

BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC

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BUSINESS INSIGHT

AMERICAN CHAMBER OF COMMERCE IN THE KYRGYZ REPUBLIC

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The traditional event "BOD Networking Night" took place



On November 1, 2024, the traditional "BOD Networking Night" event took place at the Hyatt Regency Bishkek, organized with the support of the Board of Directors of the American Chamber of Commerce.

This year, the composition of the Chamber's Board of Directors changed, making the event a great opportunity for members to meet the new board members and discuss strategic directions for the development of the organization.



The evening was held in an informal setting, fostering the establishment of new business connections and the exchange of ideas among colleagues and partners.

Special thanks to Coca-Cola Bishkek Bottlers and Forester for their support of the event, which made the gathering even more enjoyable. We would also like to thank Green Light ITS and Avicenna Clinic for their generous gifts, which added a special touch to the evening.

The American Chamber of Commerce expresses sincere gratitude to all participants for their active involvement and for creating an unforgettable atmosphere. Your presence made this evening truly special!

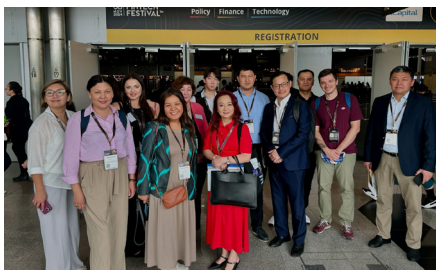


A delegation from the American Chamber of Commerce participated in a business tour to Singapore as part of the Regional AmCham Network Initiative 2.0.



From November 6 to 8, 2024, a delegation from the American Chamber of Commerce in the Kyrgyz Republic participated in a business tour to Singapore as part of the Regional AmCham Network Initiative 2.0, supported by the USAID Future Growth Initiative. The initiative aims to strengthen business ties and expand opportunities for cooperation among companies in Central Asia.

The delegation included representatives from leading Kyrgyz companies, such as CJSC FINCA Bank, CJSC Bank of Asia, and A1 Project LLC, as well as colleagues from the American Chambers of Commerce in Uzbekistan and Tajikistan.



On November 6, the delegation visited PhillipCapital, one of Singapore's leading financial institutions, with a global presence in 16 countries and regions. PhillipCapital is an integrated Asian financial group offering a wide range of high-quality and innovative services to retail clients, high-net-worth individuals, family offices, as well as corporate and institutional clients.

As part of the program, the delegation also visited ARTA, a company regulated by the Monetary Authority of Singapore (MAS). ARTA holds a license for capital markets services, including fund management, securities dealing, and collective investment



schemes, and is also an exempt financial advisor. Delegates had the opportunity to meet with ARTA's leadership and gain valuable insights into the company's operations and strategic initiatives within the financial sector.

One of the key events of the trip was the Singapore FinTech Festival (SFF) — the world's largest event connecting the policy, finance, and technology communities. SFF serves as a platform for establishing meaningful connections and collaborations, as well as for discussing the latest financial solutions, evolving regulatory changes, and technological innovations in the financial sector.



During the business tour, the AmChams of the Kyrgyz Republic, Uzbekistan, and Tajikistan signed a memorandum of cooperation with Custos Technologies, Silk Gate Pte Ltd, and FTAG.

The memorandum aims to foster and deepen business connections, promote economic growth, and strengthen mutually beneficial relationships between Central Asian countries and international partners. Custos Technologies, Silk Gate Pte Ltd, and FTAG are leading companies with expertise in international markets, playing key roles in financial technologies, digital solutions, and infrastructure, opening new opportunities for



growth and modernization of businesses in Central Asia.

Altynai Asanova, Executive Director of AmCham Kyrgyz Republic, stated: «We are confident that this partnership will open new opportunities for business in the Kyrgyz Republic, Uzbekistan, and Tajikistan, as well as create a sustainable foundation for long-term economic cooperation.»

