financially secure futures.

*"We have always treated migrants and their families with special care and respect. With support from the European Union and in partnership with IFAD, we aim to turn remittances into a launchpad for personal, family, and economic growth using accessible, easy-to-use tools, such as the upgraded Kompanion mobile app, tailored to the needs of migrants and their families, and innovative financial products,"* said Margarita Cherikbaeva, CEO of Bank Kompanion.

*"By partnering with Bank Kompanion, we are ensuring that remittances become a gateway to meaningful financial inclusion,"* said Pedro de Vasconcelos, Manager of the Financing Facility for Remittances at IFAD. *"With digital remittance channels, tailored financial products, and targeted financial literacy training, we are helping families turn remittances into long-term security and sustainable rural development."*

According to a spokesperson of the European Union, "the EU is proud to support initiatives that harness the development potential of remittances and promote economic empowerment in rural areas," and sees "this partnership is an investment in communities, in women, and in future generations."

### *Smart tools*

A key feature of the programme is the development of new digital remittance corridors from Europe, Türkiye, the Republic of Korea, and the United States. These channels will be integrated into the Kompanion mobile app, making the transfers faster, more convenient and affordable for families.

The app will also be upgraded to include a smart financial assistant—a digital "pocket expert" that provides advice to help users manage household budgets, track spending, and make informed financial decisions in everyday life.

To further support financial inclusion, the initiative will introduce innovative products linked to remittances, such as tailored deposit accounts and loan options designed for families receiving funds from relatives abroad. These services aim to help households move beyond day-to-day spending and start saving, investing, and planning.

In addition, the initiative includes training sessions for migrant families and returnees, focusing on financial resilience, household budgeting, digital safety, effective use of banking products, and sustainable agricultural practices.

This partnership reflects a shared commitment to inclusive growth, rural development, and financial empowerment, in line with IFAD's work and investments in the Kyrgyz Republic. By combining resources and expertise, IFAD, the European Union, and Kompanion Bank aim to ensure that remittances become not just a means of survival, but a foundation for lasting opportunity, resilience, and prosperity for Kyrgyz migrants and their families, both at home and abroad.

IFAD is an international financial institution and a United Nations specialized agency. Based in Rome – the United Nations food and agriculture hub – IFAD invests in rural people, empowering them to reduce poverty, increase food security, improve nutrition and strengthen resilience. Since 1978, we have provided more than US\$25 billion in grants and low-interest loans to fund projects in developing countries

A wide range of photographs and broadcast-quality video content of IFAD's work in rural communities are available for download from our Image Bank.

### *About the EU:*

The European Union and the Kyrgyz Republic have been partners since the country gained independence in 1991 and have continued to increase their cooperation and areas of interaction year-on-year. In the 2014–2020 period, the overall EU support to Kyrgyzstan amounted to EUR 263 Million, focusing on promoting sustainable development, education, rule of law, integrated rural development, and assisting the development of basic service infrastructure as well as supporting SMEs. For more information about the European Union visit our website and Instagram.

### *About Kompanion Bank CSJC:*

**Kompanion Bank** is one of the leading financial institutions in Kyrgyzstan with 20 years of experience. The Bank offers a full range of banking services and modern digital solutions for individual and corporate clients, ensuring convenient and secure access to finance. Its digital services are among the most in-demand in the country's financial market, reflecting high levels of customer trust and a strong focus on innovation.

Kompanion Bank is the first and only financial institution in Kyrgyzstan to join the Global Alliance for Banking on Values (GABV), underscoring its commitment to sustainable and responsible banking.

## Bank Kompanion Signs WeCode to Support Women Entrepreneurs



**Bishkek, July 4, 2025 – Bank Kompanion has joined the Women Entrepreneurs Financing Code (WeCode) by participating in the official signing ceremony in the Kyrgyz Republic. The event, held on July 4, 2025, in Bishkek, brought together the National Bank of the Kyrgyz Republic, the European Bank for Reconstruction and Development (EBRD), the Union of Banks of Kyrgyzstan, and partner organizations.**

This strategic initiative, developed in partnership with the EBRD, marks a significant milestone in shaping an institutional environment aimed at systematically removing barriers to financial services for women and unlocking their full economic potential.

