

Appendices

Appendix 1. Loans provided by Mol Bulak Finance

The population, that is actively engaged in business activities in various sectors of the economy and tends to improve their welfare, needs in borrowed funds. Depending on the clients' capabilities and their needs, the Company provides access to financial products and services such as:

- Unsecured group loans;
- Individual secured/unsecured loans.

Unsecured group loans

Loan	«Group-Standard»	«Group-Beneficial»	Group-Mugalim»*	«Group-Preferential»
Interest rate	from 35 to 38,9 % per annum*	33,9% per annum*	from 30,9% to 36,9% per annum*	from 33 to 36,9% per annum*
Additional interest	from 2% to 3,9% of loan amount	from 3,0% to 5,9% of loan amount	2,0% of loan amount	3% of loan amount
Currency	KGS			
Period	from 3 to 18 months	from 5 to 18 months	from 3 to 18 months	
Amount	from 10 000 KGS to 200 000 KGS per loanee		from 10 000 KGS to 50 000 KGS per loanee	
Guarantee	<ul style="list-style-type: none">• Group solidarity			
Loan purposes	<ul style="list-style-type: none">• New business launch• Current business development• Consumer needs			

Requirements to loanees:

- Group of 3 to 5 people;
- Capable individuals and private entrepreneurs;
- The presence of a positive credit history.

Required documents:

- Passport (ID);

- Certificate on the family structure and Certificate from the place of residence;
- Incomes information.

**Unsecured Group loans Effective annual interest rate from 39,45%.*

Loan	«Birge – Standard»	«Birge - Economical»	«Birge – Mugalim**»	«Birge - Preferential»	«Birge - Social»
Interest rate	from 37 to 42,9 % per annum*	35,3% per annum*	from 33,9% to 39,9% per annum*	from 35% to 40,9 % per annum*	from 12% to 27% per annum*
Additional interest	from 3,0% to 3,9% of loan amount	from 4,0% to 5,9% of loan amount	3,0% of loan amount	from 3,0% to 3,5% of loan amount	1,5% of loan amount
Currency	KGS				
Period	from 3 to 18 months	from 5 to 18 months	from 3 to 18 months		
Amount	from 15 000 KGS to 65 000 KGS			from 15 000 KGS to 30 000 KGS	
Guarantee	Guarantorship of 1 family member, living in the same house with loanee.				
Loan purpose	<ul style="list-style-type: none"> • New business launch • Current business development • Consumer needs 				

Individual unsecured loans

Requirements to loanees:

- Capable individuals and private entrepreneurs;
- The presence of a positive credit history.

Requirements to guarantors:

- Capable individuals and private entrepreneurs.

Required documents:

- Passport (ID);
- Certificate on the family structure and Certificate from the place of residence;
- Incomes information.

**Individual Unsecured laons Effective annual interest rate from 14,91%.*

"Businessman" individual loans

	BUSINESSMAN-FARMER	BUSINESSMAN-ENTREPRENEUR
Interest rate	from 19% to 30 % per annum*	
Additional interest	1,5% of loan amount	
Currency	KGS	
Period	from 3 to 36 months	
Amount	from 50 000 KGS to 900 000 KGS	
Guarantee	<ul style="list-style-type: none">• Guarantorship;• Pledge.	
Loan purpose	support and development of business in the sphere of agriculture: livestock, crop, aviculture, beekeeping, harvesting and processing of agricultural products etc.	support and development of business in the sphere of services, light industry, manufacturing, etc.

Requirements to loanee:

- Capable individuals and private entrepreneurs having active business;
- The presence of a positive credit history.

Requirements to guarantor:

- Capable individuals and private entrepreneurs;
- Source of income.

Required documents:

- Passport (ID);
- Certificate on the family structure and Certificate from the place of residence;
- Certificate on cattle and land allotment availability (for "BUSINESSMAN-FARMER" product);
- Incomes information;
- Certificates on pledge property;
- Other documents.

**Individual Unsecured laons Effective annual interest rate from 22,05%.*

