



DAMU  
ENTREPRENEURSHIP  
DEVELOPMENT FUND

# Preferential financing «Örleu»

DAMU Entrepreneurship  
Development Fund JSC

2026



# PREFERENTIAL FINANCING

## Key terms



### Participants:

- Micro, small and medium-sized private enterprises



### Purpose and max loan amount:

- Investments - **KZT 7 billion**
- Refinancing / replacement of source (issued no earlier than December 1, 2025)



### Nominal interest rate:

- not more than **12.6%** per annum



### Loan term:

- For investments - **120 months**
- For refinancing – not exceeding the remaining maturity of the refinanced debt



### Grace period on the principal debt:

- up to **24** months



### Grace period for interest:

- up to **12** months



### Commission of second-tier banks for loan arrangement:

- not more than **0.5%** of the loan / credit line amount

## Special Conditions

### Lending in priority areas:

- Purchase of imported equipment and machinery is allowed only if no domestic equivalents are available
- Priority is given to assets labeled «Made in Kazakhstan»

### National Economic Activity Classifier – Priority sectors

- Manufacturing industry
- Tourism
- IT and creative industries

# SME – SECOND-TIER BANKS INTERACTION SCHEME



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1



Signing of an agreement between the Fund and second-tier banks

2



The second-tier bank makes a positive decision on providing a loan to SME

3



The second-tier bank submits to the Fund a register of approved SME projects for loan obtaining

4



Signing of a credit agreement between the Fund and the second-tier bank for tranche disbursement

5



Signing of a loan agreement between the second-tier bank and SME

6



Disbursement of the loan to SME