On November 7, during the visit, delegation members, including representatives of leading Kyrgyz companies such as FINCA Bank CJSC, Bank of Asia CJSC, and A1 Project LLC, as well as colleagues from the American Chambers of Commerce of Uzbekistan and Tajikistan, participated in FinTech B2B



networking meetings. During these meetings, delegates exchanged information about their business strategies, products, and services, as well as answered questions from Singaporean partners. Special attention was given to innovation, fintech, and business development in Kyrgyzstan, as well as opportunities for collaboration and knowledge exchange with Singaporean colleagues.

At the conclusion of the discussions, company representatives explored prospects for joint projects and further expansion of business contacts between Kyrgyzstan and Singapore.

Annual Meeting of Members and Partners of the American Chamber of Commerce "AmCham GALA 2024"



On December 12, 2024, one of the year's largest business events, the Annual Meeting of Members and Partners of the American Chamber of Commerce, "AmCham GALA 2024," took place at the Hyatt Regency Bishkek. This year, the GALA evening was themed "Artificial Intelligence in Business." The event brought together executives from leading companies, representatives of international organizations and the diplomatic corps, government officials, and members and partners of the American Chamber of Commerce.

The evening was filled with memorable moments. The American Chamber of Commerce summarized the year's results, highlighting achievements, successful projects, and efforts to improve the investment climate. Special attention was drawn to the keynote presentation by a speaker from Creatio, who discussed the role of artificial intelligence in business, emphasizing its importance in transforming processes, enhancing efficiency, and creating new opportunities for innovation.

The highlight of the event was the presentation of the "AmCham Awards 2024," recognizing outstanding achievements in various areas of business. Our heartfelt congratulations go to the following winners:



- "Best Employer Of The Year" - Alliance Altyn LLC
- "Community Service Award" - Sky Mobile LLC (TM Beeline)
- "Executive Of The Year" - Mels Erkinbek, LLC Tecno-Center
- "Excellence In Innovation And Technology" - OJSC Bakai Bank
- "Breakthrough Of The Year" - OJSC Bakai Bank
- "Customer-Friendly Business Of The Year" - Optima Bank OJSC
- "Green Leader Award" - CCI Kyrgyzstan
- "Team Of The Year" - Adal Azyk LLC (TM Toyboss)
- "Partner Of The Year" - Hyatt Regency Bishkek



The "AmCham GALA 2024" event was supported by Platinum Sponsor — Green Light ITS | Creatio, and Silver Sponsors — NSK CJSC, Hyatt Regency Bishkek, and Kant TSP LLC. Special thanks were also extended to the evening's partners: Avicenna Medical Center, World Class Bishkek, ORO Jewelry Store, Forester, Coca-Cola Bishkek Bottlers, NSK CJSC, Hyatt Regency Bishkek, and OJSC Bakai Bank.

Guests enjoyed live music, a festive atmosphere, exquisite cuisine, and delightful surprises. The event was a vivid testament to the importance of collaboration and teamwork in achieving shared goals.

The American Chamber of Commerce sincerely thanks all participants, partners, and sponsors for their contributions to the success of "AmCham GALA 2024." This event inspired the business community to strive for new achievements, reaffirming that together, we can accomplish great things. Ahead lie new heights, and we eagerly look forward to future meetings and accomplishments!

Bakai Bank Becomes the First in Kyrgyzstan to Launch Visa Gold Payment Stickers



Everything You Need

Once again, we're setting trends in banking technology. Bakai Bank is proud first to introduce an exclusive solution for Visa Gold cardholders: Bakai Pay payment stickers.

Now, making payments is simpler than ever. No need to search for your card or cash—just tap the sticker on a terminal, and your purchase is complete. The sticker also allows you to withdraw cash from NFC-enabled ATMs.

What Is a Payment Sticker?

A payment sticker is a compact device powered by NFC (Near Field Communication) technology, enabling instant, contactless payments.

Sleek and portable, it can be easily attached to your phone, wallet, or any convenient surface. With this sticker, you can make purchases with a single tap, streamlining your payment experience like never before.

Benefits of Bakai Bank's Payment Stickers

Convenience: No more searching for your card or cash.

Speed: Payments take just seconds.

Security: NFC technology ensures robust data protection.

