

# BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC



Issue #77  
March 2025





# BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC

## SOCIAL MEDIA



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## SOCIAL MEDIA



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- Regional Manager
- Systems Analyst
  
- Deputy Head
- Senior Java Backend Developer
  
- Mobile Developer (Android)
- Head of Savings Office

## A traditional Iftar dinner for AmCham members and partners



**On March 6, 2025, the American Chamber of Commerce in the Kyrgyz Republic hosted a traditional Iftar dinner—a special evening that brought together AmCham members, partners, and representatives of business associations.**

Thanks to the support of Electro Complex LLC and Nurzaman Construction Company LLC, guests had the opportunity to share this important moment of the holy month of Ramadan, enjoying a warm atmosphere, friendly conversations, and a delicious meal after a day of fasting.

The Iftar dinner is not only a chance to honor a long-standing tradition but also a great opportunity to strengthen business and partnership ties within the AmCham community. We take pride in creating a platform for unity, mutual support, and collaboration.

We sincerely thank our partners for their contribution to the organization of this evening. Their support made the event truly meaningful and unforgettable.

*May this month bring peace, prosperity, and well-being to all!*

## KSB Commercial Bank CJSC strengthens corporate governance: new appointments to the Board of Directors



On March 26, 2025, the Annual General Meeting of Shareholders of KSB Commercial Bank CJSC was held, during which it was decided to expand the Bank's Board of Directors from five to seven members through the appointment of two new directors.

KSB Commercial Bank CJSC is proud to welcome Mr. Jean-Luc Baechler and Mr. Christian Lüscher to its Board of Directors. Their distinguished expertise and outstanding professional achievements will be invaluable in supporting the Bank's continued growth and strategic development.

Mr. Jean-Luc Baechler – Judge at the Federal Administrative Court of Switzerland, a recognized expert in law and regulation, with deep knowledge of the financial sector and international corporate governance.

Mr. Christian Lüscher – Chairman of the Board of Geneva Airport. For 16 years, he served on the Management Control, Judiciary, and Legislative Committees of the Parliament of the Republic and Canton of Geneva, bringing together expertise in management, law, and public service. We are confident that their strategic vision, professionalism, and extensive experience will further strengthen KSB Commercial Bank CJSC's market position and contribute to the successful implementation of key initiatives.

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

## NSK Insurance Company: Growth, Trust, Innovation

**NSK Insurance Company, one of the leading players in the Kyrgyzstan insurance market, has summarized its performance for the first quarter of 2025. Amid growing demand for financial stability and protection, the company demonstrated steady growth, strengthened its market position, and implemented new digital solutions.**

In Q1 2025, NSK consistently fulfilled its commitments to clients by making substantial insurance payouts across various policy types. Notable cases include:

- ▶ In the Osh region, a landslide caused significant damage to an insured Lonking CDM6369 excavator. The insurance payout amounted to 2.26 million KGS.
- ▶ In the Talas region, a vehicle insured under a CASCO policy caught fire and was declared a total loss. The client received a payout of 1.81 million KGS.
- ▶ In Bishkek, following a road accident at the intersection of Gogol and Frunze streets, the compensation amounted to 979,200 KGS.

Under the mandatory motor third-party liability insurance (OSAGO), NSK paid out 7.79 million KGS across 145 policies during the first quarter. The total OSAGO payouts since the beginning of 2025 reached 14.88 million KGS across 200 policies.

In Q1, NSK also signed a strategic partnership agreement with Bookit.kg MTRAVEL. As part of this collaboration, the company offers travel-related insurance products — baggage protection and trip cancellation insurance — providing travelers with enhanced peace of mind wherever they go.

*“We are proud to be more than just an insurance provider — we are a reliable life partner for our clients. Our mission is to anticipate their needs and be there in any situation,”* — stated the management team at NSK.

*The company continues to prove that insurance is not about fear — it's about confidence, care, and real solutions at the right moment.*

## Round-the-clock medical care at Avicenna Clinic – we're here for you 24/7

In the evening and at night, the Avicenna clinic has a therapist, a treatment room, ECG, ultrasound, a trauma center, and X-ray services. We are ready to provide you with qualified medical care 24/7.

For more information, call: 0(707)909001.

