

BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC

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BUSINESS INSIGHT

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- Specialist, Payment Cards Department
- Specialist, Cash Operations Department
- Chief Specialist, Regional Development Department
- Personnel Selection and Adaptation Specialist
- Leading Specialist, Accounting and Reporting Department

A Business Breakfast was held with representatives of the State Customs Service and the State Tax Service in the Kyrgyz Republic



On March 5, 2024, a Business Breakfast took place. The event was attended by representatives of the leadership of the State Customs Service and the State Tax Service under the Ministry of Finance of the Kyrgyz Republic, as well as representatives of member companies of the Chamber from various sectors of the economy such as logistics, auditing, insurance, banking, education, healthcare, and others.

The purpose of the meeting was to discuss key issues related to the integration of digital technologies into the activities of customs and tax authorities. Participants actively exchanged opinions and suggestions on optimizing customs procedures, improving interaction between businesses and government agencies, as well as addressing issues related to the tax environment and its impact on business activity.

During the event, the Deputy Chairman of the State Customs Service, Almaz Saliev, shared key aspects of cooperation between businesses and customs authorities, readiness for dialogue, and collaboration to improve customs procedures. He expressed a commitment to enhancing customs procedures and creating favorable conditions for the development of trade and the economy of the Kyrgyzstan as a whole. Such active interaction between government agencies and business representatives contributes to improving the business environment and stimulating economic growth in the country.

Deputy Chairman of the State Tax Service, Adilet Dubanayev, highlighted key results of work aimed at simplifying and digitizing tax processes for businesses in the past and current years. He emphasized that the main goal for the current year for the State Tax Service is to create a seamless tax administration that operates smoothly, efficiently, and without unnecessary obstacles for taxpayers. Adilet Dubanayev also shared that IT specialists successfully completed 7000 tasks in 2023, with a focus on tasks aimed at supporting businesses and improving the quality of service for taxpayers.

Thanks to the active participation of all participants and constructive cooperation with the leadership of customs and tax services.

A workshop dedicated to the legal aspects of doing business in Kyrgyzstan took place as part of the "Academy for Women Entrepreneurs" (AWE) project



On March 6, a workshop dedicated to the legal aspects of doing business in Kyrgyzstan took place as part of the "Academy for Women Entrepreneurs" (AWE) project, organized by the American Chamber of Commerce with the support of the U.S. Embassy in the Kyrgyz Republic. The AWE program was created with the aim of providing women entrepreneurs from Kyrgyzstan with the necessary knowledge, establishing connections, and ensuring access to resources essential for the successful and sustainable development of local businesses. Speaker Mr. Andrey Lee, Partner, Executive Director of the LEX Law Firm, during the workshop, discussed various forms of business registration and addressed frequently asked questions, such as restrictions for founders and non-resident entrepreneurs, as well as registration time-lines. Additionally, topics such as the tax system in Kyrgyzstan, contract drafting, and licensing activities were covered.

The participants of the workshop showed a keen interest in the topic, asking numerous questions and actively engaging in the learning process.

The American Chamber of Commerce expresses gratitude to the U.S. Embassy in the Kyrgyz Republic for their active support of this project aimed at stimulating business and fostering entrepreneurial spirit. Appreciation is also extended to the LEX Law Firm and speaker Andrey Lee for their professionalism and informative training, as well as to all participants for their active interaction and knowledge exchange.

AmCham hosted a dinner with mentors from the "Academy for Women Entrepreneurs" (AWE) project



On March 6, the American Chamber of Commerce hosted a dinner with mentors from the "Academy for Women Entrepreneurs" (AWE) project, in collaboration with the U.S. Embassy in Kyrgyzstan. This event was organized as part of the conclusion of the AWE project to recognize the significant contribution of mentors, which has a substantial impact on the lives and careers of the project participants and contributes to the development of the country's entrepreneurial community among women.

Key aspects of supporting and developing women entrepreneurs in Kyrgyzstan were discussed during the dinner. Mentors shared their impressions and feedback on mentorship relationships and also offered recommendations to improve the program's effectiveness in the future.

In the final stage of the project, in collaboration with mentors, the American Chamber of Commerce will organize a series of interesting and beneficial events for both mentors and their mentees. This will help project participants enrich their experience, acquire new knowledge, and gain skills necessary for successful business ventures.

The Executive Director of the Chamber expressed gratitude to the project's mentors for their significant contribution and support of initiatives aimed at developing women's entrepreneurship, taking into account the needs and potential of the participants. She also emphasized that such events play a key role in supporting and stimulating women's entrepreneurship, contributing to creating a favorable environment for its development and successful implementation of innovative ideas.

American Chamber of Commerce in Kyrgyzstan participated in a meeting of the IBECA Program, implemented by the Center for International Private Enterprise (CIPE)



On March 11, 2024, the American Chamber of Commerce in Kyrgyzstan participated in a meeting of the IBECA Program, implemented by the Center for International Private Enterprise (CIPE). The event was attended by representatives of the U.S. Embassy in Kyrgyzstan, leaders and representatives of business associations, as well as the IBECA Project team in Kyrgyzstan.

During the meeting, a presentation was given by Mr. Anthony Musa, a Foreign Affairs Officer in the Office of Central Asian Affairs at the U.S. Department of State, on economic sanctions in Central Asian countries and ways to minimize their impact on economic activities.

Participants discussed opportunities to increase the potential for developing profitable investment projects. The discussion also identified key challenges and opportunities for integration, access to international financing, and interaction with business projects.

This event provided a valuable opportunity for participants to discuss priorities and plans to improve the business environment and investment climate in Kyrgyzstan, as well as to address issues related to sanctions.

Within the "Academy for Women Entrepreneurs" (AWE) program, a series of events took place for the program participants



Within the "Academy for Women Entrepreneurs" (AWE) program, implemented by the American Chamber of Commerce with the support of the US Embassy in Kyrgyzstan, a series of events took place for the program participants.

On March 27, a seminar on "Healthy Lifestyle: Energy, Prevention, and Vitamins" was held. The speaker of the event was Dr. Ermek Ismailov, a general surgeon and urgent care physician.

The seminar addressed important issues related to health and longevity. Program participants learned about the concept of health, average life expectancy in Kyrgyz-



stan, methods of preventing heart diseases, and the five principles for improving overall health. Detailed discussions were held on the necessary medical tests that should be taken annually to maintain health and prevent unnecessary expenses.

The next session in the program was a training session by speaker Irina Ten on the topic of "Speech Technique." The main goal of this training was to help participants improve their speech skills and enhance their overall professional presentation. During the training, Irina Ten shared skills on mastering speech breathing, voice projection, using all voice registers, and techniques for improving



diction. Participants actively engaged with the speaker, asking numerous questions and showing a lively interest in the topic.

On March 28, 2024, Valery Grishin, co-founder of DevCIT Acceleration, shared his experience and methodologies during the "Business Idea Crash Test" training.

Cholpon Bekbolotova conducted the "Stress Management" training, emphasizing the importance of proper stress perception and management methods. Later, a panel discussion with program mentors took place, where they shared advice and experiences.

29th March marked the "Emotional



Intelligence of a Leader" training session organized by the American Chamber of Commerce as part of the "Academy for Women Entrepreneurs" (AWE) project, supported by the US Embassy in the Kyrgyz Republic.

Leading the session was Taalay Sydykova, an internationally certified business trainer. The training imparted valuable insights into emotions and feelings, addressing how to effectively navigate negative emotions. Engaging activities were prepared for program participants, aiding in better self-awareness during crisis situations and exploring various ways to overcome them. The significance of



high emotional intelligence among leaders in a company was also emphasized for fostering cohesion and team spirit.

Attendees had the opportunity to ask questions pertinent to the topic, showcasing their keen interest and active participation throughout the event.

On March 29, 2024, a corporate tour took place at Imperial Group Company LLC. Women entrepreneurs visited the footwear manufacturing enterprise. The corporate tour was conducted by Malikov Ulukbek, the general director of the enterprise.

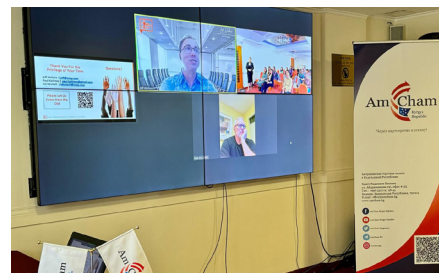
Imperial Group Company LLC is the first



Kyrgyz company specializing in footwear production, offering innovative solutions for protection and comfort.

Program participants had the opportunity to witness the production process from start to packaging. The event provided a wonderful opportunity for participants to learn more about the company's services and operations. During the tour, participants had the chance to ask questions related to the workshop's operations and the establishment of the footwear company. Malikov Ulukbek shared his invaluable knowledge and experience in business.

An interactive seminar on the topic “The Nine Vital Sighs of Startup Success” took place with experts from Silicon Valley



An interactive seminar on the topic “The Nine Vital Sighs of Startup Success” took place with experts from Silicon Valley as part of the “Academy for Women Entrepreneurs” (AWE) project, supported by the US Embassy in the Kyrgyz Republic on March 19th.