Exclusive Privileges: Visa Gold cardholders retain all the benefits of their card.

Additionally, Bakai Bank offers these payment stickers completely free to its clients. Act fast—this limited-time offer is available from December 9, 2024, to December 31, 2024.

Bakai Bank Your Innovative Bank

Install a POS Terminal from Bakai Bank with Just 1% on Card Transactions and 0% on QR Payments!



Bakai Bank launches a special offer to help you reduce costs and make cashless payments as convenient and beneficial as possible.

Offer Details:

Promotion Period: December 2, 2024, to July 1, 2025.

QR Code Payments: Absolutely free – 0% commission.

Other Card Payments: Just 1% commission for Visa, Elcard, MasterCard, and other payment systems.

By installing a Bakai Bank POS terminal, business owners in retail, cafés, beauty salons, food courts, hotels, and other industries can take advantage of these exclusive terms, reducing operational costs and boosting efficiency.

Why Partner with Bakai Bank?

Bakai Business Mobile App: A modern financial management tool.

Real-time control of cash flow and balances.

Fast and secure transfers to individuals and businesses.

Salary disbursement and document signing, even while abroad.

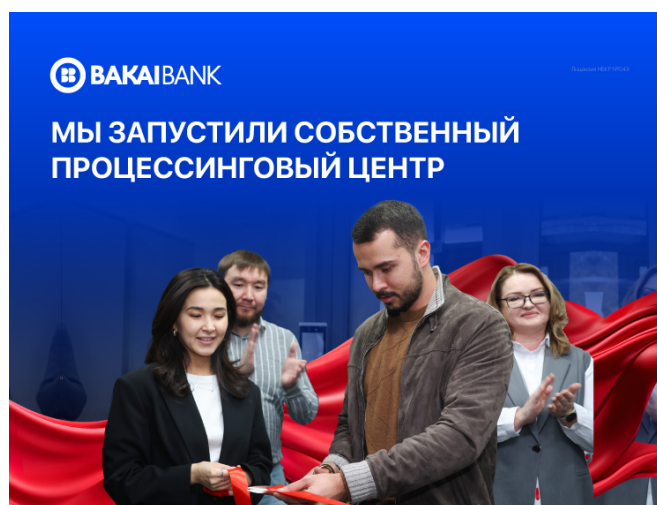
Easy account setup and seamless integration with your business operations.

Don't Miss This Opportunity!

Minimum Commission – Maximum Benefits! Install a POS terminal from Bakai Bank today and experience all the advantages for your business.

Bakai Bank Your Business Partner

A Strategic Step Toward Innovation: We've Launched Our Own Processing Center



Bakai Bank has taken a pivotal step toward innovation and growth by building and launching its own processing center. This milestone marks a new chapter in the bank's history, offering clients an expanded range of benefits and opportunities.

From now on, all Visa card transactions are processed directly by the bank, ensuring a host of significant advantages for our customers:

- ▶ Instant Payments: Transaction processing is now faster and more reliable than ever.
- ▶ Speedy Card Issuance: Card production and delivery are more efficient and streamlined.
- ▶ Convenient Payment Stickers: Contactless payments are elevated with stickers that can be used as standalone cards or as an addition to your primary card.
- ▶ No Activation Needed: Cards are ready for use immediately after issuance—no more activation at ATMs required.
- ▶ Enhanced Security: Your data is well-protected. Cards are issued without a CVV code, which is accessible exclusively in the BakAi app, minimizing the risk of fraud in case of loss or unauthorized photographing.
- ▶ Stability and Reliability: The new processing system minimizes the risk of disruptions, ensuring consistent system performance.

Our proprietary processing center enables Bakai Bank to:

- ▶ Maintain full control over every stage of payment processing, optimizing operations and reducing costs.
- ▶ Quickly adapt to changing market demands and develop innovative financial products and services.
- ▶ Ensure maximum data security and safeguard your funds.
- ▶ Offer more competitive service terms.

The creation of our own processing center is not just a technological breakthrough aimed at meeting the growing needs of our clients, but also a strategic step to strengthen the bank's leadership position.