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## New Changes in Processing Center Regulations in Kyrgyzstan: Impact on the Banking Sector



Starting from January 1, 2025, new amendments to the National Bank of Kyrgyzstan's regulation on "Banking Payment Cards" have come into effect, requiring all processing centers handling banking card transactions to be located within the country. This initiative has sparked wide interest and raised questions about its potential impact on the banking system and the overall climate in the financial sector.

A processing center is a specialized organization that ensures the processing and transmission of payment information between participants in the payment system, such as banks, merchants, and customers. Its primary function is to verify the accuracy and security of payment data, as well as to carry out the debiting of funds from the buyer's account and crediting to the seller's account. To ensure security, processing centers use encryption methods, multi-level authentication technologies, and transaction monitoring. They also collect and analyze payment data, which helps improve service quality and detect fraud. In the era of rapid payments, they play a crucial role in ensuring the reliability and speed of transactions.

However, not all banks are ready to invest in creating their own processing centers and prefer outsourcing these functions. Furthermore, even if a bank has its own processing center, it may be located outside the country, especially if the bank is foreign-owned. In this context, the question arises: why is the regulator insisting on the mandatory location of processing centers exclusively within the country's borders? One of the main advantages of this change is the increased security of transactions. Shifting processing within the country allows for more thorough control and protection of customer data. Storing information within Kyrgyzstan makes it less vulnerable to external threats, such as leaks through international channels. This, in turn, contributes to increased public trust in financial institutions.

Additionally, a processing center within the country ensures the uninterrupted operation of banks. Recall the beginning of 2022, when several local banks lost access to services due to events in Kazakhstan. The National Bank's requirement is now more relevant than ever, especially given the current geopolitical instability.

An example of the transition to the new system is "Optima Bank," which has already relocated its processing center from Kazakhstan to Kyrgyzstan. The bank emphasizes that the migration of processing will provide a higher level of data protection for its clients. Previously, transaction processing was conducted through a center outside the country, which created dependency on external factors. After the migration, all data is now stored and processed within Kyrgyzstan, in line with international information security standards. This has reduced the risks of leaks, unauthorized access, and external threats.

Another advantage is the increased speed of transaction processing. An external processing center may create delays due to system overloads or complicated processing routes. After the migration, card payments will be processed almost instantly, without additional intermediaries. Furthermore, the move to an in-country processing center opens new opportunities for banks. "Optima Bank" has stated that the transition will allow for the introduction of new products, including virtual and children's cards, as well as enhanced functionality for mobile apps and ATMs. Modern POS terminals with the ability to generate dynamic QR codes and improved support for NFC and Google Pay are expected to emerge.

*Thus, the changes introduced by the National Bank of Kyrgyzstan lay the foundation for a safer and more secure banking system. While they require significant investment and adaptation, financial institutions such as "Optima Bank" have already fully integrated into this process, understanding that in the long run, these measures will increase customer trust and ensure long-term stability in the country's financial sector.*

## "Bai-Tushum" launches a promotion with valuable prizes for users of international transfers



"Bai-Tushum" Bank has announced the launch of a super promotion, within the framework of which its customers can win valuable prizes, including a trip to Vietnam.

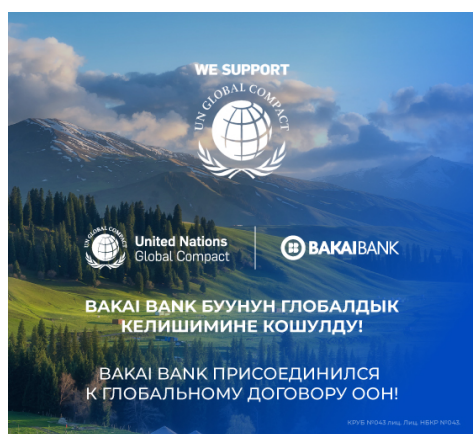
The promotion is aimed at users who actively make international money transfers. To participate in the drawing, you just need to send transfers through international payment systems such as Ria, Astrasend, Western Union, SENDY, UPT, and Zolotaya Korona. The more transfers a client makes, the higher his/her chances of winning.

The prize pool for the promotion includes the following:

- 6 TVs
- 18 smart speakers Yandex Station
- 2 refrigerators
- The grand prize is a trip to Vietnam.