A total of ten leading financial institutions in the country, including seven commercial banks, two microfinance institutions, and the Guarantee Fund, have officially joined the Code. By signing WeCode, these institutions have made a public commitment to three core principles: Leadership, Action, and Data, ensuring a comprehensive approach to supporting women's entrepreneurship. The National Bank of the Kyrgyz Republic will coordinate the activities of the National WeCode Coalition, synchronizing the efforts of all participants and monitoring progress. A critical component of this initiative will be the implementation of gender-disaggregated data collection and analysis systems, enabling future regulatory and policy decisions to be based on evidence-driven insights.

Joining WeCode allows Bank Kompanion to strengthen its leadership in advancing women's entrepreneurship both nationally and internationally.

*"We believe that empowering women entrepreneurs is an investment in the country's sustainable development, job creation, and financial inclusion. Joining WeCode aligns with Bank Kompanion's ESG values and our mission to create a better future for our clients and society,"* the bank emphasized.

Beyond financing, Bank Kompanion has consistently invested in developing women entrepreneurs by equipping them with the knowledge and skills necessary for sustainable business growth. The bank offers training programs on financial literacy, fraud prevention, and agricultural and horticultural business practices, while also providing business management and growth advisory services to women entrepreneurs across the regions of Kyrgyzstan. *Additionally, Bank Kompanion continues to enhance its internal policies and procedures to promote gender equality and plans to expand partnerships with women's business associations, civil society organizations, and government institutions to create an enabling environment for women-led businesses.*

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## Urology Center "Avicenna" offers a full range of diagnostics and treatment for urinary and reproductive system disorders

**Urology Center "Avicenna" offers a full range of diagnostics and treatment for urinary and reproductive system disorders:**

- Consultations with experienced specialists
- Laboratory tests and instrumental diagnostics
- Modern therapeutic procedures

One of our key services is Extracorporeal Shock Wave Lithotripsy (ESWL) — an advanced method for breaking kidney, bladder, and ureter stones without surgery.

We use cutting-edge technology to ensure treatment is as effective, safe, and comfortable as possible for our patients.

**Address:** 106 Bakaev Street

**Tel.:** +996 707 90 90 01

## A New Benchmark for Kyrgyzstan's Labor Market

In 2025, EY launched the Annual Salary Survey in Kyrgyzstan — a long-term labor market analytics project designed to systematize data on compensation and HR practices, enabling companies to make strategic, data-driven decisions rather than relying on assumptions.

### Why Now

Kyrgyzstan's labor market is undergoing significant transformation. Competition for qualified professionals is intensifying, workforce migration between industries is growing, and companies are striving to build balanced and competitive compensation systems. In this environment, businesses increasingly require independent, evidence-based analytics to inform their strategic decisions.

Responding to this need, EY is launching an annual labor market study in Kyrgyzstan, based on a globally recognized methodology. The survey is not affiliated with any particular company or industry interests and reflects an objective, data-driven view of the labor market. Kyrgyzstan has become the third country in Central Asia to join this project — EY has been conducting it for over 20 years in Kazakhstan and five years in Uzbekistan.

### About the Survey

The EY Salary Survey is an annual study providing a comprehensive overview of Kyrgyzstan's labor market. Participating companies voluntarily share data on compensation and HR practices, which are anonymized and processed in full compliance with strict confidentiality standards.

#### The survey results allow companies to:

- ▶ Identify current compensation levels across key positions;
- ▶ Track HR trends across industries;
- ▶ Benchmark their reward systems against other employers.
- ▶ Participation in the project is free of charge.

#### In addition, participating companies receive exclusive benefits, including:

- ▶ A discount on the purchase of the final report;
- ▶ A complimentary HR training led by EY experts.

Thus, participation in the survey is not only a contribution to the development of a transparent labor market, but also a strategic investment in a company's long-term HR and business development.