Bakai Bank continues to invest in innovation to deliver services that meet global standards. This achievement reaffirms the bank's status as one of the leading financial institutions in Kyrgyzstan.

**Time to switch banks.
Choose BakAi.**

Doscredobank presents the first sustainability report



Doscredobank OJSC is proud to announce the publication of its first Sustainability Report (ESG-report). This significant step emphasizes the commitment of the bank to environmental, social and corporate responsibility, as well as its contribution to building a sustainable future.

The report reflects how Doscredobank integrates sustainability principles into its operations and interactions with society, customers and partners.

The main achievements of the report are:

- Environmental responsibility:
Reduction of energy consumption in branches and implementation of environmentally friendly technologies.
Participation in environmental preservation projects.
- Social impact:
Implementation of educational and financial programs to support local communities.
Increasing financial literacy of the population.
- Corporate management:
Increasing transparency and strengthening ethical standards.
Developing strategies for long-term sustainable development.

“The publication of our first sustainability report is an important step forward for our bank. We confirm our commitment to high standards and global trends of sustainable development”, said Cholpon Moldalievna, Chairman of the Management Board of Doscredobank.

Future plans.

The Report will serve as a basis for further development of sustainability initiatives. The Bank plans to expand the use of green technologies, strengthen social support and improve internal processes to achieve new heights.

The full version of the report is available on the official website of the bank: <https://www.dcb.kg/ru/green/section/esg/>

About Doscredobank: *Doscredobank OJSC is one of the largest banks in Kyrgyzstan providing a wide range of financial services. The Bank adheres to the principles of sustainable development, combining the efforts of business, society and nature for the common good.*

Doscredobank награжден Special Award Simbank Fintech Launch от компании Visa

Visa Company, the world leader in digital payments, summarized the results of 2024 and highlighted the key achievements of the banking industry of Kyrgyzstan. We are proud to announce that Doscredobank OJSC received the prestigious Special Award Simbank Fintech Launch for launching the innovative mobile application SIMBA.

This award reflects our commitment to implementing advanced technologies and creating convenient digital solutions for our customers. SIMBA is not just an application - it is a new stage in the development of financial services, providing customers with anytime, anywhere access to banking transactions.

Recognition from Visa Company motivates us to move forward, introduce new ideas and improve customer experience. We thank everyone who trusts us and chooses our services.

Together with you, we continue to build the digital future of Kyrgyzstan!

Money transfers 24/7 - always comfortable!

Now it's easy to receive money transfers in Doscredobank! We work for you around the clock.

At any time of the day or night, you can receive your funds via ATMs or branches available 24/7.

Where to find?

- “Alma” Savings Bank, Bishkek, 92 Chui Avenue (GUM ‘Chynar’, entrance from Shopokov Street).
- “Vesna” Savings Bank, 66 Kalyk Akiev Street, Bishkek (Vesna TC).
- “Osh 24/7” Savings bank, 211z Kurmanzhan Datka St., Osh city, Osh (Aravanskaya stop).
- “Globus” Savings bank, 273/179, block A, A. Shakirov str., Osh (Globus EC reference point).

Do you have any questions? Call us on 8686, we are always available!

Doscredobank and the State Insurance Organization signed a memorandum on cooperation

Doscredobank OJSC and State Insurance Organization OJSC signed a memorandum of understanding, which became the basis for strengthening cooperation in the insurance sector.

The document was signed as part of joint efforts to develop affordable and quality insurance products for the customers of the bank. The partnership is aimed at increasing the financial security of citizens and businesses, as well as at creating convenient solutions for insurance through the Doscredobank network.

Thanks to this cooperation, the customers of the bank will be able to get access to a wide range of insurance services:

- property insurance,
- personal insurance,
- business insurance.

This is another step in strengthening position of Doscredobank as a reliable partner offering modern financial and insurance solutions.

We are happy to work for the benefit of our customers and to continue implementing initiatives that contribute to improving the quality of life and financial security.

NIGHT-TIME TESTING AT “EXPRESS PLUS”

Tests until midnight – results after 2 a.m.