The promotion is valid from March 3 to June 27, 2025, after which the drawing results will be summarized. Don't miss the chance to win valuable prizes from "Bai-Tushum" Bank!

## Bakai Bank Joins the UN Global Compact, Reinforcing Its Commitment to ESG Principles



As of March 2025, Bakai Bank has officially joined the United Nations Global Compact, the world's largest corporate sustainability initiative that unites thousands of companies and organizations committed to sustainable development. By becoming a participant, the bank pledges to uphold ten core principles focused on human rights, fair labor practices, environmental responsibility, and anti-corruption—principles that align closely with Bakai Bank's values.

Umut Abakirova, Chairwoman of the Management Board of Bakai Bank OJSC, emphasized the significance of this step: "Joining the UN Global Compact is another milestone in our ongoing effort to integrate the world's best practices into corporate governance, social policy, and sustainable development. We strongly believe that ESG priorities and adherence to international standards are key factors in ensuring long-term stability and business growth."

Participation in the UN Global Compact opens new opportunities for international collaboration, knowledge-sharing, and strengthening the bank's role in advancing Kyrgyzstan's sustainable economic development.

*Founded in 1998, Bakai Bank is one of Kyrgyzstan's leading commercial banks, recognized for its innovative approach to banking. It was the first in the country to introduce Islamic financial instruments and continues to expand its digital services. In 2019, Bakai Bank further strengthened its market position through a successful merger with another major financial institution.*

## KICB reduces interest rates on loans for small and medium businesses!



KICB is pleased to announce that loans for all representatives of small and medium businesses have now become even more accessible.

If you are engaged in agriculture, raw material processing, gardening, trade, provision of services, construction, KICB offers you "Agro" and "Business" loans up to 36 million som for up to 7 years!

You can also apply for a credit line to receive funds within the limit for up to 3 years. This will reduce the terms of loan processing and issuance, since you can receive the tranche amount within the credit line at any time!

### KICB loans are distinguished by:

- Individual approach to each client
- Flexible terms of credit and collateral
- Considered in a short time
- No hidden fees

Loan amount	Interest rate	
<u>from 1 to 5 million som</u>	<u>17% per annum</u>	<u>To replenish working capital up to 36 months;</u>
<u>from 5 to 10 million som</u>	<u>17% per annum</u>	<u>Investment in fixed assets up to 84 months</u>
<u>from 10 to 36 million som</u>	<u>17% per annum</u>	

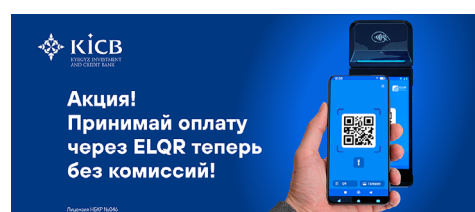
\* effective interest rate from 17.5%

Scale your business with KICB! Increase your turnover, purchase machinery and equipment, build your future with KICB!

KICB is a reliable bank!

License by NBKR #046

## Special offer! Accept payments via ELQR now without commissions!



If you own a store, cafe, beauty salon or any other point where services are provided, work is carried out or goods are sold, then this special offer is for you too! 0% commission for accepting payments via ELQR from KICB application users!

To connect, just leave a request to install a POS terminal, or become a user of the KICB Business mobile application and accept payments via ELQR from KICB application users for free.

### The advantages of accepting payments via ELQR exceed all expectations:

1. High speed of customer service. Saves time than when accepting cash.
2. No risk of storing cash. No collection is required, the risk of theft and loss of money is reduced.
3. An increase in the average check, which means an increase in sales, customers are more likely to part with non-cash funds than with cash.
4. Full control over the cash register and receipts at all points of business.

The special offer is valid until 22.08.2025. Join and accept payments for goods and services without commission!

For all questions, please call: 0312 620101, 0553 620101, 0704 620101.

## KICB Strengthens Business Support Through Cooperation with EBRD



KICB Bank strengthens its position in supporting entrepreneurship by facilitating the conclusion of a loan agreement between Techno Center LLC and the European Bank for Reconstruction and Development (EBRD). The signing took place on March 4 and became an important step for business development in Kyrgyzstan.