### Who's Already Participating?

To date, 14 companies from key sectors of Kyrgyzstan's economy — including banking, consumer goods, and extractive industries — have confirmed their participation.

Their involvement lays the foundation for a representative analysis and promotes the development of a more transparent and competitive labor market in the country.

The survey remains open to new participants — every additional company enhances the accuracy and value of the analytics for the market.

### Join Us

Data collection is ongoing, and companies can become part of the survey today. Participation provides access to in-depth analytics on compensation and HR practices, as well as the opportunity to contribute to building a transparent and competitive labor market in Kyrgyzstan.

The EY Salary and Compensation Survey in Kyrgyzstan enables companies to objectively assess their position as employers and strengthen their HR strategy.

*For all participation inquiries, please contact our team at: [salary.survey@kg.ey.com](mailto:salary.survey@kg.ey.com).*

## German quality in action: Kyrgyz Business Sector Visits MKN Factory on First Study Tour



Representatives of the HORECA sector from Kyrgyzstan had the unique opportunity to visit the MKN factory in Germany for the first time. MKN is a leading manufacturer of the premium cooking equipment for restaurants, hotels, and catering sector. The tour was initiated by the Caspi Group KG, MKN's official distributor in the country.

*"We strive to share the best global practices and modern technologies with our partners. Such business trips allow us to see firsthand how products are manufactured that will later be used in professional kitchens in Kyrgyzstan,"* noted Gulzat Akparaliev, General Director of Caspi Group KG.

During the factory tour at MKN, participants observed the entire manufacturing and assembly process for equipment, which takes just 1-2 working days. They also had the chance to inspect the quality of materials, innovative engineering solutions, and finished product samples. To demonstrate the equipment's capabilities, guests were invited to a food tasting in a professional kitchen. This hands-on experience allowed them to evaluate the functionality and performance of the equipment firsthand. Participants highlighted that incorporating advanced technologies and innovative equipment, particularly with high German manufacturing standards, is crucial for

developing the tourism sector and improving efficiency of the professional kitchens and service quality in the country. This trip was an important step in strengthening international cooperation. It opens up new opportunities for industry development and increases the competitiveness of the Kyrgyz companies in the global market.

### The group included industry leaders:

- Kulikov Confectionary Company;
- Ramada Hotel Issyk Kul;
- Reina Kench farm;
- Elizaveta Construction Company;
- Representatives of the state companies.

## Building Bridges in Central Asia: CIPE's IBECA Program Strengthens Regional Cooperation in Tourism



The event organized by the Center for International Private Enterprise (CIPE) under the IBECA Program on Regional Tourism Development in Central Asia became an important platform for constructive dialogue, knowledge exchange, and the development of joint solutions in the tourism sector.

The platform brought together representatives of government institutions, international organizations, the tourism business community, and industry experts, enabling a comprehensive discussion on the challenges, key trends, and future prospects of the region's tourism industry.

As part of the program, participants also visited the International Tourism Exhibition in Dushanbe. This event provided a unique opportunity to explore Tajikistan's tourism sector and served as an impetus for new initiatives aimed at strengthening cooperation among Central Asian countries.

The event's high level of organization, rich agenda, and insightful presentations by speakers and moderators — including Mokhru Makhmudova and Asel Kubanychbekova — created favorable conditions for establishing new partnerships and promoting interregional collaboration.

*"We express our sincere gratitude to CIPE for the excellent organization of this event. I am confident that such forums will continue to strengthen international cooperation and foster the growth of the region's tourism potential,"* said Zarima Mukasheva, Key Account Manager at Kyrgyz Concept LLC.

## Asia Day Festival at Bishkek International School



**Last Saturday, our school community came together to celebrate the vibrant and diverse cultures of Asia at the BIS Asia Day Festival. The event took place on September 20 from 10:00 to 13:00 and was filled with joy, learning, and cultural exchange.**

Students and families enjoyed a variety of activities, including engaging games for children and captivating performances that showcased the beauty of Asian traditions. Many students proudly wore national costumes from different Asian countries, adding even more color to the celebration. As a special incentive, students also earned house points for coming dressed in national attire.

