

LOAN PRELIMINARY TERMS MFO ALMATY

Condition	Description	
Lending entities	small businesses (legal entities and individual entrepreneurs), both carrying out and planning to carry out entrepreneurial activities through the organization (start-up) or expansion of their own business	
Special purpose	<ul style="list-style-type: none"> • to purchase fixed assets • to replenish working capital 	
Currency	tenge	
Collateral security	movable and immovable property in accordance with the internal requirements of the MFO	
Deadlines for providing microcredit	Minimum term: 3 months Maximum term: 84 months Wherein: to replenish working capital - no more than 36 months; to purchase fixed assets - 84 months.	
Lending limits	Minimum amount for one Borrower is 500,000 tenge. Maximum amount per Borrower is 58,340,000 tenge.	
Maximum interest rates for microcredit	2%	7%
Target audience	- a large low-income family engaged in entrepreneurial activity (4 or more children under 18 years of age) - residents of industrial parks in Almaty	SP, LLP (small business entities)
MFO does not lend	<ul style="list-style-type: none"> • purchase of new and used light vehicles, with the exception of vehicles with a "van" type body; • acquisition of real estate and land plots, construction of residential real estate, the purpose of which is not related to entrepreneurial activity. 	

List of documents for an applicant-individual entrepreneur:

- 1) an identity document of the Applicant;
 - 2) a document of the established form issued by the registering authority, confirming the fact of passing state registration (re-registration) for individual entrepreneurs (patent, certificate of state registration of an individual entrepreneur, coupon or notice of the beginning of activities as an individual entrepreneur);
 - 3) licenses to carry out licensed types of activities (if any) / letter from the Applicant about not carrying out licensed types of activities (if not);
 - 4) a document with samples of signatures and a seal (if any) of a legal entity, issued to the person authorized to sign the loan and pledge documentation;
 - 5) the business plan of the project, containing forecast data (balance sheet, O&M, ODD (cash-flow) (monthly until the end of the entire loan period), calculation of coefficients: break-even point (in monetary and physical terms), payback period, sensitivity coefficient, etc. etc.);
 - 6) financial statements of the borrower (Form No. 1, Form No. 2, Form No. 3 and Form No. 4 with explanations to the main balance sheet items (accounts receivable, payables, fixed assets, etc.) for a period not less than for the last reporting year and for the last reporting date (quarter / half year) (but not more than the period of activity) with the attachment of a copy of the tax declaration and / or information posted on websites that allows you to make an analysis of the financial condition of the borrower - a legal entity and / or management reporting of the borrower for the same period for the form of the borrower (if any).
 - 7) a document containing information about the absence (presence) of a legal entity of tax arrears, arrears of mandatory pension contributions and social contributions and (or) a reconciliation report issued by the tax service confirming the absence (presence) of a legal entity of tax arrears and other obligatory payments to the budget;
 - 8) certificates of the presence or absence of loan debt and card index No. 2 to the bank in which the borrower has accounts, a certificate of the servicing bank about the turnover, indicating the incoming and outgoing balance of money at the beginning and end of the month, for the last twelve months, an extract on the settlement and foreign currency accounts as of the last date, indicating account balances and claims to the account;
 - 9) a certificate of renting a trading place, one-time coupons, or receipts or certificates from the market administrator on regular payments and other documents available to the Applicant confirming the existence of an active business;
 - 10) copies of documents confirming the ownership of the property pledged;
 - 11) documents confirming the purpose of using borrowed funds (contracts, agreements, invoices, design estimates, etc.), duly executed;
 - 12) other documents required for making a decision on the provision of a microcredit, in accordance with the internal regulatory documents of the MFO and depending on the conditions of the chosen microcredit program.
- Collateral requirements**
- 1) availability of original
българ documents confirming the rights of the Pledger to the property and property rights;
 - 2) availability of a document on the assessment of the provided security;
 - 3) property and property rights must be free from the rights and legal claims of third parties;
 - 4) the Pledger has no arrears of obligatory payments to the budget related to the subject of the pledge;
 - 5) property insurance is carried out by the Pledger / Borrower in accordance with the legislation of the Republic of Kazakhstan at the request of the MFO;
 - 6) in the cases provided for by the legislation of the Republic of Kazakhstan, the rights to property offered as a pledge must be registered with state bodies that carry out state registration of rights to this property;
 - 7) ensuring the safety and necessary conditions for the maintenance (storage) of the pledged property is carried out by the Pledger.

* after final approval by an authorized body
the above financing conditions may be amended