The meeting was attended by Frederic Lucenet, Director of the Production and Service group, and Almaz Toygonbaev, Regional Head of the Production and Service group. Mr. Ali Arif, Chief Executive Officer of KICB, noted the importance of the partnership and expressed confidence in the successful growth of Techno Center LLC.

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

*KICB — A Reliable Bank for a Better Life.*

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## For the First Time, a Representative from Kyrgyzstan Joins the Board of Directors of GABV – the Largest International Banking Network



**Margarita Cherikbaeva from Kyrgyzstan has been appointed as a Member of the Board of Directors of the Global Alliance for Banking on Values (GABV).**

As the Chairperson of the Management Board of Kompanion Bank, Margarita Cherikbaeva was officially elected to the GABV Board of Directors during the organization's annual meeting, held on March 10-13 in Kampala, Uganda.

This milestone is a significant achievement for both Kompanion Bank and the entire banking sector of Kyrgyzstan. Being elected to the Board of Directors of GABV recognizes Cherikbaeva's leadership, expertise, and contributions to the development of responsible banking in the country and the broader region. In her new role, she will take part in shaping and implementing strategies aimed at fostering sustainable banking practices that create positive social and environmental impact.

Margarita Cherikbaeva holds a Master's degree in Economics from Trier University (Germany) and a Doctorate in Business Administration (DBA) from the Paris School of Business. She currently serves as the Chairperson of the Management Board at Kompanion Bank.

Kompanion Bank is the only financial institution in Kyrgyzstan that is a member of GABV. The Global Alliance for Banking on Values is an independent network of banks and banking cooperatives with a shared mission of leveraging financial resources to promote sustainable economic, social, and environmental development.

### About GABV

The Global Alliance for Banking on Values (GABV) is an international network of banks and financial institutions that prioritize not only profitability but also sustainable development, social justice, and environmental responsibility. GABV brings together financial institutions from around the world that are committed to transforming the global banking system, making it more transparent, ethical, and focused on long-term well-being for people and the planet.

Today, GABV includes over 70 financial institutions across 45 countries on five continents. One of its core principles is to channel financial resources towards businesses that create value for society and the environment. The alliance members are dedicated to reshaping the financial system by focusing on funding real businesses and customers who are committed to sustainable development goals.

## Kompanion Bank Enhances "PROFITABLE VISA BUSINESS: 0-2-5" Campaign

**Kompanion Bank Enhances "PROFITABLE VISA BUSINESS: 0-2-5" Campaign with Even More Benefits for Businesses.** Kompanion Bank has updated the terms of its "Profitable Visa Business: 0-2-5" campaign, offering even greater advantages for business clients. Starting from March 1, 2025, interest accrual on account balances will also apply to Visa Business card accounts, and from March 7, 2025 — to business current accounts in Kyrgyz som. A 3% annual interest rate will be accrued monthly on both.

What you get with "Profitable Visa Business: 0-2-5":

- ▶ 0% commission on account top-ups and cash withdrawals
- ▶ 2 % daily cashback on non-cash transactions
- ▶ 3% annual interest on the balance of your Visa Business card account (from March 1, 2025) and business current account in KGS (from March 7, 2025)
- ▶ Free business account and Visa Business card opening
- ▶ Free cash withdrawals from any ATM across Kyrgyzstan

**Check out the updated campaign terms via the link: "Profitable Visa Business: 0-2-5"**  
The campaign runs from October 2, 2024, to June 30, 2025.

For more information, contact our support team at 88 00 or via WhatsApp at 0 770 33 88 00.

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## Driving Sustainability Forward: Globalink's AI-Powered Leap Toward a Greener Supply Chain



**In a bold move to redefine sustainable logistics, Globalink Logistics has launched a groundbreaking initiative to automate carbon emissions tracking across all transport operations. As part of its long-term ESG vision, this AI-driven project will embed real-time carbon footprint measurement into the company's freight management system—covering air, road, rail, sea, and multimodal shipments.**

This advanced system will provide both Globalink and its customers with immediate, transparent insights into the environmental impact of every shipment. It will also enable intelligent data analysis to uncover reduction opportunities and prioritize partnerships with carriers who share Globalink's commitment to low-carbon transport.

This digital transformation complements two other key pillars of Globalink's sustainability strategy: the company's ongoing investment in a modern, fuel-efficient truck fleet designed to significantly lower fuel consumption, and its push to adopt recyclable and eco-friendly packing materials to reduce environmental waste across its supply chain.

