



DAMU
ENTREPRENEURSHIP
DEVELOPMENT FUND

The Ministry of Agriculture's Program for Guarantees for Agricultural Sector Entities

2025

Guaranteeing the entities of the agro-industrial complex

– 1st direction

Investment projects



DAMU
ENTREPRENEURSHIP
DEVELOPMENT FUND

Basic conditions:

- **Participants:** Agricultural sector entities
- **Purpose:** Investments, POS
- **Lender:** Banks, Agricultural Credit Corporation, Credit Unions, and Microfinance Organizations
- **Loan:** No more than 5 billion tenge
- **Guarantee fee:** No more than 20% of the guarantee amount, with a one-time subsidy of no more than 19.99% of the guarantee amount, and the borrower paying 0.01% of the guarantee amount;
- **Interest rate:** National Bank of Kazakhstan base rate + 7,5%
- **Guarantee amount:**
 - 1) for priority projects - up to 50% of the principal amount, but no more than 1.5 billion tenge.
 - 2) for priority investment projects, prior to the commissioning of the project, no more than 85% of the principal amount, but no more than 2.55 billion tenge. After the project is commissioned and the borrower provides it as collateral to the lender, the guarantee amount is reduced to 50% of the principal amount.
- **Loan term:** no more than 10 years
- **Guarantee term:** no more than the loan term

Guaranteeing the entities of the agro-industrial complex – 1st direction

List of industries for priority projects

№	Name of product group	Name of economic activity
Agriculture and fisheries		
1	Crop and livestock production, and provision of services in these areas	011-Growing of annual or biennial crops 012-Growing of perennial crops 013-Plant reproduction 014-Livestock farming 015-Mixed farming
2	Fish farming	032-Fish farming
Food production		
3	Processing and preserving of meat and production of meat products	101-Processing and preserving of meat and production of meat products
4	Processing and preserving of fish, crustaceans and mollusks	102-Processing and preserving of fish, crustaceans and mollusks
5	Processing and preserving of fruits and vegetables	103-Processing and preserving of fruits and vegetables
6	Production of vegetable and animal oils and Fats	104-Production of Vegetable and Animal Oils and Fats
7	Dairy Products	105-Production of Dairy Products
8	Production of Flour and Cereal Products, Starches and Starch Products	106-Production of Flour and Cereal Products, Starches and Starch Products
9	Production of Bakery, Pasta and Flour Confectionery	107-Production of Bakery, Pasta and Flour Confectionery
10	Manufacture of Other Food Products	1081-Sugar Manufacture 1082-Manufacture of Cocoa, Chocolate and Sugar Confectionery 1084-Manufacture of Spices and Seasonings 1086-Manufacture of Baby Food and Dietetic Foods 1089-Manufacture of Other Food Products Not Included in Other Categories
11	Manufacture of Prepared Animal Feeds	109-Manufacture of Prepared Animal Feeds Animals
Agricultural product processing		
12	Textile production	13103-Preparation of wool fiber 13104-Spinning of wool fiber 13202-Manufacture of wool fabrics
13	Leather and related products production	15111-Tanning and dressing of leather 15113-Dressing and dyeing of fur 15122-Manufacture of saddlery



DAMU
ENTREPRENEURSHIP
DEVELOPMENT FUND

List of industries for priority investment projects

№	Name of Economic Activity
1	Dairy Farms
2	Poultry Breeding for Meat
3	Intensive Gardening
4	Greenhouses
5	Sugar Beet Cultivation and Beet Sugar Production
6	Cereal Production
7	Processing and/or Storage of Vegetables, Fruits, and Agricultural Produce
8	Production of Vegetable Oil and/or Fat-and-Oil Products
9	Growing Forage Crops, Potatoes, and/or Vegetables, Including Using Irrigation Systems
10	Construction of Poultry Breeding Farms
11	Meat Livestock Farms
12	Fish Farming
13	Processing of Animal Skins and Wool

Guaranteeing Agricultural Entities – 2nd Area



DAMU
ENTREPRENEURSHIP
DEVELOPMENT FUND

Portfolio Guaranteeing for Spring Sowing and Harvesting Work

Main Terms:

- **Participants:** Agricultural entities
- **Purpose:** Agricultural financing for spring sowing and/or harvesting, including lending to processing enterprises to replenish working capital for the subsequent financing of agricultural entities by advancing the purchase of crop products
- **Lender:** Agricultural Credit Corporation, Credit Partnerships, Banks, Regional Investment Centers, Social Entrepreneurial Corporations, Microfinance Organizations
- **Loan:** no more than 1.5 billion tenge
- **Interest Rate:** National Bank of the Republic of Kazakhstan base rate + 7.5%
- **Guarantee Amount:** 85% of the principal amount, but no more than 1.275 billion tenge
- **Loan Term:** no more than 18 months, with the possibility of extension
- **Term Guarantees:** term exceeding the loan agreement term by 4 months, with the possibility of extension
- **Guarantee fee:** no more than 10% of the guarantee amount, with a one-time subsidy of no more than 9.99% of the guarantee amount, and the borrower pays 0.01% of the guarantee amount