The speakers of the event were Jeff Wallace, co-founder of Silicon Valley in Your Pocket, and Paul Kallmes, an experienced mentor and consultant in the venture sector.

Seminar participants learned about the importance of assessing startups and the steps they take in the early stages to build a successful path to market. Jeff Wallace and Paul Kallmes provided valuable tools and recommendations to help startups better understand their customers and evaluate the market fit of their products.

This seminar not only served as a valuable source of information for participants but also provided an excellent opportunity for exchanging experiences and establishing connections with leading experts from Silicon Valley.

Silicon Valley in Your Pocket provides a variety of ecosystem-building and startup studio programs that help optimize startups' chances for long-term viability, market readiness, investor ROI, and even job creation. Our acceleration and innovation platform combines in-person, virtual, and on-demand coaching with a data-driven assessment framework and a deep set of tools, templates, checklists, and calculators that help startups and their ecosystems on the right track. We built our program around the Nine Vital Signs of Startup Success, allowing partners to get detailed evaluations of startup portfolios, with clear, actionable feedback for startups on needed areas of improvement. Once a vetted company is flagged as investor-ready, we begin introductions to the right capital markets.

The "Speech Technique" training for AmCham members of the Platinum (A) category took place



On March 27, members of the American Chamber of Commerce in the Platinum (A) category attended a training session on 'Speech Technique.'

In today's communication-driven world, mastering speech is essential for success, fostering trust and loyalty.

Irina Ten, an experienced radio host and trainer at 'Europa-Media Kyrgyzstan,' shared valuable insights on speech breathing, voice projection, and diction improvement.

Participants of the training actively engaged in exercises, recited poetry, learned diaphragmatic breathing, and worked on the volume and clarity of their speech.

The official Closing Ceremony of the "Academy for Women Entrepreneurs" (AWE) program took place



On March 29, 2024, the official Closing Ceremony of the "Academy for Women Entrepreneurs" (AWE) program took place.

The AWE program was created with the aim of providing women entrepreneurs with the knowledge, networking opportunities, and access necessary to develop successful and sustainable local businesses, thereby contributing to the economic development of a demographic group often overlooked in regions of the country. The program seeks to promote social and economic equality for women by teaching them the skills needed to launch and scale their businesses. AWE also fosters mutual learning, exchange of experiences, and networking among female entrepreneur graduates, thereby contributing to the growth of local businesses.



The project involved 10 mentors - senior-level managers from among the members of AmCham, and 19 women business owners or women with ideas for launching their own businesses in the cities of Bishkek, Osh, Batken, and Jalal-Abad.

In addition to mentorship, the six-month program was filled with a variety of useful and interesting events: trainings, lectures, corporate tours, panel discussions, and much more.

Deputy Chief of Mission Liz Zentos, along with Chairwoman of the Board of Directors Nazira Beishenalieva, presented certificates to participants for their successful participation in the project.

Executive Director of the Chamber, Aisuluu Sydygalieva, thanked the mentors and participants for their involvement and expressed hope that the project would expand, allowing even more professionals to benefit from wise mentorship.

The American Chamber of Commerce expresses gratitude to the mentors, mentees, and project partners for their invaluable contribution, as well as to the U.S. Embassy for their support in implementing the AWE project.



A Business Tour to the USA for a business delegation of the American Chamber of Commerce in the Kyrgyz Republic



The business delegation of the American Chamber of Commerce in the Kyrgyz Republic arrived in the United States to participate in a Business Tour to the cities of San Francisco and Chicago from April 9th to April 17th, 2024. Representatives of Kyrgyzstani companies, including Amanat Asia, Jashylcha, Kant TSP, Pena, and Techno Center LLC, are attending the program.

On April 11, a series of interesting meetings were organized for the business delegation from AmCham:

The delegation met with Mr. Sean Randolph, Senior Director of the Economic Institute of the Bay Area Council. Mr. Randolph discussed the work of the Bay Area Council, an organization based in San Francisco



that unites more than 350 companies from various sectors of the economy, both locally and internationally. The main focus of the Bay Area Council's work is international trade and investment attraction, including innovations and startups.

The delegation had the opportunity to meet with Mr. Brent Bergan and Ms. Cheryl Tedder from Andersen's office, specializing in tax consulting for international companies. We discussed relevant issues such as the classification of legal entities and taxation, which was very informative and useful.

Our delegation visited Gensler's office, witnessing their approach to architecture and design focused on improving people's lives and creating a more sustainable future.

The day concluded with a meeting with Mr. Rodney Fong and Ms. Anita Huang from the San Francisco Chamber of Commerce.



The Chamber actively supports business and economic development in the San Francisco region through advocacy and fostering entrepreneurial activities. They shared information about the advantages of conducting business in San Francisco and provided participants with valuable insights.

During the AmCham Business Tour, the delegation met with Silkroad Innovation Hub's CEO, Asset Abdualiyev, and co-founder Asror Arabjanov, who shared insights on Central Asian investment challenges and opportunities. Sophie Alcorn of Alcorn Immigration Law provided valuable info on U.S. immigration laws. They also met Jeff Wallace from Global Kinetics and explored data monetization and AI strategies. The tour concluded with a visit to Stanford University led by Akniyet Rysbek kyzy.



On April 15, as part of their business tour in the USA, the AmCham business delegation attended a series of events.

The AmCham delegation had a productive meeting with the team from Midwest Investment Advisors. They discussed various investment opportunities and strategies aimed at supporting economic growth and development.

Following that, they had a meeting with World Business Chicago, whose mission is to promote inclusive economic growth, job creation, and support for businesses, while also advancing Chicago as a leading global city.

Delegates also met with the founder of "PENA" LLC, Nurbek Aibashov, and toured his company, a network of self-service car washes under the "Pena" brand. In 2022, the company attracted \$1 million in investments



and opened branches in the USA.

During the tour, the delegation also met with Mr. Bolotbek Borbiev, Consul General of the Kyrgyz Republic in Chicago, at the Consulate General of Kyrgyzstan.

Additionally, the delegation visited the Kyrgyz Community Center, a non-profit organization founded in Illinois in 2016, which implements various cultural, educational, and social programs and events.

On April 16, the business delegation met with the Illinois Department of Commerce and Economic Opportunity (DCEO). The mission of the Department is to create equal economic opportunities throughout the state of Illinois. The delegation met with Lauro Arias, Deputy Director of the Office of Trade and Investment



of the State of Illinois, a division of the Department of Commerce and Economic Opportunity responsible for promoting exports and foreign direct investment.

As part of the AmCham business tour in the USA, the delegation visited AITIM GROUP. Representatives of the company briefed the AmCham delegation on the company's activities since its founding in 2015. AITIM GROUP offers a wide range of services to fully support their clients' trucking business operations.

Additionally, the delegation participated in The Exchange 2024 event organized by the Chicagoland Chamber of Commerce. The Exchange offers professionals from various sectors an opportunity for direct networking, strategic discussions, and culinary experiences.

AmCham participated in the AmChams in Europe (ACE) Annual Delegation to Washington, D.C. and Miami, FL



From April 22 to April 26, 2024, the American Chamber of Commerce, as an observing member, actively participated in the AmChams in Europe (ACE) Annual Delegation to Washington, D.C. and Miami, FL, contributing to constructive dialogue and strengthening ties between Europe and the United States.

The delegation, comprised of executives from 41 AmChams representing 31 countries, engaged in a constructive agenda aimed at fostering transatlantic relations, strengthening partnerships, and gaining valuable insights into the economic and political landscape of the United States.

During April 22 to April 26, 2024, the ACE delegation participated in a weeklong series of briefings, meetings, dinners, and receptions. In Washington, D.C., the delegation was warmly welcomed by Suzanne Clark, President and CEO of the U.S. Chamber of Commerce. Briefing sessions by experts from the U.S. Chamber of Commerce provided



invaluable insights into various aspects of the U.S. economy and geopolitical landscape.

The delegation also had constructive dialogues with key officials, including Marisa Lago, Under Secretary of Commerce for International Trade, and Dilwar Syed, Deputy Administrator of the U.S. Small Business Administration. A reception hosted by DCM Michael Curtis, EU Deputy Ambassador to the United States, provided excellent networking opportunities.

In Miami, Florida, the delegation engaged in fruitful discussions with senior executives from the Greater Miami Chamber of Commerce (GMCC) and the Royal Caribbean Group (RCG), focusing on international business opportunities, particularly in sectors such as infrastructure, tourism, and technology.



«KSB Commercial Bank» Closed Joint Stock Company



MEMBER OF A SWISS FINANCIAL GROUP

«KSB Commercial Bank» Closed Joint Stock Company began its history in 2013 with the arrival of a Swiss investor in the Kyrgyz Republic, i.e. Petram Finance Company, which took on the rehabilitation of the bankrupt Kyrgyzdiyanbank OJSC, which on 23 January 2014 was re-registered as «Kyrgyz-Swiss Bank» CJSC.

After ten years of successful activity in the Kyrgyz market, on 30 October 2023, the bank's shareholders made a strategic decision to begin the next round of development, renaming the bank into «KSB Commercial Bank» Closed Joint Stock Company.