With funding already allocated, the project is underway and expected to go live by the third quarter of 2025. Once fully implemented, this system will allow Globalink to not just track its carbon emissions—but actively work on strategies to minimize them.

*Globalink emphasizes that sustainability isn't a side initiative—it's a core responsibility. By combining automation, innovation, and environmental awareness, the company is creating a logistics ecosystem that delivers efficiency, transparency, and a reduced carbon footprint for the future.*

## Bilimge Toyboss: Sharing Fairy Tales with the Children of Kyrgyzstan



The Toyboss company places great importance on educational initiatives and the preservation of the native language for younger generations. As part of this project, we supported the publication of a unique collection of international fairy tales in the Kyrgyz language, published by @turar. These books will help children discover classic stories from around the world in their native language.

On March 20, an official book donation ceremony took place, supported by Toyboss and handed over to the Too Baldary Public Foundation. The event was held at Uchur El Aralyk Mektebi and marked an important step in promoting children's literature in the Kyrgyz language.

The fairy tale books have already reached students in Kochkor, At-Bashy, Ak-Talaa, Chuy, Jalal-Abad, and Osh regions, as well as children in some of the most remote parts of Kyrgyzstan.

Now, children can read their favorite fairy tales in their native language, which not only broadens their horizons but also helps preserve cultural identity.

*We believe this project will make a significant contribution to promoting the Kyrgyz language and fostering a love for reading among the younger generation.*

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## Bishkek International School Hosts Annual BISMUN Event



**On March 16th, our High School students successfully hosted and organized the annual BISMUN Debate Tournament.**

Held at BIS, this event brought together passionate debaters from across Kyrgyzstan, eager to discuss pressing global issues in English, Russian, and Kyrgyz.

With the support of dedicated student volunteers, the tournament ran seamlessly, creating an inspiring space for diplomacy and critical thinking. From heated debates to well-reasoned resolutions, participants showcased their public speaking skills, teamwork, and knowledge of international affairs.

*A huge thank you to everyone who took part – your enthusiasm made this event unforgettable! See you at BISMUN 2026!*

## Green Light ITS Achieves the Highest Level of Partnership with Dell Technologies



**Green Light ITS has reached a significant milestone in its development by obtaining Titanium Partner status with Dell Technologies, a global leader in IT infrastructure, cloud technologies, cybersecurity, and artificial intelligence. This prestigious status confirms the company's high level of expertise and makes it the first in Kyrgyzstan to receive such recognition.**

### What Does the Titanium Partner Status Mean?

Titanium Partner is an elite level of partnership available to only a limited number of companies worldwide. It confirms a strategic collaboration with Dell Technologies and grants Green Light ITS access to exclusive resources, priority technical support, and participation in the development of innovative IT solutions. This partnership program validates the company's high level of competence, significant sales volume, and certified expertise in Dell Technologies products.

Ivan Karmanov, CEO of Green Light ITS, commented on this achievement:

"Achieving Titanium Partner status with Dell Technologies is not just a recognition of our professionalism but a strategic step toward advancing cutting-edge IT solutions in Central Asia. This status provides us with access to exclusive technologies, expert support, and advanced tools for digital transformation. We aim not only to help businesses overcome technological challenges but also to create innovative ecosystems that enhance business competitiveness, ensuring reliability, scalability, and cybersecurity at a global level."

### What Does This Status Mean for Green Light ITS Clients?

For businesses, this status grants access to advanced Dell Technologies solutions, including cloud services, data storage systems, cybersecurity, and artificial intelligence. Companies receive customized IT solutions, favorable collaboration terms, and priority technical support. Implementing such innovations helps businesses increase efficiency, minimize risks, and optimize IT infrastructure management.

Throughout its collaboration with Dell Technologies, Green Light ITS has successfully implemented large-scale infrastructure projects, ranging from traditional server-based architectures and data storage systems to innovative hyperconverged infrastructure (HCI) solutions. This technology integrates computing, storage, and networking into a single software-defined platform, providing high flexibility, scalability, and fault tolerance.