83, Dzhunusalieva St.
Round-the-clock service with a personal approach.

Avicenna Clinics: taking care of your health!

NSK INSURANCE COMPANY. 2024 results: achievements and prospects

2024 was a year of significant changes and impressive achievements for NSK Insurance Company. The Company actively grew, introduced new technologies and expanded its capabilities to be closer to every single client.

Opening of branches: affordable insurance.

The year 2024 will also be remembered for the wide geographical growth of our company. We opened new branches across the country, and now NSK offices are present in every region: Osh city, Naryn, Talas, Kadamzhai, as well as three new branches in Bishkek.

Local presence allows our company to promptly help clients, solve their issues and provide quality service.

Access to online marketplaces.

Our company has made a significant step towards digital transformation by making it possible to purchase insurance policies through online platforms. In partnership with “Commercial Bank Kyrgyzstan” OJSC, the registration process became available in the MBANK mobile application, as well as through the MegaPay mobile app.

The new service has significantly simplified the process of obtaining CMTPL insurance, allowing car owners to issue policies at a time that is convenient for them, eliminating the need to visit the office. This decision not only improved the customer experience, but also gave a strong impetus to the digitalisation of the Kyrgyz insurance market, making insurance services more accessible and convenient for a wide range of consumers.

Innovations in automating internal processes

In 2024, “NSK” CJSC also became an innovator in the insurance market of Kyrgyzstan by introducing a unique automated information system (AIS) for management of insurance processes. The system covers all stages of providing insurance services, including issuing policies, processing payments, creating reports and many other functions.

The main advantage of AIS is the high degree of automation, which speeds up work processes, minimises the risks of errors and eliminates the need for lengthy manual data processing. This not only optimises the work of employees, but also significantly reduces operating costs, increasing the speed and quality of service to clients.

Implementation of AIS became an important step towards digital transformation of the whole industry, strengthening the position of “NSK” CJSC as a leader in innovations. The new system made the insurance process more transparent and convenient for clients, opening new opportunities for improving the quality of insurance services in Kyrgyzstan.

Large fees and disbursements: financial sustainability and client care.

In 2024, our company achieved high collection rates due to client trust and quality of services provided. Receipts for 2024 totalled 764,866,240.55 KGS and claims payments totalled 170,037,761.46 KGS

In 2025, NSK Insurance Company plans to:

- Improve online services by adding new functions and speeding up registration processes.
- Expand the line of insurance products so that every client could find exactly what he/she needs.
- Continue opening new offices in remote regions to be closer to each client.

KICB has started Consumer loan campaign



For all clients wishing to receive a loan for consumer purposes: purchasing equipment, furniture, home renovation, purchasing household items, jewelry, paying for education, and other personal purposes, KICB has reduced the interest rate on the "Personal" loan.

All you need to do is contact any branch of KICB before 2024, December 31st, and Your dream can come true in the shortest possible time. Now getting additional education, celebrating the New Year in the country of your dreams or exotic countries, making repairs or changing furniture in your apartment has become easier than ever.

Advantages of the "Personal" loan from KICB:

- No hidden fees
- Personal approach to each client
- Short application review periods

KICB has reduced the rate on "Personal" consumer loan in national currency to 19.5%* per annum so that You can make your dream come true. The reduced rate under the promotion applies to all credits with 36 months term**.

* effective interest rate from 20.5%

** For loans up to 48 months +0.5% in the fourth year, for loans up to 60 months +1% in the fifth year.

NBKR license 046

KICB and the EBRD will finance the expansion of Nurislam Emerek LLC



KICB has signed the loan agreement with European Bank for Reconstruction and Development (EBRD) for allocation of EUR 1 million for implementation of a project to build a new furniture factory and purchase modern equipment for «Nurislam Emerek» LLC in Karakol. These funds will be used to improve the company's production efficiency and increase sales.