The first and only bank in the Kyrgyz Republic with Swiss capital, providing financial and advisory services to corporate, institutional and private clients. As a member of a Swiss Financial Group and deeply respecting Swiss banking traditions, the bank offers its clients optimal financial solutions.

The activities of «KSB Commercial Bank» CJSC are regulated by license No. 020 issued by the National Bank of the Kyrgyz Republic for the right to conduct banking operations in national and foreign currencies. The Bank is a participant in the deposit protection system of the Kyrgyz Republic and guarantees clients protection of deposits in the manner and amount provided for by the Law of the Kyrgyz Republic «On the Protection of Bank Deposits».

«KSB Commercial Bank» CJSC cultivates well-being (of our clients, partners, shareholders, employees and the state) by providing modern financial solutions in the best traditions of Swiss banking.

Fox Hospitality Group



Fox Hospitality Group is the official licensed reseller of the leading international company ECOLAB/Lobster Ink, specializing in online learning. It assists representatives of the hospitality, food service, and tourism industries in enhancing their qualifications, providing training and onboarding, as well as inspiring employees of advanced departments with innovative solutions. Among Lobster's clients are Hilton, Marriott, Kempinski, Coca Cola, Nestle, Starbucks, Google, and many other leading global companies.

Fox Hospitality Group officially represents Lobster Inc. in 7 countries - Kyrgyzstan, Kazakhstan, Uzbekistan, Tajikistan, Armenia, Azerbaijan, and Ukraine. The team consists of professionals in the Horeca and IT industries with vast and successful experience in their fields.

"Nurzaman" Construction Company



A leader in the construction market of Kyrgyzstan, "Nurzaman" is known for its conscientious construction of residential and commercial real estate. With over 120,000 square meters put into operation, "Nurzaman" has constructed 10 residential and commercial properties. The company's success is attributed to a team of professionals who have been formed and unified over the years with a common goal of achieving the highest quality of construction and providing the most advantageous package of service offerings for each client. At every stage of construction, all building materials used undergo expert examination in specialized laboratories to ensure quality compliance.

Company Mission:

"Nurzaman" Construction Company builds buildings and structures using modern technologies, adhering to all norms and utilizing high-quality materials that meet global standards, thereby creating an environment for comfortable living and productive activities for the population, striving to satisfy their needs and requirements to the maximum extent possible.

Kyrgyz Economic University named after Musa Ryskulbekov (KEU)



The history of the educational institution begins in 1953 year. More than 60 years have passed since the founding of the Kyrgyz Economic University. M. Ryskulbekova. During this time, the university has turned into a large educational center, which today is rightly proud of its glorious traditions and history. The Kyrgyz Economic University is the only state university with an economic profile that meets international quality standards. University with a developed material and technical base, telecommunications infrastructure, educational, methodological and research complexes. The University pays significant attention to the development of fundamental and applied research. Since 2004, the university has been teaching according to the principles of the Bologna process.

SRU KEU provides education in the following areas: economics, management, tourism, commerce, business management, business informatics, information systems and technologies, information security, business law, social work.

The mission of the university is to train highly qualified and highly educated specialists with internationally recognized diplomas and in demand in all sectors of the economy, specialists capable of practical implementation of acquired knowledge in economics, production and business.

The clinical diagnostic center "ULTRA RHYTHM"



The clinical diagnostic center "ULTRA RHYTHM" cares about cardiovascular health. The center specializes in a wide range of services for the diagnosis of the cardiovascular system, offering consultations with cardiologists, cardio surgeons, and arrhythmologists at the highest level of professionalism.

The center ensures the high-quality performance of echocardiography (heart ultrasound) for both children and adults, and also provides the service of mobile echocardiography for client comfort. Highly qualified specialists perform ECGs with subsequent detailed interpretation, as well as offer 24-hour ambulatory blood pressure monitoring and Holter ECG for continuous health monitoring.

Additionally, at the "ULTRA RHYTHM" center, clients can undergo bicycle ergometry - a unique examination that helps identify potential heart problems under conditions of physical stress.

"Aitim Group" LLC



"Aitim Group" is a consulting agency based in Bishkek, Kyrgyzstan, with its main office located in Chicago, Illinois, USA, established in 2015.

The expertise accumulated by the team in Chicago has gradually been transferred to the Bishkek office. The company has been operating in Kyrgyzstan for four years.

Specializing in providing high-quality consulting services in the transportation sector, with a particular focus on the United States market, "Aitim Group" offers a broad spectrum of services that fully support the operational activities of clients in the trucking business. Over 500 companies have already benefited from their services, significantly improving their business performance. The client base continues to grow, and new requests are received every day. The professionals at "Aitim Group" are continuously adapting to market conditions to provide the highest quality and affordable service.

"Aitim Group" is actively involved in social activities in both Chicago and Bishkek. The company is one of the founding members of KAADLS (Kyrgyz-American Association for the Advancement of Logistics Services) and recently joined the High Technology Park.

For "Aitim Group," it is crucial to contribute to the overall industry development, constantly explore new technologies, solutions, and improve the quality of all services.

“Alliance Altyn will continue to support environmental projects in Talas province



The round table “Ecological Dialogue: Looking into the Future” was held in Talas town on 19 April 2024 by “Alliance Altyn” company which is developing the Djerui deposit in Talas province. The round table was attended by the staff of the Plenipotentiary Representative Office of the President in Talas province, ecologists, researchers, students, specialists of water management, emergency situations, state and governmental organizations, as well as representatives of civil society.

The participants discussed environmental problems of Talas province and made proposals on their solution in order to jointly oppose actions that threaten the nature of Talas.

A resolution was adopted as a result of the discussion to ensure environmental safety of the region. The document outlines proposals on greening the province, rational water use, cleaning, waste sorting, fire prevention and keeping forest areas clean.

According to Asman Tashmatov, Public Relations Officer of “Alliance Altyn” company, the participants of the roundtable put forward eight (8) proposals. After their detailed study, a decision will be made on which of them will be supported and what amount of funds will be allocated.

It should be noted that today the Development Fund of “Alliance Altyn” has allocated a total of about 50 million KGS to support environmental projects.

The environmental impact of the Djerui gold deposit was also discussed during the event. Ecologists participating in the discussion emphasized that the company’s activities have always been monitored, inspections have been conducted and “Alliance Altyn” has not made any serious mistakes for 9 years.

Bekmurza Ashymov, head of the Talas Regional Department of the Ministry of Natural Resources, Ecology and Technical Supervision, emphasized that the company is close to environmental projects, and added that he has given “Alliance Altyn” a proposal for financial support to prepare Bekkari pits around waste landfills in villages of the province and in Talas town.

It should be noted that “Alliance Altyn” company conducts its activities openly. The Public Relations Department of the company distributes informational booklets “Bulletin of Djerui” on a monthly basis. The booklet contains all the information about the company’s activities for the month, about the funds transferred for the development of the region, about the implemented projects, etc.

In addition, the company works in cooperation with representatives of the authorities, civil society, population and other stakeholders, providing transparent information and familiarizing them with the production area of the deposit.

Jolaman Sharshenbekov and Aiperi Medet kyzy received cars as a gift



On April 22, “Alliance Alty” company together with its partners celebrated the achievements of athletes of Talas province. During the ceremony two outstanding athletes – world champions Jolaman Sharshenbekov and Aiperi Medet kyzy were handed the keys to Toyota cars. The promise of valuable gifts for the victory at the world championship was given to the two athletes by Sabir Rakhmatov, General Director of “Alliance Alty” company, on the eve of the international competition. He kept this promise.

Eight athletes received certificates in the amount of 100 thousand KGS. Cash prizes were awarded to the following athletes:

Meerim Zhumanazarova

Uzur Dzhuzyupbekov

Almaz uulu Bekzat

Kalidin Asykeev

Razzak Beishekeev

Islambek Orozbekov

Tynar Sharshenbekov

Atabek Azizbekov

“We have gathered today once again to celebrate the achievements and encourage the athletes of Talas province. It is a great joy and honor for us to make our small contribution to the development of sports. Sport victories of our champions are a unique opportunity to tell the whole world about Kyrgyzstan, about its people, about the fact that we all strive for the best, for victories, for accomplishments”, - Sabir Rakhmatov said, opening the event.

He noted that “Alliance Alty” always tries to support the efforts of the state, business in an effort to support athletes, as well as the development of sports in the country: “We sincerely believe that sport is an important aspect of improving the population’s health,

well-being, optimism and belief in the best. “Alliance Alty” has kept its word and continues to support the sports community of Talas province. We value the trust of the Talas people very much and are progressively taking efforts to strengthen the province. We are working closely with the National Olympic Committee as well as the Talas wrestling community to promote healthy lifestyles”, - Rakhmatov added.

A sports complex for game sports, wrestling and a mini-football field was opened in Taldy-Bulak village. In addition, many other sports halls equipped with necessary sports equipment were built and opened in Talas at the expense of funds from the company’s activities: the city children’s and youth sports school was restored, a modern boxing hall and a hall for national wrestling were opened. The company also supports football and volleyball teams. The mine itself has also created conditions for sports activities.

After handing over the keys to the cars, representatives of the National Olympic Committee, partner organizations, as well as the athletes themselves spoke at the event.

