



MICROCREDIT
COMPANY
«**UNIVERSAL
CREDIT**»



UNIVERSAL FINANCE AND CREDIT

КРЕДИТНО-ФИНАНСОВАЯ КОМПАНИЯ

КРЕДИТЫ НА
КУПОЮ АУДИО
КРЕДИТТЕА

КРЕДИТЫ
Потребительские

На ремонт и
строительство

На развитие бизн

На развитие сель
хозяйства.



The mission of Microcredit Company “Universal Credit” is to provide affordable, convenient and fast microcredits to help clients meet their needs, develop the business and improve the well-being.

The microfinance company Universal Credit (UC) has been operating in the market of Kyrgyzstan since 2006.

The founders of the company are citizens of the Kyrgyz Republic, with many years of experience in the banking and microfinance sectors.

Over the past 17 years, UC has provided more than 10 8 thousand loans totaling about 5,8 billion KGS (about 64.3 million US dollars). To date, the Company is in the TOP 10 microfinance institutions in terms of loan portfolio, and in the number of clients.

Today the company provides services for more than 6800 active clients in the Chui Osh, Issyk-kul regions and the city of Bishkek. The company has its Head office in Bishkek, five branches, five structural units.

There are 55 employees in total in the company, of which 50% are credit employees.

Vision of the company is to become a leading financial and technological institution providing financial and non-financial services to the population and ensuring the constant growth of the population’s welfare and development of private entrepreneurship.

The company carries out its mission through:

- provision of loans for:
 - ✓ Promotion of Green economy
 - ✓ Improvement of living conditions of the population through repair and construction;
 - ✓ Purchase of goods and services, education, health improvement and other consumer purposes;
 - ✓ Development of agribusiness;
 - ✓ Development of private entrepreneurship and employment;
 - ✓ Gasification of households.
- provision of consultations in the following areas:
 - ✓ Increasing financial literacy;
 - ✓ Energy saving and reduction of harmful emissions into the atmosphere.



MAIN INDICATORS ON CREDIT PORTFOLIO



Number of active clients



Credit portfolio



Risk portfolio
(more than 30 days)