*The Asia Day Festival was a wonderful opportunity to experience the richness of Asian culture while strengthening our school spirit. We thank everyone who participated and made the day so memorable!*



## SOS Children's Villages Kyrgyzstan: supporting children and families in difficult life situations



Since 1996, the SOS Children's Villages Kyrgyzstan Public Foundation has been supporting children without parental care and those at risk of losing it. The foundation develops family and foster care forms, prevents social orphanhood, and provides comprehensive assistance to children and families in difficult situations.

Two SOS Children's Villages operate in Kyrgyzstan – in Bishkek and Cholpon-Ata. More than 100 children are raised in 26 family homes. Each home houses 5-6 children of different ages under the constant care of an SOS mother or SOS family couple. Children feel safe, stay with their brothers and sisters, attend schools, develop talents and life skills.

The foundation has implemented more than 30 projects in collaboration with international partners and government agencies. Programs include foster family training, crisis accommodation, family support, and youth integration. SOS Children's Villages strengthen families in crisis, support foster families, and help youth leaving care to live independently and confidently.

For over 25 years, more than 600 children have grown up in SOS families. More than 9,600 people have received assistance through family support programs, and over 400 graduates of the youth program have started independent lives. The foundation strives for every child to grow up in a caring, safe, and stable family.

SOS Children's Villages Kyrgyzstan invites companies to become corporate partners. Partners gain strengthened CSR reputation, transparent ESG reporting, and flexible collaboration formats – from financial support to volunteering. Individuals can also support children without parental care by donating via QR code.

**Corporate fundraiser: Cholpon Akhunova, [cholpon.akhunova@soskyrgyzstan.kg](mailto:cholpon.akhunova@soskyrgyzstan.kg), +996 706 234 555, +996 312 61 15 46.**

To discover inspiring stories and see how children's lives change, follow us in [Instagram](#), [Facebook](#), [LinkedIn](#).

*The foundation welcomes socially responsible leaders to join its mission!*

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Общественный фонд  
"SOS-Детские деревни Кыргызстана"

## SOS Children's Villages Kyrgyzstan calls for corporate partners to support children



**Children left without parental care are not an abstract problem. This is a common challenge for society, and business today can give these children a chance for a better future.**

SOS Children's Villages Kyrgyzstan is a transparent organization that has been working in Kyrgyzstan for almost 30 years. The foundation provides children not just with shelter, but with a real family, safety, stability, care, and education.

The foundation invites companies to participate in corporate partnerships to provide real support to children and families in Kyrgyzstan while strengthening the company's social role.

### **What the company gains:**

- Strengthening CSR reputation through long-term and sustainable child protection initiatives.
- Transparent reporting with real stories and data for ESG, PR, and internal communications.
- Flexible collaboration formats — from financial support to volunteering and joint campaigns.

As part of the SOS Children's Villages International, the foundation applies sustainable approaches and global expertise, while all projects and decisions remain fully local and focused on the needs of children and families in Kyrgyzstan.

Global SOS partners include DHL, Allianz, IKEA, Procter & Gamble, and KFC. In Kyrgyzstan, the foundation is open to collaboration with companies committed to sustainable development.

To discuss potential partnership opportunities, contact corporate fundraiser Cholpon Akhunova at [Cholpon.Akhunova@soskyrgyzstan.kg](mailto:Cholpon.Akhunova@soskyrgyzstan.kg) or by phone: +996 706 234 555, +996 312 61 15 46.

*The foundation welcomes your company to join the community of socially responsible leaders!*

## Round tables on the results of the "Monitoring and Support of Foster Families" project



The SOS Children's Villages Kyrgyzstan team held round tables dedicated to the results of the project "Monitoring and Support of Foster Families." The events were attended by specialists, foster parents, and representatives of family and child support agencies. Participants discussed the results of the project and further steps on developing the foster family support system.

The project was implemented as part of the state social order of the Ministry of Labor, Social Welfare and Migration of the Kyrgyz Republic. It supported 32 foster families raising 66 children. The project covered Issyk-Kul, Naryn, and Talas regions, and also included Bishkek and Chui region (Sokuluk, Alamudun, Ysyk-Ata).