“We are grateful to “Alliance Alty” company and its partners. The company represented by General Director Sabir Narynbekovich fulfilled its promise to encourage with valuable gifts for great achievements. On the eve of the Olympic Games in Paris, we all hope for excellent results”, - said Aiperi Medet kyzy.

“Deep gratitude to “Alliance Alty” company for supporting the residents of Talas province, for helping to nurture athletes. We hope for further cooperation and will do our best to prepare for the Olympic Games in Paris and earn gold medals”, - Jolaman

Sharshenbekov said.

“We have received eight wrestling licenses for the Olympic Games in Paris. With great hope we are waiting for medals of the highest dignity from our wrestling community. “Alliance Alty” company always supports our athletes. Let their work to support sports serve as a good example for other companies”, - said Sadyr Mamytov, President of the NOC.

“All Kyrgyzstani people admire the courage of our athletes. We congratulate you on winning licenses to the Olympic Games. We wish you valiant victories and return home with gold medals”, - said Mirlanbek Dzhumanazarov, Deputy General Director for Operations of the partner company “Kyrgyz Logistics Service” LLC.

“I think you will justify the hopes of the Kyrgyz people. We will all rejoice in your victories together. You have a great responsibility, young people are looking up to you. We as a brotherly nation – Kazakhstan will also cheer for you!”, - said Nurlan Kushzhanov, Director of the branch of “AA Engineering Group” in KR – partner organization.

Aigerim Omokoeva, General Director of “Aji-Service” LLC, also spoke during the event: “We are very proud to be among those companies involved in today’s event to support athletes of Talas province. We believe that you will return with great victories from the Olympic Games. A great path is opening up in front of you”.

At the end of the event, a video about the athletes’ achievements was shown. The athletes who received the keys to the cars also made a lap of honor behind the wheel.

Consumer loans. How to choose them correctly?



You want in a travel or a brand new phone here and now? But, unfortunately, there is no possibility to pay for your dream immediately. Consumer loans can help in this matter. In general, consumer credit has become quite a common thing in Kyrgyzstan. Perhaps everyone is familiar with the principle of a consumer loan: you take money at an interest rate and pay it back according to a pre-agreed schedule. Everything is simple? But there are some things that only a specialist can tell.

Nurlan Sharapov, Head of Credit Department of Bank of Asia CJSC, told about the peculiarities of consumer loans. The main advice to the future consumer is to calculate exactly what amount and for what term is necessary. It should be taken into account that it will be necessary to return not only the money for purchase, but also interest, as well as possible additional payments.



► **The culture of lending in Kyrgyzstan started quite recently and our people are used to saving or simply borrowing. At what point it was developed.**

► In the period of Soviet times, there was demand, but there was no supply. Therefore, people had to save up money for purchases. And there was not much choice. All that was left was to save up and buy. Now the thinking is changing and it is easier for people to pay money for the purchase later than to save up.

There is a category of people who need goods or services here and now. This is the kind of people for whom a bank service - consumer credit - is suitable.

► **Have Kyrgyz people started to take loans more often?**

► Very many services and goods, traveling are provided on credit. More recently, more common are classic loans - targeted loans, which were issued for the purchase of large household appliances, furniture, business. But the share of consumer loans is growing. At the same time, the range of services for this sector is expanding. It is also worth remembering that people who take a loan are becoming more financially literate. After all, life will teach you how to properly manage money. Each generation learns to plan their income better and better. Having learned to live with savings, a person realizes that it is possible to save, to invest in deposits.

► **There are more ideas for consumer loans. What is this all about?**

► People need more goods and services. But entrepreneurs themselves realize that in partnership with banks, providing their services and goods on credit, it is possible to increase sales many times over. Demand appears and offers grow accordingly. First, the bank comes with an offer of credit, and after successful transactions, entrepreneurs themselves come to us with ideas for joint work. We try to diversify our offers to make it convenient for all buyers. But it is worth remembering that a loan is a big responsibility and you have to fulfill it.

► **The market is becoming more competitive given the difficult economic situation. What can a bank offer its client now?**

► Consumer loans can be obtained for almost any purpose, either through partners or in cash through the bank. This is how consumer loans are most often provided. It

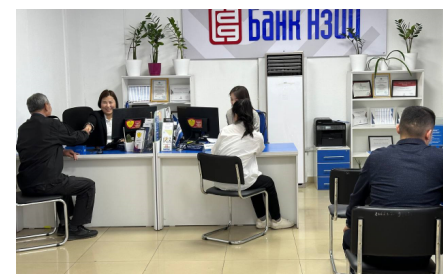
requires just a passport and a phone to apply for it. Digitalization has helped in making it easier to get a loan. The state provides information on the client's salary, deductions, credit history and other indicators, with his consent. The National Bank of Kyrgyzstan, in turn, expands the boundaries of lending by increasing the amounts for lending, as well as through the channels of receipt.

► **The number of loans is growing, but have the risks increased?**

► All these things happen proportionately. Banks are aware of them and try to make them as minimal as possible.

► **How to choose the right consumer loan? What should you pay special attention to?**

► For small consumer loans, speed and ease of decision-making are important. And the point of obtaining the loan is also important. If earlier it was only banks, now it is possible to get a loan in a store, in a bank, as well as in an app. The National Bank of the Kyrgyz Republic has defined a single standard - interest rate and obliged all banks to



indicate it in all documents and advertising. It includes everything - commissions, terms and conditions. With its help you can compare interest rates of all banks and understand the benefits. In consumer loans, the rate does not play a major role. Conditions and repayment methods are important. Now it is convenient to close the loan. Do not hesitate, ask, find the best conditions for yourself.

► **What is the portrait of a consumer credit customer?**

► Customers are getting younger. Of course, age limits are set for certain products. But it is clear that an older person has a much better chance of getting a loan. Credit history is also very important. With its help you can see whether the payer is responsible or not. Even his salary and deductions are not as

important as a timely repaid loan or mortgage. Earnings can be lost and found, but responsibility is always necessary. I would like to note that the regions also began to use consumer loans more actively and this is an indicator that the population is interested in such products. For the best choice, you need to carefully analyze the conditions to take into account all the nuances and take on feasible obligations that will be easy to

fulfill. Even for loans there are promotions, so it is important to analyze the situation in the market. For example, before the holidays banks reduce rates. Our comfortable conditions on loans will help people to realize their plans and dreams, using additional financial opportunities. Therefore, you can safely take a consumer loan.

Leadership confirmed: Beeline receives an award from Ookla® for the fastest 4G



Wireless internet has become an integral part of our lives. We use it to study, work, communicate, tackle everyday problems or just lay back and relax. Beeline Kyrgyzstan acknowledges the need for fast and reliable internet connection, which is why it has constantly been engaged in improving its network quality and has displayed excellent results.

Its fruitful work has been backed by the findings of a consumer-based research conducted by Ookla®, a global leader in connectivity intelligence, for several quarters using its Speedtest® tool. The study has shown that Beeline provides the fastest 4G in Kyrgyzstan.*

Beeline Kyrgyzstan's sustainable quality growth did not go unnoticed. In March, it received a coveted award from Ookla® for the fastest 4G network in Kyrgyzstan. This achievement once again confirms the mobile operator's commitment to providing the best opportunities for its subscribers.

"Beeline has shown impressive results to maintain its leadership", noted the company's Chief Commercial Officer Alexander Atamanov. "The recipe for success is simple: we are very attentive to the needs of our subscribers and constantly invest in improving the network quality. Not only is Ookla's award a reason to be proud of our work, but also an incentive for further growth. So, Beeline's plan is to get even better."

Ookla® is a global leader in connectivity intelligence and network insights. For almost two decades, Ookla® has set the industry standard for both fixed and mobile network testing and analysis. From its world-renowned Speedtest® and Dwnndetector® platforms to an accompanying and growing suite of end-to-end enterprise solutions, Ookla's mission is to measure, understand, and help improve connected experiences.

Based on analysis by Ookla® of Speedtest Intelligence® data on median download speeds in Kyrgyzstan for Q1 2024. Ookla® trademarks used under license and reprinted with permission.

Beeline creates new opportunities!

First in Kyrgyzstan mobile banking for Muslims from Bakai Bank



"Bakai Bank has made another breakthrough in the banking services market. As the pioneer of the Islamic window in Kyrgyzstan, Bakai Bank has introduced a unique Islamic Finance module available on the BakAi mobile application. This solution complies with all Shariah standards and has no analogues in Kyrgyzstan.

The intuitive Islamic Finance feature in BakAi application guarantees customers full security, confidentiality of transactions and direct compliance with the norms of Islam. Bakai Bank's innovative product is distinguished by its well-thought-out functionality, ergonomic interface and concise design for convenient use.

Back in 2018, "Bakai Bank" established the first Islamic window "Islamic Financial Center" in Kyrgyzstan and the CIS, providing customers with access to a unique system of reliable financial products and services based on the principles of Shariah. Now these financial instruments can be used immediately after remote registration in the BakAi application. The Islamic Finance mode in the mobile banking provides for the possibility of making loans and opening deposits online.