Hyperconverged infrastructure has already been deployed in Kyrgyzstan's largest commercial banks, telecommunications companies, and government institutions, helping them reduce IT infrastructure costs, simplify management, and enhance cybersecurity. These and other projects demonstrate Green Light ITS's ability to deliver cutting-edge IT solutions tailored to local needs.

Denise Millard, Chief Partner Officer at Dell Technologies, emphasized:

"We thank Green Light ITS for their partnership and loyalty to Dell Technologies. Thanks to your investments and commitment, the company has reached a new level in our partnership program, unlocking even more opportunities for mutual growth. We continue to invest in our partners' activities and enhance their efficiency with world-class solutions. The possibilities ahead are limitless."

### About the Companies

Dell Technologies is a leading global corporation providing innovative solutions in IT infrastructure, cloud technologies, cybersecurity, and artificial intelligence.

Green Light ITS is one of Central Asia's leading system integrators, specializing in the construction, modernization, and optimization of IT infrastructure. With over 10 years of experience and more than 200 successful projects, the company has earned a reputation as a reliable business partner.

### Contact the Authorized Dell Technologies Partner in Kyrgyzstan

**Phone:** (+996) 507 01 08 94

**Website:** [greenlightits.com](http://greenlightits.com)

**Email:** [info@greenlightits.com](mailto:info@greenlightits.com)

## Current job openings at CJSC Bank Kompanion: Systems Analyst



**Position Title:** Systems Analyst

**Department:** Banking Systems Development Department

**Key Responsibilities:**

- Gather and document user requirements.
- Create functional specifications and define business rules.
- Develop data models, class diagrams, and use case scenarios.
- Design integration solutions with external partners.
- Participate in software testing and support users during implementation.

**Requirements:**

- Higher education in Economics or Information Technology.
- At least 1 year of experience as a systems analyst, or 3 years as a business analyst.
- Background in banking or fintech is a strong advantage.
- Solid knowledge of the software development lifecycle, BPMN, and UML.
- Experience working with REST/SOAP APIs, message queues (RabbitMQ, Kafka), and SQL.

**What We Offer:**

- Competitive salary.
- A dynamic and professional team environment.
- Official employment in accordance with the Labor Code of the Kyrgyz Republic.
- Flexible dress code.

**Contact:** cv@kompanion.kg

## Current job openings at CJSC Bank Kompanion: Regional Manager



**Position Title:** Regional Manager

**Department:** Lending Management

**Key Responsibilities:**

- Coordinate lending operations across branches and savings offices.
- Develop lending volume plans and interest rate strategies.
- Make decisions on credit applications.
- Monitor and improve the quality of the loan portfolio.
- Provide guidance and support to staff on credit products.

**Requirements:**

- Higher education in Economics or a related field.
- At least 3 years of experience in lending, including 1 year in a managerial role.
- Solid understanding of lending principles and NBKR regulations.
- Experience in developing banking products is a strong advantage.
- Excellent communication skills; fluency in Russian is required (Kyrgyz and English are a plus).

**What We Offer:**

- Competitive salary.
- A dynamic and professional team environment.
- Official employment in accordance with the Labor Code of the Kyrgyz Republic.
- Flexible dress code.

**Contact:** cv@kompanion.kg

## Current job openings at CJSC Bank Kompanion: Deputy Head



**Position Title:** Deputy Head  
**Department:** Compliance Control Department

**Key Responsibilities:**

- Develop internal control policies related to AML/CFT.
- Submit required information to government bodies and the NBKR.
- Prepare reports for the Board of Directors.
- Monitor legislative changes and ensure timely updates.
- Conduct employee training and assess new products for AML/CFT compliance.

**Requirements:**

- Higher education in Economics or Law.
- Minimum 3 years of professional experience.
- Strong knowledge of the laws and regulatory acts of the Kyrgyz Republic and AML/CFT standards.
- AML/CFT certifications are an advantage.
- Proven leadership and managerial skills.

**What We Offer:**

- Competitive salary.
- A dynamic and professional team environment.
- Official employment in accordance with the Labor Code of the Kyrgyz Republic.
- Flexible dress code.