### Project Results:

- Training and consultations: Specialized training sessions were conducted for foster parents, as well as seminars for social workers and psychological counseling.
- Creating a safe environment for children: The project contributed to creating a supportive environment for children, ensuring their adaptation and full development.
- Staff training: Within the project framework, employees of family and child support agencies completed courses and seminars aimed at improving their qualifications in the field of foster family support.

### Future Plans:

- Increase the number of specialists to support foster families.
- Ensure regular training and professional development of specialists.
- Ensure accessibility of psychological assistance for foster parents and children.

The project has been extended until 2026, which will allow continued work on creating a sustainable support system for foster families in the Kyrgyz Republic.

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## Happy Childhood: summer camp for children returning from conflict zones



In July 2025, the summer camp “Happy Childhood” brought together over 50 children and adolescents aged 10 to 18 who returned to Kyrgyzstan from conflict zones. The camp was organized by the SOS Children’s Villages Kyrgyzstan and partners. It aimed to support social reintegration, emotional recovery, and the development of life skills.

The program included psychological sessions, educational training, sports activities, hiking, swimming, and motivational meetings. The camp became a safe space for learning and building trust.

The initiative was part of the “Happy Childhood” project, launched in 2024 to assist women and children affected by armed conflicts. The project is supported by GCERF and contributes to national strategies for extremism prevention and sustainable development.

SOS Children’s Villages Kyrgyzstan invites companies to become corporate partners. Partners gain strengthened CSR reputation, transparent ESG reporting, and flexible collaboration formats – from financial support to volunteering. Individuals can also support children without parental care by donating via QR code.

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Общественный фонд  
“SOS-Детские деревни Кыргызстана”

## Current job vacancies at LLC “Metall Torg Service”:



### Sales Manager

#### Responsibilities:

- Answering phone calls and processing customer requests at the office;
- Consulting clients on product range, properties, and quality;
- Preparing and managing customer orders;
- Monitoring current orders and meeting performance targets.

#### Requirements:

- Higher education, preferably in economics;
- Excellent computer skills;
- Knowledge of sales techniques, including telephone sales; sales experience is an advantage;
- Polite and articulate verbal communication; proper telephone etiquette.

#### Conditions:

- Training and support during the onboarding period;
- Work address: 243 Chyngyz Aitmatov Avenue, working hours 8:00–17:30;
- Paid lunches;
- Timely salary payments;
- Friendly and young team.

We are ready to consider candidates without work experience if they have a strong desire to grow and succeed.

Send CV to the mail [hr@metalltorg.kg](mailto:hr@metalltorg.kg)

### Internal Auditor

#### Responsibilities:

- Conducting internal audit inspections;
- Identifying financial, operational, and legal risks;
- Assessing the internal control system and preparing recommendations for its improvement;
- Participating in the automation of business processes;
- Consulting departments on compliance with internal procedures;
- Coordinating with external auditors.

#### Requirements:

- Higher education in economics, finance, or auditing;
- At least 3 years of experience in internal auditing;
- Strong knowledge of internal audit standards;
- Knowledge of internal audit standards, IFRS, and tax, civil, and labor legislation of the Kyrgyz Republic;
- Proficient user of Excel and 1C.

#### Conditions:

- Employment in a stable company;
- Work schedule: 5/2, from 8:00 to 17:30;
- Salary to be determined based on interview results;
- Paid lunch;
- Friendly and cohesive team.

Send CV to the mail [hr@metalltorg.kg](mailto:hr@metalltorg.kg)

## Marketing Designer

### Responsibilities:

- Develop and implement strategies for promoting the company's brand and products;
- Create visual content for social media, websites, and advertising materials;
- Participate in the development of corporate identity;
- Analyze the effectiveness of marketing campaigns;
- Collaborate with contractors (printing houses, design agencies, SMM specialists) and coordinate their work;
- Contribute to the creation of social media content;

### Requirements:

- At least 3 years of experience in marketing;
- Proficiency in graphic editing software;
- Solid understanding of design principles: composition, typography, color correction, branding;
- Knowledge of analytics tools;
- Copywriting skills;
- Higher education in marketing or design.