Every financial instrument issued by the bank from the Islamic Finance category, including Visa and Elkard virtual cards of the IFC with instant issuance and free replenishment, complies with Shariah principles and ensures an honest, transparent and ethical relationship between the bank and the customer.

What are the advantages of the new product from "Bakai Bank"?

You will find unique products available within the Islamic Finance mode:

- Mudaraba Online is an investment product built on trust and co-management of funds with tangible returns. Your money will be used exclusively for Shari'ah-approved projects.

It only takes a few clicks 24/7 to start Mudaraba Online, which guarantees regular income and allows you to build savings for the future!

- Murabaha is an online product, through which you are able to purchase goods in installments - here and now - with the help of a bank! In doing so, the consumer has initial knowledge of the full cost of the purchase.

An important thing to remember is that Bakai Bank:

- has been leading Islamic Finance in the Kyrgyz Republic since 2018;
- established the Islamic Finance Center - the first Islamic window in Kyrgyzstan and CIS countries;
- has years of experience in the field of Islamic finance;
- the Shariah Council operates under the Bank, which consists of religious researchers and theologians recognized by the Muslim community of the KR, including religious scholar Mars Ibraev and theologian Kadyr Malikov, along with a specially invited expert on Islamic finance Aidar Zhanturin;
- the Islamic Financial Center of the Bank is supported by the Spiritual Administration of Muslims of Kyrgyzstan.

The introduction of innovative Shariah-compliant products in the banking sector of the Kyrgyz Republic demonstrates Bakai Bank's commitment to open, honest, fair and beneficial interaction with customers.

"Demand for Islamic Finance services is increasing rapidly in the Kyrgyz Republic, so the appearance of the mode with unique services is an important step in the development of the financial sector. "Bakai" became the first bank in the country to offer the Islamic Finance mode to its clients, outpacing in the development of banks not only in Kyrgyzstan, but also in the CIS countries," noted religious scholar Mars Ibraev. - The service allows you to make transfers, make charitable donations and enjoy other financial benefits that comply with Shariah norms".

"It is important that users of the mode would have peace of mind and be confident that they are making financial transactions in the name of Allah, in compliance with all the norms of Islam and the requirements of Shariah, which will have a beneficial effect on their overall well-being," Ibrayev emphasized.

Benefit from Bakai Bank's Islamic financial products and rest assured that your funds are working and managed in accordance with your religious beliefs. Don't miss the opportunity to turn everyday investments into profitable investments and loans into fair and affordable loans.

Join Bakai Bank and discover the trusted world of Islamic Finance with the BakAi app.

Major BakAi Update. Launch of transformation

Over the past eight years, our Bank has been developing the mobile application and presenting it as an indispensable tool in the financial sphere. Today we are delighted to introduce the new design and new features of the BakAi application.

Design and Symbolism. The new BakAi logo is inspired by the characteristics of Bakai, Manas' advisor, symbolizing wisdom, insight, fairness and responsibility. The blue color represents stability and the red color symbolizes determination and leadership.

Values of the App. BakAi mobile application is based on intelligence, innovation, integrity and security.

What's new in BakAi app?

➤ Navigation and design. Users can easily navigate the app on an intuitive level. Tasks are solved in a couple of clicks. Interaction with the app is convenient.

➤ Security. Advanced methods of user verification (authentication) and data protection when using the application are implemented.

BakAi is a payment for services in a couple of clicks with a high level of security:

➤ transfers by phone number;

➤ payment for utilities, TV, internet, mobile services;

➤ payment for government services;

➤ money transfers to Russian bank cards;

➤ money transfers to cards of Kazakhstan banks.

BakAi - financial opportunities with high safety level:

➤ online deposit opening;

➤ online loan up to 200,000 soms;

➤ debt verification;

➤ passport data verification;

➤ opening a virtual card of Visa Classic, Visa Gold or Visa card;

➤ paying via QR code;

➤ online banking, state services, MHI policy, E-patent;

➤ account and card management.

Go to BakAi and discover financial opportunities!

Bakai Bank is actively experimenting in the field of AI: BakaiGPT pilot project has been launched!



Bakai Bank is the first innovative bank to introduce BakaiGPT mobile banking with artificial intelligence. Bakai Bank with the support of VISA is contributing to the technological development of our country by providing access to advanced technologies based on artificial intelligence to every resident of Kyrgyzstan absolutely free of charge through Bakai24 mobile application.

BakaiGPT is an advanced artificial intelligence model based on OpenAI's technology and based on GPT (Generative Pre-trained Transformer) architecture. This innovative technology is presented for the first time in a banking application in the Kyrgyz market.

Bakai Bank customers can use an intelligent chat assistant absolutely free of charge, which makes Bakai24 not just a convenient tool for managing finances, but takes interaction with mobile banking to a whole new level. Each user gets their own personalized, extremely smart assistant who is able to:

- Promptly respond to any questions.
- Assist computer programmers in writing program code.
- Provide advice on optimizing finances.
- Create a content plan for the SMM specialist.
- Propose various topics for conversation.
- Suggest things to cook for dinner or offer recipes for meals.
- Write a greeting, a letter or prepare a resume and much more...

Data security and privacy issues are always top priority, especially when it comes to finances. Bakai24 developers have paid special attention to the protection of personal information and security of interaction through BakaiGPT chat, strict measures are taken to protect personal data and interaction security. All data is encrypted and access to personal information is strictly limited so that you can use our services with confidence. Do not transmit personal data such as passwords, passwords, code word, your card details, passport details and other sensitive information through BakaiGPT or any other online platforms. BakaiGPT does not store or remember user information.

Please remember that the service is for educational and entertainment purposes only. BakaiGPT may not always be completely accurate or have the latest information. For important questions or solutions, please read the answers carefully and double-check information from BakaiGPT against other sources.

Try BakaiGPT in BAKAI24 app → Section "Payments" → "Services" → select "BakaiGPT" service. Open new horizons in using mobile banking from Bakai Bank. Download or update the Bakai24 app and start communicating with your new assistant now!

Choose innovation. Try BakAI

Download BAKAI24 app

Promotion period: from 18.03.2024 to 18.06.2024

· 1 month of the promotion: up to 100 requests per day for all users, up to 1 000 requests for users holding a VISA card.

· 2-3 months of the promotion: up to 100 requests per day for all users, up to 1,000 requests for users holding a VISA card and POS payments over 1,000 soms.

"Bakai Bank" sets high standards: successful cybersecurity expert meeting demonstrates commitment to customer security



A round table on combating transnational crime in the IT sphere was held in Bishkek at the initiative of Bakai Bank OJSC. Leading experts in the field of digitalization and cyber security discussed current threats and ways to counter them. Representatives of government agencies and private organizations joined in developing practical solutions and adopting a unified cybersecurity strategy.

Ensuring the safety of funds held in bank accounts and cards is the main task of financial institutions to which customers entrust their personal savings. Considering this not just its duty, but an important mission, Bakai Bank, with the support of the Ministry of Internal Affairs of the Kyrgyz Republic, created an expert platform, offering all



stakeholders to join efforts to identify and neutralize both internal and external cyber threats emanating from near and far abroad.

"Our concern for the security and privacy of our customers always comes first. Not only do we strive to provide them with the best financial services, but we also do our best to protect them from threats in cyberspace and seek to guard against fraudsters. Therefore, today's event is part of our commitment to improve security in the digital world. We have invited leading experts and representatives of public and private entities to work together to find solutions and develop strategies to combat fraud. We hope that our discussion



will bring results and help make the financial environment safer for everyone," said Aidai Mokusheva, Director of the Marketing Department of Bakai Bank.

The participants of the meeting shared their experience in countering cybercrime, including the use of anti-fraud systems in the banking sector to protect any monetary transactions, the training of employees of cellular companies to recognize and stop fraudulent schemes, and the prompt response of law enforcement agencies to appeals from aggrieved citizens. A complete and relevant package of measures to expose and apprehend criminals who, with the development of artificial intelligence, are coming up with new ways to swindle money. For example, fraudsters have learned to use neural



networks to imitate voices. According to the Ministry of Internal Affairs, a spike in phone fraud in Kyrgyzstan occurred in February of this year. Dozens of gullible citizens in Bishkek alone became victims of attackers, and the total damage from criminal actions exceeded 43 million soms.

As experts emphasize, the effectiveness of the fight against cybercrime depends largely on bank card holders and e-wallet users themselves. Insufficient awareness of protection methods in the online environment, the transfer of secret data to outsiders, and the use of insecure passwords only contribute to the growing number of victims at the hands



of fraudsters.

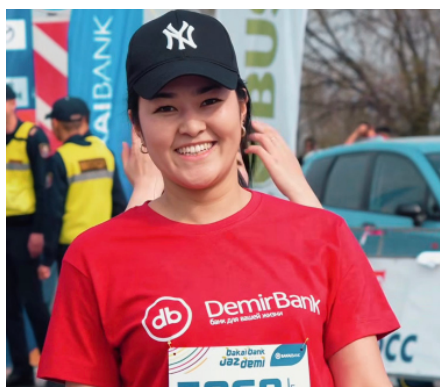
"Therefore, we urge customers to adhere to basic security rules and never share personal data with third parties, even if they introduce themselves by phone or in messengers as bank employees. The bank will never ask the client for confidential information: CVV-code, card number, password. And if you still have doubts, you can always ask a question on the hotline, in the call center or find the latest information on the official website. Be vigilant and careful," says Aidai Mokusheva.

