



DAMU
ENTREPRENEURSHIP
DEVELOPMENT FUND

Support for domestic trade entities

Damu Entrepreneurship
Development Fund JSC

2026



SUBSIDY TERMS



Domestic Trade Entity

- Individuals or legal entities engaged in domestic trade in accordance with the Law of the Republic of Kazakhstan «On the Regulation of Trade Activities»

Special conditions

Subsidies will not apply to:

- shopping and entertainment centers (SECs);
- projects implemented in the capital and cities of national significance
Refinancing is not provided.

Counter-obligations

For investment projects, taxes will increase by 10% after two financial years from the date of provision of the government support measure

National Economic Activity Classifier - PRIORITY INDUSTRIES

In cities of regional significance

- General Classifier of Economic Activities 46.90.3 «Wholesale Trade of a Wide Range of Goods without Any Specific Specifications in Retail Facilities with a Retail Floor Area of Over 2,000 Square Meters (2,000 Square Meters and Above), Including Wholesale Distribution Centers»;
- General Classifier of Economic Activities 47.11 «Retail Trade in Non-Specialized Stores Primarily of Food, Beverages, and Tobacco Products»;
- General Classifier of Economic Activities 47.19 «Other Retail Trade in Non-Specialized Stores»;
- General Classifier of Economic Activities 47.91.0 «Retail Trade by Mail Order or via the Internet»;
- General Classifier of Economic Activities 68.20.3 «Rent (Sublease) and Management of Own or Rented Retail Markets»;
- General Classifier of Economic Activities 68.20.4 «Leasing and Management of Own Retail Real Estate and Multifunctional Complexes in Retail Activities,» excluding shopping malls;
- General Classifier of Economic Activities 68.20.5 «Leasing (Sublease) and Management of Leased Retail Real Estate and Leased Multifunctional Complexes in Retail Activities,» excluding shopping malls

In single-industry towns, small cities and rural settlements:

- General Classifier of Economic Activities 46 «Wholesale Trade, Except Automobile and Motorcycle Trade»;
- General Classifier of Economic Activities 47 «Retail Trade, Except Automobile and Motorcycle Trade»;
- General Classifier of Economic Activities 68.20.3 «Rental (Sublease) and Management of Own or Leased Retail Markets»;
- General Classifier of Economic Activities 68.20.4 «Rental and Management of Own Retail Real Estate and Multifunctional Complexes in Retail Activities,» excluding shopping malls;
- General Classifier of Economic Activities 68.20.5 «Rental (Sublease) and Management of Leased Retail Real Estate and Leased Multifunctional Complexes in Retail Activities,» excluding shopping malls

SUBSIDY TERMS

Subsidy terms:



Loan amount:

Projects in regional cities
- no more than 3 billion tenge

Projects in single-industry and small towns, rural communities
- no more than 1.5 billion tenge



Subsidy period:

For investment purposes
- no more than 5 years

For working capital
- no more than 3 years



Subsidy amount:

The NBRK base rate + 5% (nominal interest rate), of which 10.75% is subsidized by the state, and the difference is paid by the domestic trading entity. The subsidized portion of the interest rate is reduced by an amount equal to the reduction in the NBRK base rate.

Ban:

For loans over 500 million tenge, dividend payments are prohibited

Mandatory conditions for domestic trade entities are:

- placement of at least 20% domestically produced non-food/food products in the retail space and/or shelf space
- sale of socially significant food products on the premises
- use of the national product catalog, in accordance with the national standards of private entrepreneurship

*If domestically produced food and non-food products are not available in the given volume, the remaining spaces and/or shelf space are filled with goods at the discretion of the domestic trade entity.

SUBSIDY APPLICATION PROCESS



DAMU
ENTREPRENEURSHIP
DEVELOPMENT FUND

1



The second-tier bank
makes a positive decision
on the borrower

2



Consideration of projects
by the Damu Fund

3



Decision-making
- Authorized body
of the Fund

4



Conclusion of a subsidy
agreement between the
Damu Fund and the
second-tier bank and the
borrower on paper/via
electronic digital signature

5



Transfer of subsidies
by the Fund to the
second-tier banks