### Conditions:

- Competitive salary;
- Opportunities for professional growth and company-sponsored training;
- Work in a creative and friendly team on ambitious projects;
- Modern office with comfortable working conditions;
- Corporate events, team-building activities, and achievement-based bonuses.

Send CV to the mail [hr@metalltorg.kg](mailto:hr@metalltorg.kg)

## Head of Human Resources Department

### Responsibilities:

- Managing the activities of the HR department;
- Monitoring HR administration and personnel records management;
- Recruitment: needs analysis, search, interviews, onboarding;
- Maintaining HR reports and providing information to management;
- Participating in the development and implementation of motivation programs, policies, and internal regulations;
- Collaborating with department heads on HR management matters.

### Requirements:

- Higher education (in management, law, or psychology);
- At least 3 years of experience in a managerial HR role;
- Strong knowledge of labor legislation of the Kyrgyz Republic;
- Skills in HR administration, documentation management in 1C, Bitrix24, and other specialized systems;
- Ability to manage a team;
- Personal qualities: organizational skills, responsibility, efficiency, high work capacity, strong communication skills.

### Conditions:

- Official employment in accordance with the Labor Code of the Kyrgyz Republic;
- Work schedule: 5/2, from 08:00 to 17:30;
- Location: Bishkek, 243 Chyngyz Aitmatov Street;
- Salary: negotiable, based on interview results.

Send CV to the mail [hr@metalltorg.kg](mailto:hr@metalltorg.kg)

## Chief Accountant

### Responsibilities:

- Organizing and maintaining accounting and tax records;
- Preparing and submitting financial reports;
- Preparing quarterly balance sheets;
- Preparing reports on sales tax, VAT, indirect taxes, income tax, and social security contributions;
- Calculating preliminary corporate income tax;
- Submitting the Unified Tax Declaration;
- Preparing reports on waste disposal fees;
- Compiling statistical and regulatory reports, including:
  - Form-1 Trade (sales volume report);
  - Form-1 Labor (labor report);
  - Form-1 Mutual Trade (EAEU trade report);
  - Form-1 Financial (key financial indicators report);
- Ensuring the safekeeping of company resources and compliance with controlling authorities;
- Organizing and conducting inventories and internal audits;
- Liaising with external auditors, tax, and regulatory bodies;
- Managing the accounting department, delegating tasks, and monitoring performance;
- Training and developing accounting staff;
- Implementing and optimizing business processes using 1C and other IT systems.

### Requirements:

- Higher education in accounting, finance, or economics;
- At least 5 years of experience as a Chief Accountant;
- Excellent knowledge of accounting and taxation, including IFRS;
- Practical experience in preparing reports under international standards;
- Experience managing accounting and taxation for companies with multiple branches;
- Proficiency in 1C;
- Knowledge of the accounting and taxation legislation of the Kyrgyz Republic;
- International certifications (CIPA, CPA, etc.) will be an advantage.

### Conditions:

- Official employment in accordance with the Labor Code of the Kyrgyz Republic;
- Work schedule: 5/2, from 08:00 to 17:30;
- Location: Bishkek, 243 Chyngyz Aitmatov Street;
- Salary: to be discussed based on interview results.

*Send CV to the mail [hr@metalltorg.kg](mailto:hr@metalltorg.kg)*

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## Assistant to the General Director

### Responsibilities:

- Participating in meetings and preparing minutes;
- Monitoring task execution according to meeting minutes;
- Preparing reports and conducting analytical work;
- Organizing office operations;
- Managing office documentation;
- Preparing documents for dispatch;
- Registering incoming and outgoing correspondence;
- Organizing business meetings;
- Carrying out administrative assignments from management;
- Booking and purchasing airline tickets and hotel reservations.