Following the closed discussion, an action plan to counter cyber fraudsters was developed, which included a number of practical actions. As the moderator of the meeting, Almazbek Duisheev, Head of the Economic



Security Division of the Corporate Security Department of Bakai Bank OJSC, expressed his hope, it is possible that in the future this final document will determine the order of interaction between commercial banks, law enforcement agencies and government bodies to achieve a common key objective - to fully ensure cyber security of the country.

DemirBank team took part in the annual spring race Jaz Demi 2024!



DemirBank team took part in the annual spring race Jaz Demi 2024!

The event was held on April 14 in the memorial complex Aska-Tash, where more than 3500 people took part.

DemirBank actively supports the development of sports and youth policy in Kyrgyzstan, and active lifestyle is the life philosophy of our Bank's employees who always participate in sports events.

Onwards to new achievements together with DemirBank!

Agricultural loans at reduced rates from DemirBank - from 18% p.a.!



DemirBank offers loans for the development of agriculture, including crop production, live-stock breeding, processing, storage and sale of agricultural products - from 18% per annum.

Who can get an agricultural loan?

- Individuals
- Private entrepreneurs
- Farms, cooperatives, legal entities engaged in agriculture.

Conditions:

Loan term:

- for working capital - up to 24 months
- for investment projects - up to 60 months

Interest rate: from 18% per annum (effective interest rate 18.85%)

Repayment schedule:

- flexible (taking into account seasonality and peculiarities of business)
- Annuity (equal amounts on a monthly basis)

For more detailed information, please, contact DemirBank Contact Center: +996 (312) 90 90 60 and 2222.

Online credit from DemirBank up to 200,000 soms in 2 minutes!



Get an online credit in 2 minutes at a favorable interest rate of 25% up to 200,000 soms in DemirBank's mobile application without leaving home.

Taking care of customers and saving their time, DemirBank expands consumer lending opportunities. Now customers can apply for a credit and a credit card in one click without collateral and commission. The entire procedure - from application to the issuance of the credit to the account - takes place in real time in DemirBank's mobile application. When filling out an application, the customer chooses comfortable for himself conditions of credit service.

Advantages:

- Online credit with an interest rate of only 25%
- Ability to apply for a loan 24/7
- Without guarantors and collateral
- Without references
- Free card delivery in Bishkek city and Chui region

Credit card is a convenient financial instrument. Money is always at hand! Use a credit card only when you need it. You can apply for a credit card through the DemirBank application. Delivery in Bishkek city and Chui region is free of charge.

2 products in one card

"Credit card 2 in 1 from DemirBank" offers two products in one card. This means that the card combines the functionality of a regular credit card and the ability to purchase goods in installments for 6 months, 9 months or 12 months.

The interest rate on the credit card is 0% for up to 35 days.

How to open an online credit?

Step 1. Open DemirBank mobile application and go to the "Online credit" tab.

Step 2. Enter the required loan amount and term

Step 3. Fill in the application form (passport details, phone number, mail). Check the box to agree to the processing of personal data.

Step 4. Next, enter additional information, including work status, place of residence and other,

Step 5. Use your phone to scan your ID-passport on both sides.

Step 6. Take a selfie

Step 7. Read the public offer and check the box.

Done! The credit is processed in the app in 2 minutes. The money is instantly credited to the customer's account.

Online credit repayment can also be done remotely in the mobile application or in the Bank's offices.

DemirBank is the first international bank in Kyrgyzstan, which provides a full range of banking services and products for individuals and legal entities.

Keeping up with the times, the Bank continues to develop modern remote service channels that allow making transactions without visiting the office.

Download the DemirBank application and use the service of receiving an online credit directly in the application. You can download it here on [Google Play](#) and [App Store](#).

For more information, please, contact the specialists of DemirBank's Contact Center: 2222, +996 (312) 90 90 60.

Saving with Doscredobank has become more favorable!

We have increased deposit rates – up to 16% per annum

"Bai Bol+" deposit is a reliable and safe way to save and multiply your savings.

With us, your savings not only grow faster, but also are under reliable protection.

All deposits opened in Doscredobank are insured by the Deposit Protection Agency.

Your financial security is our priority.

"Bai Bol+" deposit | Doscredobank (dcb.kg)

Call centre: 8686

Doscredobank and RIA Money Transfers

Make money transfers in Doscredobank branches via Ria Money Transfer system to Germany, France, Italy and Spain at reduced rates!

- 1-100 EUR/USD – only 2 EUR/USD commission!
- 101-500 EUR/USD – 3 EUR/USD commission!
- Over 501 EUR/USD – only 1.45% commission!

Take advantage of a bargain! Send quickly, profitably and reliably with Ria!

Promotion period: until May 31, 2024

Transfer now and save on commissions!

- To send a money transfer, it is enough to contact any branch of the bank (carry your passport).

For reference:

- Limit (1 month) - 3000 EUR / 4000 USD
- Currency: EUR / USD
- If funds are deposited in foreign currency (EUR/USD), the transfer will be made without conversion. In case of payment in KGS, currency exchange will be performed at the bank's exchange rate on the day of receipt.

Expanding the boundaries with UPT

Dear friends,

We are glad to inform you that new directions are available under UPT system: India, Bangladesh and Pakistan with a commission of only 1%!

How to make a transfer?

Apply to any branch of the bank; you only need to carry your passport.

Share your care at a distance with your family and friends with the help of Universal Payment Transfers international money transfer system, which is available in all branches of Doscredobank.

Landscaping in Karakol city



We are glad to announce that DOSCREDOBANK participated in the landscaping of Karakol city within the DCB GREEN programme. Our bank pays special attention to environmental responsibility and supports initiatives aimed at improving the environment.

We thank all participants of this initiative for their joint efforts and hope that our joint actions will make Karakol city even greener and cosier for its residents and guests.

DOSCREDOBANK is proud of its participation in such important and useful initiatives and is ready to continue supporting greening and environmental improvement projects.

SWIFT transfers in CNY – FREE!

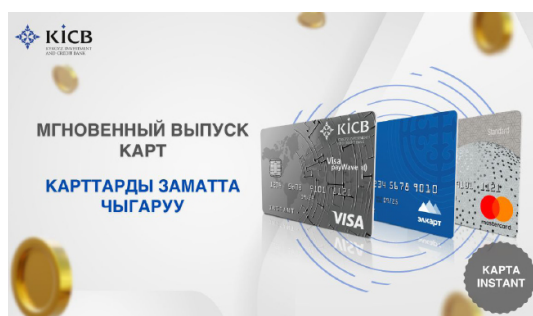
A unique opportunity to make a transfer in Chinese yuan absolutely free of charge!

China is a land of opportunity, sending payments in CNY will provide an irreplaceable advantage for everyone who actively interacts with China. Whether you are an entrepreneur carrying out international transactions or an individual needing to transfer funds to friends or family, SWIFT transfer offers an excellent opportunity to make transfers in CNY easily and free of charge!

Forget about commissions and lengthy procedures – with Doscredobank your transfer will be carried out quickly and without unnecessary costs.

Doscredobank provides a high level of reliability and security in SWIFT transfers.

Simultaneous card issue



Exclusive announcement!

KICB offers you Instant cards with simultaneous issuance for FREE!

The Instant card has all the functions of a standard banking card, the only thing is that your data (last name and first name) is not indicated on the card.

How can I get an Instant card?

Just contact any KICB branch to get your card right now! Address a specialist, fill in the necessary documents and receive the card immediately on sight.

Card issue fee and 1st annual card maintenance are FREE!

* it can't be used for booking of hotels and cars

KICB together with partners planted more than 18 600 trees under 12-year ecological program “Green Foundation”



On April 16, 2024, the Green Foundation, established at the initiative of the Kyrgyz Investment and Credit Bank with the support of the International Public Foundation “Roza Otunbayeva’s Initiatives” organized the planting of trees and shrubs in 5 schools and 6 kindergartens in Bishkek.

According to already established tradition, a large delegation of KICB employees, representatives of IPF "Roza Otunbayeva's Initiatives" and the Aga Khan Development Network planted trees and shrubs in the pre- school educational organization №25, which is located in residential area “Kok-Zhar”.

The representatives of the Mayor's Office of Bishkek and the Ministry of Education and Science of the Kyrgyz Republic also took part in the planting.

«This program was created with the aim of a struggle with a climate change, preservation of a biodiversity and creation of green spaces in cities and border areas. KICB and partners actively work with local authorities to implement this significant environmental initiative. So, this year 6 kindergartens and 5 schools in Bishkek were selected for planting seedlings, and simultaneously with our today's planting, it's taking place in 10 more educational institutions. We hope that the seedlings, which we are planting today will grow good and next spring, thanks to proper care, they will delight children with their bright greenery.» – Arif Ali noted, the Chief Executive Officer the KICB.