The «Nurislam Emerek» LLC was founded by a young entrepreneur and his mother in 2019, and in 2021 they have opened their first furniture store – «Nurislam Emerek» in Karakol. Today, with 2 production workshops, retail stores and about 90 employees, the company has become one of the leading companies in the production and sale of furniture in the Issyk-Kul region. Having established itself in the local market, the company not only expanded its presence in other regions of the country, but also entered the market of the neighboring Republic of Kazakhstan and successfully established itself as a reliable manufacturer of high-quality and durable products.

Taking into account the growing demand for modern and high-quality furniture, the company decided to open a new factory, which will significantly increase production capacity and improve the quality and speed of customer service. This not only meets market demands, but also creates new jobs, contributing to the economic development of the region.

Promotion for KICB Visa and MasterCard holders



The promotion for cardholders offering free cash withdrawals at any ATM in Kyrgyzstan with KICB Visa and Mastercard has been extended just for you until May 31, 2025.

KICB cardholder can withdraw funds in the national currency from KICB Visa and MasterCard cards at ATMs of any bank in Kyrgyzstan FREE OF CHARGE! This promotion applies only to KICB cards: Visa Classic, Visa Gold, Visa Infinite, Mastercard Standard, Mastercard Gold.

KICB has won VISA awards for 2024!



KICB has been issuing payment cards for over 17 years and is constantly improving its services and products. In 2024, the fast transfer service to Visa cards was introduced, which made it possible to instantly transfer money and make payments by card number or phone number. This service erases the boundaries between the recipient and sender of funds, giving more opportunities and saving time for cardholders. The ability to top up your KICB Visa card from your Visa card at any other bank almost anywhere in the world was also introduced.

Visa International, a global leader in the electronic payments industry, processes payment transactions between consumers, businesses, financial and government institutions in more than 200 countries and territories.

KICB annually receives awards in various nominations, according to the Visa payment system in Kyrgyzstan, and this year was no exception:

- nomination "Best Issuer for Visa Business Cards";
- special award "First in AFT Cross-Border launch" for the service of replenishing your KICB Visa card from your Visa card in any other bank;
- special award "First in Visa+Launch" in fast transfers from Visa cards to Visa cards by phone number.

Keeping up with the times, while always putting safety and reliability first, the bank highly values all its clients and partners and expresses gratitude to them. After all, not a single effort of the bank can be realized without them.

KICB – надежный банк!

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ELSOM Announces Merger with KICB Mobile App



The electronic wallet “ELSOM” is undergoing a platform modernization process, aiming to provide its clients with access to advanced online financial services.

As a flagship of electronic wallets in the banking sector since June 2014, ELSOM has become an integral part of the daily lives of Kyrgyz citizens over the past 10 years. Staying true to its mission of making modern financial services accessible, ELSOM is expanding the range of services available to its clients. To enable remote access to banking products such as foreign currency transfers (SWIFT), online loans, and online ordering of Visa and MasterCard bank cards, ELSOM is announcing its merger with the KICB mobile app.

All operations available in the ELSOM e-wallet will now be accessible in the KICB mobile app. These include paying for services (including utilities), purchasing goods, transferring funds to other wallets and cards, loan payments, and cash withdrawals. The integration with the KICB mobile app begins on November 18, 2024, and new user registrations in ELSOM will no longer be available. Starting February 18, 2025, the ELSOM app will no longer be available for download or transactions.

Background Information:

The ELSOM e-wallet was launched in June 2014. It is a virtual account linked to a mobile phone number, allowing users to make payments, deposits, transfers to other wallets, and cash withdrawals electronically.

Kyrgyz Investment and Credit Bank (KICB) was established in 2001 with an authorized capital of USD 23 million. The bank operates 55 branches across the country, offering a full range of banking services.

Syndicated research on recognition and satisfaction in the financial sector



In today's financial sector, competition is growing by the day. To stay one step ahead, it is important to not only understand your customers, but also to see yourself through the eyes of the market. A syndicated customer recognition and satisfaction (BHT and NPS) survey is an effective tool to achieve these goals.

What is syndicated research? Syndicated research for the financial sector is a collaborative format in which multiple financial institutions jointly commission research, making it more affordable and cost-effective. This approach provides a comprehensive view of the market, allowing participants to assess their position compared to their competitors.