### Requirements:

- Higher or specialized secondary education;
- At least 1 year of work experience, presentable appearance;
- Excellent verbal and written communication in Russian and Kyrgyz; knowledge of English and Turkish is an advantage;
- Knowledge of business etiquette and professional communication standards;
- Proficiency in office software (MS Office);
- Confident PC user;
- Mobility, multitasking, goal orientation, tact, and communication skills.

### Conditions:

- Work schedule: 6/1, from 9:00 to 18:00;
- Employment in a stable company with career growth opportunities;
- Timely salary payments;
- Paid lunches.

*Send CV to the mail [hr@metalltorg.kg](mailto:hr@metalltorg.kg)*

## Current job vacancies at Bishkek Heart Clinic Prime LLC: Administrator



### Responsibilities:

- Greeting and assisting patients;
- Handling phone calls and email correspondence;
- Scheduling appointments and coordinating doctors' timetables;
- Maintaining patient records and primary documentation;
- Ensuring high-level service and client-oriented support.

### Requirements:

- Higher or vocational education;
- Previous experience as an administrator or in customer service is an advantage;
- Fluency in Russian and Kyrgyz is mandatory; knowledge of English is an asset;
- Confident PC skills (MS Office, electronic databases);
- Strong communication, organizational skills, and stress resilience.

### Working conditions:

- Employment at the modern "Bishkek Cardio" Clinic;
- Full-time position, 5-day working week;
- Competitive salary (to be discussed during the interview);
- Friendly team and opportunities for professional development.

Contacts to send CV: +996 (508) 800 600 (WhatsApp)

## Nurse (with work experience)

### Responsibilities:

- Assisting doctors during medical procedures and interventions;
- Monitoring patients' condition and carrying out physicians' instructions;
- Preparing and sterilizing medical instruments;
- Maintaining medical records;
- Ensuring compliance with sanitary standards and protocols.

### Requirements:

- Secondary professional medical education;
- Previous experience as a nurse is mandatory;
- Valid professional certificate;
- Fluency in Russian and Kyrgyz is required, knowledge of English is an asset;
- Responsibility, attentiveness, and ability to work in a team.

### Working conditions:

- Employment at the modern "Bishkek Cardio" Clinic;
- Full-time, shift-based schedule;
- Competitive salary (to be discussed during the interview);
- Opportunities for professional development and training.

Contacts to send CV: +996 (508) 800 600 (WhatsApp)

## Current job vacancies at CaspiGroup:



**CaspiGroup** is a company headquartered in Istanbul with branches in more than nine countries. We are a leading manufacturer and supplier of high-quality corporate gifts. In addition, we are a major provider of industrial kitchen equipment for hotels and restaurants.

We are currently looking for a **Sales Manager** to join our office in Bishkek.

### **We are seeking a candidate with the following skills:**

- **Communication skills:** Ability to communicate effectively with clients, understand their needs, and persuasively present the benefits of the company's products.
- **Sales skills:** Proven ability to sell the company's products and services.
- **Time management:** Strong ability to plan, prioritize, and manage deadlines effectively.
- **Marketing and software knowledge:** Understanding of basic advertising tools and proficiency in software such as Word, Excel, and PowerPoint used in sales and marketing.
- **Basic knowledge of SMM (social media marketing).**

### **Key responsibilities:**

- Selling the company's advertising services and products.
- Searching for and attracting new clients.
- Managing client relationships, including supporting their needs and requests.

### **Requirements:**

**Work experience:** 1 year or more (final-year students may also be considered).

**Education:** Higher education in economics, marketing, or related fields.

*Please send your CV to [info-kg@caspigroup.com](mailto:info-kg@caspigroup.com) or via WhatsApp at 0551 320033.*

# ЧЛЕНЫ АМСЧАМ КЫРГЫЗСТАН AMCHAM KYRGYZSTAN MEMBERS

## КАТЕГОРИЯ PLATINUM CATEGORY



## КАТЕГОРИЯ GOLD CATEGORY



КАТЕГОРИЯ

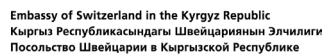
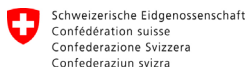
SILVER

CATEGORY



HONORARY

NON-COMMERCIAL



Contacts: Address:

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