Every year, ecologists, together with representatives of IPF "Roza Otunbayeva's Initiatives" conduct an inspection of educational institutions that need landscaping more than others. This initiative also promotes to raise awareness of environmental issues among the population and involve the public, as well as the younger generation, in taking care of the environment.

In addition to the main grant for planting of the territory, KICB also donated gifts to educational institution providing children's literature.

CJSC "Kyrgyz Investment and Credit Bank" (KICB) initiated a campaign to plant seedlings and save the trees, creating the "Green Foundation" in 2012 to green cities and create favorable living conditions in the Kyrgyz Republic. In 2024, there was made the 13th tree planting.

Promotion on deposits in som currency, ruble, and dollar



Increase your capital with a campaign on deposits with KSB Commercial Bank.

Do you want to maximize your funds? Now this has become possible thanks to a campaign on deposits from our bank! We offer favorable conditions for deposits in currencies: som, US dollar and Russian ruble.

There is a unique offer for deposits in soms: up to 15% per annum for a period of 12 months! The minimum deposit amount is only 1,000 soms, and the term can be from 3 to 36 months. The effective interest rate varies from 3% to 16.69% per annum.

We have also prepared a favorable offer for deposits in US dollars: from 3 to 36 months up to 4% per annum. The effective interest rate ranges from 1% to 4.07% per annum.

For deposits in Russian rubles, the interest rate has been increased to 9% per annum. Deposits "Classic", "Savings" and "Premium" in Russian rubles are available with a period from 3 to 12 months.

And that is not all! Now we also offer interest on balances over 5,000,000 Russian rubles on current accounts of legal entities for residents of the Kyrgyz Republic.

All deposits of KSB Commercial Bank are insured by the Deposit Protection Agency of the Kyrgyz Republic.

Don't miss the chance to increase your savings with our campaign on deposits in soms, US dollars and Russian rubles! Contact the nearest branch of our bank today and start increasing your capital with a reliable partner!

You can find out more detailed information by following the link to the website www.ksbc.kg

Signing of a Loan agreement between CJSC «Commercial Bank KSB» and OJSC «State Development Bank of the Kyrgyz Republic»



On April 15, 2024, a ceremony was held in Bishkek - the signing of a Loan Agreement between CJSC KSB Commercial Bank and OJSC State Development Bank of the Kyrgyz Republic. This agreement is aimed at strengthening cooperation between banks and financing promising development projects in Kyrgyzstan.

The loan agreement signed between CJSC KSB Commercial Bank and OJSC State Development Bank of the Kyrgyz Republic represents not only a financing agreement, but also a strategic partnership aimed at supporting and developing business in Kyrgyzstan.

Thanks to this agreement, business in the republic gains access to significant financial resources, which can be used for various purposes - from expanding production to developing innovative projects. This is especially important for small and medium-sized enterprises, which play a key role in the country's economy but often have difficulty accessing capital.

Cooperation between banks also creates conditions for the development of an innovative environment in Kyrgyzstan. Entrepreneurs, having gained access to financing, can introduce new technologies, develop products and services with high added value, which contributes to the growth of the competitiveness of the national economy.

In addition, businesses in Kyrgyzstan can take advantage of consulting services provided by banks. This includes financial planning, risk management, market analysis and other aspects that will help entrepreneurs make informed decisions and effectively manage their businesses.

In conclusion, the signing of the Loan Agreement between CJSC KSB Commercial Bank and OJSC State Development Bank of the Kyrgyz Republic promises to be a significant plus for the economy of Kyrgyzstan. This step will not only provide businesses with the means to grow and develop, but will also stimulate investment activity, create an enabling environment for innovation and help strengthen infrastructure.

Optima Bank and Visa awarded the winners and active participants of the TOP-20 of the first stage of the "Olympic Gold" promotion!



The lucky winners of the first stage are:

- 1st place iPhone 15PRO Max - Asel M.
- 2nd place - Apple Air Pods MAX - Emil B.;
- 3rd place - Apple Air Pods 3 - Murat B.;
- 4th place - Yandex Station Mini - Ralina A.;
- 5th place - Yandex Station Mini - Vladimir B.;

It is worth noting that the winner of the first stage is a resident of the Talas region, so the prize was awarded at the branch in the city of Talas! Anyone living in the Kyrgyz Republic can win the promotion!

We remind you that the second stage of the "Olympic Gold" promotion is underway, where participants will compete for 5 prize-winning places!

- 1st place - A trip in any direction for the amount of \$3,000 USD;
- 2nd place - A trip in any direction for the amount of \$2,000 USD;
- 3rd place - Apple Air Pods 3;
- 4th place - Yandex Station Mini;
- 5th place - Yandex Station Mini;

And at the end of three months of the promotion, the following are drawn:

GRAND PRIZE - a trip for two to the Summer Olympics in Paris, an iPhone15 PRO MAX and a Sony Playstation 5!

HOW TO PARTICIPATE IN THE PROMOTION?

Collect medals by completing tasks in the Optima24 app!

- * Have any Optima Bank's Visa card and the Optima24 mobile app!
- * Update the Optima24 mobile app and click the "Start the quest" button in the main menu!
- * Complete tasks in the app daily, compete in quizzes, share your achievements and subscribe to the Bank's official Instagram page - you can get a lot of additional points for that!

Promotion period from 18.03.2024 to 27.05.2024*

#GOFORGOLD with Optima Bank!

For more information on the terms and conditions and offers, please visit the official website. License of the NB KR №018.



The distribution market leader turns 27 years old



The history of the Forester Company began exactly 27 years ago - in March 1997 with the first deliveries of distributed products to the territory of Kyrgyzstan. At the initial stage, the company's staff consisted of no more than 20 employees, full of enthusiasm, professional ambitions and faith in the common cause. The main principle that guided the team was to provide residents of the republic with the opportunity to purchase high-quality everyday goods from proven and reliable manufacturers. This belief formed the basis of the company's mission, thanks to which today Kyrgyzstanis have access to the widest selection of high-quality goods from world brands supplied by Forester.

Over 27 years of dynamic development, Forester has become not just a leader in the



distribution field, but also a reliable partner for thousands of players in the trade market and a large corporate family for hundreds of employees.

Today Forester is:

- more than 3,700 items of 250 brands supplied to the republic;
- 100% coverage of the trade network

of Kyrgyzstan;

- developed branch network in all regions of the country;
- a modern logistics complex, including railway lines, its own fleet of more than 100 vehicles and 22,000 sq. meters of storage space;
- more than 1,500 qualified employees.

“The main value of our activities is consumers, and the main task for us is to ensure that every Kyrgyzstani has the opportunity to purchase goods that meet everyday needs and meet high quality standards. That is why our distribution package includes such well-known brands that have won the trust of millions of consumers, such as: SC Johnson, Synergetic, Parmalat, President, MacCoffee, MAKFA, Essentuki, Orion, «Ostankino», «Papa Mozhet», «Starodvorye» and many others.

At the beginning of last year, we became the official distributor of the global brand Nestle in Kyrgyzstan. This partnership is significant in the history of Forester, confirms our company's compliance with international distribution requirements and opens up new horizons for further development,” commented Vladimir Papyrin, Forester's commercial director.

What is the secret of Forester's success?

“First of all, these are people - a professional team that has deep knowledge of the market and is always ready to help clients with solving any issues. The professional level of our employees is one of our advantages, which we constantly improve by conducting mandatory training and education for staff.

The second important factor is efficient logistics. The company has its own modern

warehouse infrastructure and an established logistics system, which allows it to ensure uninterrupted supply of goods to all regions of Kyrgyzstan. Over the past year, we have built new offices and warehouses according to Nestle world standards.

In addition, the third factor is the constant development and implementation of innovative solutions in order to increase efficiency and improve the quality of customer service. For example, last year the distribution process management system “Chicago” was successfully integrated, which significantly optimized work processes,” said Forester administrative director Alexander Cherepov.

Forester is more than sales

The Forester Company does not rest on its laurels and continues to develop, increasing its performance indicators and expanding its presence in the Kyrgyz market. At the same time, the company makes a significant contribution to the development of the country and replenishment of the republic's budget, being the largest taxpayer among distributors and one of the top 100 taxpayers in Kyrgyzstan. In addition, Forester is a socially responsible company and regularly implements charitable events to provide free assistance to vulnerable segments of the population.

27 years together! Forester celebrated its 27th anniversary of its founding and expresses deep gratitude to all its customers, partners and employees for their fruitful cooperation and trust over many years!

Forester is the No. 1 distributor in the Kyrgyz Republic!

Globalink Logistics Boosts Fleet with Advanced SITRAK Tractors to Lead in Central Asia and Beyond



Globalink Logistics, a dominant force in Central Asia's logistics and transportation sector, the Caspian, and the Baltics, has significantly enhanced its operational capabilities. The company recently integrated 35 advanced 540 HP 6X4 heavy SITRAK tractors to expand its heavy-haulage fleet. This upgrade is crucial for improving the efficiency of trade routes between China, Central Asia, and the Turkey-Black Sea region.

These tractors are sourced from Sitrak Trucks, resulting from a collaborative venture between China's Sinotruk and Germany's renowned truck manufacturer, MAN. The new SITRAK models epitomize the pinnacle of this partnership, combining robust German engineering with innovative technology.