Syndicated financial sector research will be conducted for banks, microfinance and insurance companies.

Stages of the study:

1. **Single questionnaire.** A standard questionnaire is used, covering key indicators: brand awareness, customer satisfaction and loyalty, market distribution by players.
2. **Data collection.** The survey is conducted among users of financial services throughout Kyrgyzstan by telephone interview.
3. **Analyzing the results.** After data processing, the positions of participants in relation to competitors and perception of brands in the market are analyzed.
4. **Reports and recommendations.** General report with market overview and comparative analysis. Personalized recommendations for each bank with detailed analysis of its customers and suggestions for improvement.

Advantages of syndicated research

- Cost reduction. Participation of several companies allows you to significantly reduce costs while maintaining high quality of analysis.
- Competitive analysis. Comparison with major market players helps to identify unique advantages and growth areas.
- Strategic planning. The data obtained serves as a basis for building long-term development strategies and increasing customer loyalty.
- Regular reports. Access to updated data every six months or a year allows you to monitor dynamics and timely adjust your strategy.

Research deadline.

Submission of applications by January 30th.

Formation of the final list of participants and signing of contracts until February 10.

Preparatory work until February 15.

Data collection during February and March.

Submission of the analytical report by March 31.

Syndicated research in the financial sector is not only a way to assess the current market situation, but also a tool for development. It helps companies make informed decisions, improve customer experience and strengthen brand position. If you want to get objective data about your business and look at yourself through the eyes of your customers, syndicated research will be your reliable assistant.

Kompanion Bank announces the extension of the "Profitable Visa Business: 0-2-5" promotion!

Kompanion Bank is pleased to announce the extension of the "Profitable Visa Business: 0-2-5" promotion for entrepreneurs in Kyrgyzstan until June 30, 2025! This is a unique opportunity to take advantage of the benefits of the Visa Business card under favorable terms.

Here are the key conditions of the promotion:

- 0% commission for deposits and withdrawals.
- 2% cashback on all cashless payments.
- Up to 5% annual interest on the balance in the business account.

Why choose Visa Business from Kompanion Bank?

1. Save on fees: o Withdraw cash without additional costs at any ATM across Kyrgyzstan.
2. Benefit with every purchase: o Get 2% cashback on any cashless transactions, including online payments and payments via POS terminals.
3. Profitable management of funds: o Earn up to 5% annual interest on the account balance to manage your business finances effectively.

How to participate?

The promotion is available to all legal entities and individual entrepreneurs who have opened a Visa Business card at Kompanion Bank and connected to the "Kompanion Business" app.

- Promotional period: until June 30, 2025.
- You can apply via: the website www.kompanion.kg or at any Kompanion Bank branch.

Don't miss out on these extended benefits!

We understand the importance of supporting businesses and offer conditions that help entrepreneurs grow and develop. Use the Visa Business card to help your business thrive with Kompanion Bank!

For more information, please call 88 00 or visit our website.

Kompanion Bank — your trusted partner in the business world!

Kompanion Business: Your Mobile Assistant for Business!

The Kompanion Business mobile app from Kompanion Bank is your reliable and convenient tool for managing your company's finances. Everything you need for a successful business is now in one place: easy, secure, and always at your fingertips!

Key features:

- Remote identification without visiting the office
- QR payments
- 24/7 access to finances
- Transfers and SWIFT. First SWIFT transfer is free.
- Currency conversion
- Deposit account opening

Convenient and simple:

1. Download Kompanion Business from the AppStore or PlayMarket.
2. Register online and open an account through the app.
3. Start managing your business finances effectively.

Kompanion Business — Your reliable partner in the world of business!

Toyboss Acts of Kindness – Spreading Joy Together



Doing Good is Easy: A New Year Project by Toyboss

Each year, ahead of the New Year, Toyboss launches its social initiative –Marathon of Kindness, which aims to give people warmth, joy and inspiration. This project has become a tradition that unites thousands of people, companies and organizations. The goal of this project is to bring warmth, joy, and inspiration to people. Over time, it has become a tradition that unites thousands of individuals, companies, and organizations.