**Contact:** cv@kompanion.kg

## Current job openings at CJSC Bank Kompanion: Senior Java Backend Developer



**Position Title:** Senior Java Backend Developer  
**Department:** Software Development Department

**Key Responsibilities:**

- Provide timely data inputs for the Bank's financial planning processes.
- Design and develop architecture for internal systems.
- Standardize development processes and ensure adherence across the team.
- Review and validate code changes submitted by other developers.
- Compile and deploy code changes to the server environment.

**Requirements:**

- Strong understanding of Object-Oriented Programming (OOP).
- Proficiency in Java 8+, JDBC, JSP & Servlets.
- Experience with Java NIO and Java Concurrency.
- Familiarity with Maven for project management.
- Experience in functional testing and use of mocking frameworks.
- Understanding of RESTful APIs, XML, and SOAP web services.

**What We Offer:**

- Competitive salary.
- A dynamic and professional team environment.
- Official employment in accordance with the Labor Code of the Kyrgyz Republic.
- Flexible dress code.

**Contact:** cv@kompanion.kg

## Current job openings at CJSC Bank Kompanion: Mobile Developer (Android)



**Position Title:** Mobile Developer (Android)

**Department:** Software Development Department

**Key Responsibilities:**

- Collaborate with stakeholders to gather and document requirements for tasks and projects.
- Participate in technical discussions and system architecture design.
- Develop, maintain, and monitor mobile information systems.
- Provide technical support to clients and stakeholders.
- Conduct peer code reviews.
- Mentor junior team members.

**Requirements:**

- At least 3 years of commercial development experience.
- Excellent knowledge of Java and Kotlin.
- Strong understanding of REST APIs.
- Familiarity with Material Design Guidelines.
- Motivation for self-development and use of cutting-edge technologies.
- Creative mindset and positive attitude.

**What We Offer:**

- Competitive salary.
- A dynamic and professional team environment.
- Official employment in accordance with the Labor Code of the Kyrgyz Republic.
- Flexible dress code.

**Contact:** cv@kompanion.kg

## Current job openings at CJSC Bank Kompanion: Head of Savings Office



**Position Title:** Head of Savings Office

**Branch:** Razzakov Branch, Bishkek-South Branch

**Key Responsibilities:**

- Oversee and ensure the effective operation of the Savings Office in non-credit services: deposits, cash and settlement services, money transfers, bank cards, etc.
- Conduct staff training in accordance with approved procedures and customer service standards.
- Achieve sales targets set by the Branch Director.

- Participate in the development of programs and projects related to the Savings Office and submit relevant proposals to the Bank's Management Board.
- Ensure the achievement of financial targets and maintain the quality of the loan portfolio as defined by Bank leadership.

**Requirements:**

- Minimum 3 years of banking experience, including at least 1 year in a managerial role.
- At least 1 year of experience working with cash operations.
- Skills in verifying the authenticity of currency and possession of relevant certificates.
- Practical knowledge of banking operations in retail services: account and deposit management, card services, money transfers, currency exchange, and settlement services.
- Familiarity with regulatory and procedural documents governing deposit and cash settlement operations.
- Higher professional education in Economics or a related field.

**What We Offer:**

- Competitive salary.
- A dynamic and professional team environment.
- Official employment in accordance with the Labor Code of the Kyrgyz Republic.
- Flexible dress code.

**Contact:** cv@kompanion.kg

# ЧЛЕНЫ АМСЧАМ КЫРГЫЗСТАН AMCHAM KYRGYZSTAN MEMBERS

## КАТЕГОРИЯ PLATINUM CATEGORY



КАТЕГОРИЯ

GOLD

CATEGORY

**GLOBALINK LOGISTICS** **INTEGRA ENGINEERING** **KYRGYZSTAN 1991 INSURANCE COMPANY** **greenlight IT SOLUTIONS @ CONSULTING**

**RAYAN BUILDING**  
СТРОИТЕЛЬНАЯ КОМПАНИЯ

**WorldClass**



**FINCA® Bank**

**ТОЙБОСС**



КАТЕГОРИЯ

SILVER

CATEGORY

**bakertilly**

**FD FOOD DREAM**

**Glovo?**

**Herbalife**

**A1 Project**  
Education | Consulting | Maintenance

**KPMG**

**LEX low firm**

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**Embassy of Switzerland in the Kyrgyz Republic**  
Кыргыз Республикасындагы Швейцариянын Элчилиги  
Посольство Швейцарии в Кыргызской Республике

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