Moreover, Globalink has expanded its heavy haulage arsenal with diverse trailers, enhancing its Industrial Projects Unit (IPU). This unit specializes in sectors like Power Generation, Energy, Oil & Gas, and Mining and offers comprehensive, fully integrated project logistics solutions to a diverse client base.

Siddique Khan, CEO of Globalink, lauds the high-quality production of the SITRAK trucks. These vehicles meet European quality standards and are equipped with advanced

engine technologies and efficient drivelines that significantly reduce emissions and lower fuel consumption. This initiative is crucial for Globalink's commitment to reducing its carbon footprint. The robustness of these trucks makes them particularly well-suited for Central Asia's challenging terrains and extreme weather conditions.

By making these strategic investments, Globalink strengthens its leadership position and underscores its commitment to sustainability and excellence. These advancements ensure that Globalink continues to lead in project service delivery across vital regional trade networks.

Study Tour to San Francisco for schoolchildren from Kyrgyzstan!



Kyrgyz Concept announces the start of recruitment of a group of students of 14-17 years old (in some cases we can consider 18 years old) for a trip to San Francisco from July 28 to August 11, 2024.

As part of the trip the kids will attend English courses at TALK English school from Monday through Thursday in the first half of the day, and in the second half of the day they will attend excursions to the most interesting places in San Francisco and the surrounding area, including a visit to Silicon Valley, Six Flags Amusement Park, the famous Golden Gate Bridge and much more! In addition, the program includes visits to such universities as Stanford, UC Berkeley, San Francisco University - some of the best universities in the U.S. and the world!

This is a great opportunity for schoolchildren to see the USA, to make visa history, because visas are now issued for up to 10 years, and also to make

Cost: \$4,300 USD. Places are limited.

If you have any questions, please contact Askar at +996777372501 (Whatsapp, Telegram).

Воскресенье, 28 июля 2024 г. Приезд в Сан-Франциско, трансфер из аэропорта и заселение в резиденции
Понедельник, 29 июля 2024 г. *Английский язык 9:00 - 1:10* после обеда Знакомство и посещение Fisherman's Wharf
Вторник, 30 июля 2024 г. *Английский язык 9:00 - 1:10* после обеда Университетский воркшоп и Трамвай на Юнион-сиквер
Среда, 31 июля 2024 г. *Английский язык 9:00 - 1:10* после обеда Квартал Маленькой Италии и Северный пляж (City Lights Booksellers)
Четверг, 1 августа 2024 г. *Английский язык 9:00 - 1:10* после обеда Пирс 39 и Аквариум
Пятница, 2 августа 2024 г. Посещение университета UC Berkeley, центра Беркли и смотровой площадки Big S Lookout Point
Суббота, 3 августа 2024 г. Ознакомительный тур по Сан Франциско (Твин Пикс, Оушен Бич, Ломбард Стрит и смотровая площадка Золотые Ворота)
Воскресенье, 4 августа 2024 г. Экскурсия по Стэнфордскому университету и Силиконовой долине (Apple, Google и Музей компьютерной истории)
Понедельник, 5 августа 2024 г. *Английский язык 9:00 - 1:10* после обеда Круиз по заливу С-Ф
Вторник, 6 августа 2024 г. *Английский язык 9:00 - 1:10* после обеда Университет San Francisco University и шопинг
Среда, 7 августа 2024 г. *Английский язык 9:00 - 1:10* после обеда Калифорнийская академия наук
Четверг, 8 августа 2024 г. *Английский язык 9:00 - 1:10* после обеда Выпускной и Exploratorium
Пятница, 9 августа 2024 г. Парк развлечений Six Flags Discovery Kingdom
Суббота, 10 августа 2024 г. Поездка на Алькатрас
Воскресенье, 11 августа 2024 г. Вылет в Бишкек

Europe Day Festival in BIS



Bishkek International School recently celebrated Europe Day with a vibrant festival that brought the whole community together. A number of very dedicated and active students, staff and parents represented their countries, organising various activities showcasing European culture.

Students, staff, and invited dancers took centre stage, delighting the audience with captivating performances of European dances, songs, and music. From Spanish flamenco to Vienna waltz, the event was a true cultural extravaganza.



Interactive workshops provided opportunities for learning about European history, language, and cuisine, promoting cross-cultural understanding among participants.

The festival underscored the school's commitment to diversity and global citizenship, leaving attendees with lasting memories of a day filled with joy and unity.



Students of Technical School of Innovation AUCA presented their startup projects to representatives of the business community in Kyrgyzstan



This year, as part of their final interdisciplinary project, the students are developing twelve commercial startups in collaboration with business partners, along with three social projects. The number of companies seeking to collaborate with TSI teams increases each year. The business community's trust in student startup projects is growing.

Many companies approach TSI with specific requests, and students are already solving real customer problems. Two startup teams from the college are currently engaged in



projects with Borusan CAT. One of them, Beta Chance, is developing an innovative CRM system aimed at optimizing and automating recruitment processes to simplify and speed up HR specialists' work, providing them with an intuitive and functional tool for efficient staffing. This system encompasses the entire hiring cycle, from posting vacancies to integrating new employees into the team. The second company, Aquilone, is creating a web platform to optimize and improve the logistics sector, which will streamline operations, enhance efficiency, and save resources.



Borusan CAT's management has suggested implementing these projects in other company dealerships across different countries, meaning TSI student startups will soon enter the international market.

Anna Dubikova, HR Manager at Borusan CAT, shared her positive impressions of the projects, noting the exceptional capabilities of the students: *"All the projects are excellent, and the kids are so smart. I remember that at 17-18, we were far from such ideas and developments. These guys are keeping up with the times. For me, as a client, it's important that they listen to me, hear me, and therefore I'm confident that the project will thrive post-launch. It will be exactly what we need, what our company needs."*

The final interdisciplinary startup project is prepared by TSI students over the course of their graduating year. Each project is realized through the collective efforts of students specializing in diverse disciplines at TSI. IT specialists, entrepreneurs, startup financiers, design managers, digital designers, and environmentalists worked in teams on innovative solutions to problems.



The students' work is conducted in conditions that closely resemble real-world scenarios. They go through all stages of a startup project using design thinking methodology: starting from immersing in consumer experience and creating a business idea, to developing a

prototype and making sales.

Students learn to develop projects, secure funding, negotiate, persuade, make complex decisions, manage budgets, work in teams, plan, analyze results, and report. In this way, students develop systemic thinking, understanding of complex processes, and the impact of individual actions on the project as a whole. These skills are very important for a successful career.

Many of the ideas realized by our students could prove invaluable not only for business entities but also for the public sector.

The startup team Omni is developing a website for automating document handling for the company Glovo. According to Mahabbat Beermanova, the financial director of Glovo KG, collaboration with students could benefit not only individual companies but also government structures: *"It's always very gratifying to see how young people are developing the country. Glovo had a pain point due to new legislative requirements on document handling, and the startup project by team Omni will help solve it. There were many ideas from the students, and I hope that thanks to our collaboration, this project will be used not only by Glovo but also by other companies. This program will help both the state and the business handle documents transparently, optimizing all processes."*

For the first time, TSI students received an order from a government body—the Mandatory Medical Insurance Fund. Team Espada is developing a website that will gather all



information about insurance companies in Kyrgyzstan.

During the presentations of the startups, the students of Technical School of Innovation AUCA demonstrated not only their skills and knowledge but also their ability to implement large-scale projects that can make a significant contribution to the development of business and society as a whole. The startups developed by the students cover various areas, emphasizing the multidisciplinary and innovative approach to education at TSI. Collaboration with major companies and government bodies not only provides students with a platform to test their ideas but also enables them to make real changes to society.

«KSB Commercial Bank» Closed Joint Stock Company



MEMBER OF A SWISS FINANCIAL GROUP

«KSB Commercial Bank» Closed Joint Stock Company began its history in 2013 with the arrival of a Swiss investor in the Kyrgyz Republic, i.e. Petram Finance Company, which took on the rehabilitation of the bankrupt Kyrgyzdiyanbank OJSC, which on 23 January 2014 was re-registered as «Kyrgyz-Swiss Bank» CJSC.

- Chief/Leading Specialist, Credit Department
- Chief/Leading Specialist, Operations Department
- Specialist, Payment Cards Department
- Specialist, Cash Operations Department
- Chief Specialist, Regional Development Department
- Personnel Selection and Adaptation Specialist
- Leading Specialist, Accounting and Reporting Department

You can find information about the vacancy by following the link on CJSC "Commercial Bank KSB" website.

Please send resumes to the following email address: hr@ksbc.kg

ЧЛЕНЫ АМСЧАМ КЫРГЫЗСТАН AMCHAM KYRGYZSTAN MEMBERS

КАТЕГОРИЯ PLATINUM CATEGORY



КАТЕГОРИЯ

GOLD

CATEGORY

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



КАТЕГОРИЯ

SILVER

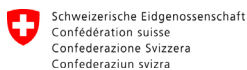
CATEGORY

bakertilly ElmirLink Glovo Herbalife A1 Project Education | Consulting | Maintenance



HONORARY

NON-COMMERCIAL



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



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