A Celebration Begins with a Simple Act

The Acts of Kindness project is entirely non-commercial. This year, Toyboss partnered with several establishments, including Sierra Coffee, Tucano, Boris, Talas Daamy, Maminy Recepty, and Masahiro Sushi Bars. Guests at these locations can find special cards featuring good deeds to complete.

How Do the Acts of Kindness Work?

The cards suggest simple, meaningful actions: share a compliment, give flowers to a stranger, or assist a neighbor with a small task. By performing these acts, participants pass the kindness along, creating a chain of warmth and happiness.

Creativity and Team Engagement

The cards were designed by Toyboss employees themselves. Using design-thinking techniques and brainstorming sessions, the team came up with unique tasks. This collaborative effort not only inspired participants but also reinforced the company's values—team spirit, care, and a commitment to making the world a better place.

Uniting Hearts

The Acts of Kindness is more than just a project—it's a movement that welcomes businesses, bloggers, and individuals who care. Every action and every smile makes the world a little brighter.

Toyboss believes that even the smallest gesture can spark something great. The more people join the Acts of Kindness, the warmer and brighter this New Year will be for everyone.

FINCA Bank Recognized as the Best Bank in Kyrgyzstan by The Banker!



FINCA Bank Kyrgyzstan has been honored with the prestigious Bank of the Year Awards 2024 by the internationally renowned publication **The Banker** for its significant contributions to supporting women, fostering entrepreneurship, and combating poverty.

This achievement was made possible thanks to the dedicated efforts and professionalism of our employees, who contribute daily to the implementation of impactful initiatives.

The bank not only offers specialized financial products for women but also actively develops partnerships with community organizations and foundations. Through collaboration and joint initiatives, we conducted a record-breaking series of financial literacy training sessions that reached even the most remote regions of the country. These efforts have enabled women to access the resources they need to grow their businesses, opened up new opportunities for personal and professional development, and fostered a supportive ecosystem that empowers their success.

This award underscores FINCA Bank's commitment to its mission of strengthening the role of women in Kyrgyz society and its economy. We take pride in the fact that our initiatives, the hard work of our employees, and our contributions to societal development have been recognized at such a high level.

The Banker is one of the leading international financial publications, established in 1926. Part of the Financial Times group, it specializes in analytics, reviews, and rankings of the banking industry worldwide. The awards presented by The Banker are considered among the most prestigious in the financial sector, recognizing excellence and outstanding achievements in banking.

Bishkek International School Celebrates 14th Anniversary with Musical and Festivities



On December 14th, Bishkek International School (BIS) marked its 14th anniversary with a grand celebration at the Bishkek Philharmonic Hall. The event featured a pre-show concert by Preschool and Primary School students, a bake sale, an awards ceremony, and a performance of a musical adaptation of Shrek.

Preschool and Primary students delighted the audience with their energetic performances, setting a festive tone for the evening. The bake sale, organized by parents and staff, offered a variety of treats while raising funds for school initiatives.

The centerpiece of the celebration was the musical adaptation of Shrek, performed by Middle and Senior School students. This dynamic production brought the beloved story of the ogre Shrek, his loyal companion Donkey, and the spirited Princess Fiona to life on stage. With its vibrant set designs, colorful costumes, and a blend of humor and heartfelt moments, the musical captivated the audience.

Under the guidance of the school's performing arts team, students demonstrated exceptional acting, singing, and dancing skills, while the technical crew ensured the seamless execution of the production. The musical not only entertained but also celebrated the value of individuality, friendship, and embracing differences.

The 14th Anniversary Show was a joyous occasion, reflecting the school's vibrant spirit and commitment to education and creativity.



ЧЛЕНЫ АМСЧАМ КЫРГЫЗСТАН AMCHAM KYRGYZSTAN MEMBERS

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ЕНСК **ADIS**
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FCHAIN
CORPORATION

DIAMOND

BETA TEA

HONORARY

NON-COMMERCIAL

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Кыргыз Республикасындагы Швейцариянын Элчилиги
Посольство Швейцарии в Кыргызской Республике

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