55

Number of employees



27

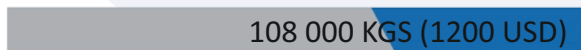
Number of credit specialists



Female clients



Clients from rural areas



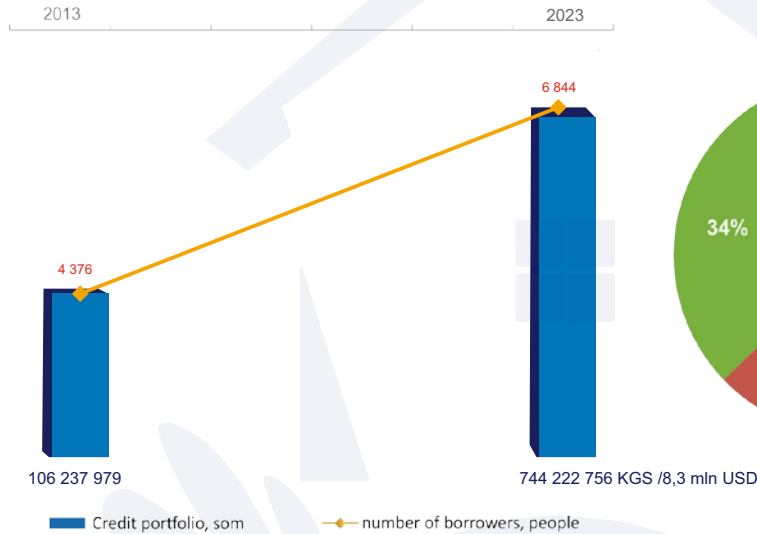
Average size of credit



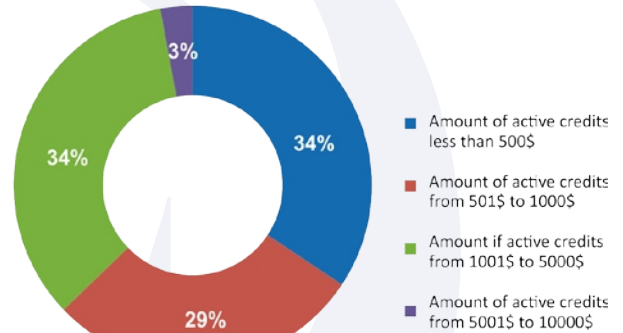
Average period of credit

MAIN INDICATORS OF THE PORTFOLIO AND CAPITAL

Credit portfolio and number of borrowers by years



Proportion of the credit portfolio by size of credit as of 31.12.2023

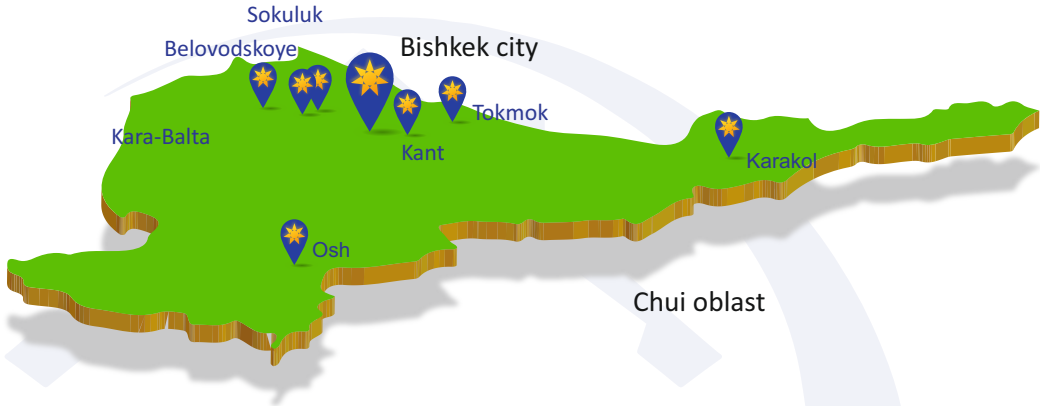


Assets for the year 2023

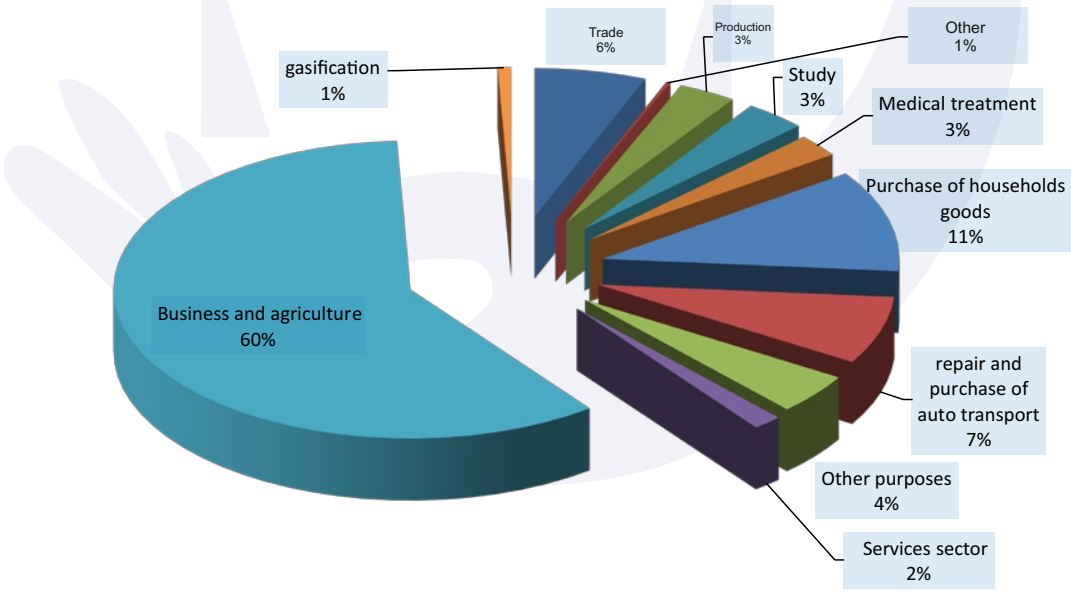
Own capital for the year 2023

Net profit for the year 2023

REGIONAL PRESENCE



PRESENCE BY SECTORS



OUR PRODUCTS AND SERVICES

Credit for repair and construction

Construction and repair of housing, terraces, roofs, extensions, outbuildings, internal and external decoration, insulation of a dwelling house, repair and installation of heating systems, consulting and calculation. (IFC project)



Asanov T. E.

He has been our client since 2015. Built a house and develops its own production. He finished construction of house and develops his own production.



Consumer loan

For all consumer needs. Purchase of household appliances, office equipment, cell phones, to pay tuition fees (study), medical treatment, purchase of furniture, car and others.

Credit for development of private entrepreneurship

Financing of working capital, purchase of equipment, raw materials and supplies, expansion of production.



Manapbaev M. K.

The client of our company since 2013. He receives loans for the development of his own business. He produces national musical instruments with the aim to restore traditional arts.

Credit for the development of agriculture

For the development of agriculture, including, plant growing and gardening, loans for livestock farming, the purchase of agricultural machinery, etc.





Credit for connecting natural gas to reduce the use of coal

The company provides an interest-free loan for the connection of houses to gas, under an agreement with LLC «Expert Montazh» .



BUSINESS SOLUTIONS AND NEW PRODUCTS (digital technologies)

- The company extends the availability of digital and remote technologies by servicing loans through e-wallets, payments and POS-terminals, mobile application on national cards (Elcard Mobile)
- The company integrates financial literacy training and new digital technologies into the consulting process;
- Promotes an increase in the share of non-cash repayment of loans to 40 percent in the three-year perspective.
- The company implements integration of new MFSYS software to optimize business processes;
- Expansion of access to new products through technological products, such as market places, cooperation with suppliers of goods and services;
- Implementation of the social component on household gasification in partnership with the partner organization engaged in construction works on gas connection, while contributing to the reduction of harmful emissions into the environment;
- Continuous access to a wide range of free consultations on existing credit products, including repair and construction, creation of value chains through partnerships with suppliers of goods and services.

PLANS FOR FUTURE 2023-2026

- Optimization of the company's business processes through digitalization of services to provide remote services to customers;
- Strengthening and expanding geographic presence of companies;
- Loan portfolio growth to 1 billion KGS/12,5 mln USD and the number of active clients to 9000;
- Increasing the share of business loans;
- Full integration of MIS and IT systems;
- New loan products and services for the development of green microfinance.

PARTNERS IN FINANCING



PARTNERS



ЭКСПЕРТ МОНТАЖ

Cooperation since
2018



Cooperation since
2008



Cooperation since
2007

РСК БАНК
Больше, чем просто Банк

Cooperation since
2007



ФинансКредитБанк

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