

KIC leasing

Kazakhstan Ijara Company

Islamic leasing and Murabaha
Installments based on Sharia
principles



<https://kic.kz>

MANAGEMENT OF THE COMPANY



GULALI ZUBANOV

General Director



MARGARITA AGABEKOVA

Deputy General Director



NATALYA MERZLYAKOVA

Chief Financial Officer



KIC leasing

Kazakhstan Ijara Company

Our experienced team is committed to delivering high-quality projects on time and within budget.

COMPANY OVERVIEW

2013

Established year

25+

Employees

150+

Current customers

<https://kic.kz>

Shareholder Structure

معهد البنك الإسلامي للتنمية
Islamic Development Bank Institute



aktif bank



بنك أبوظبي التجاري
ADCB
الإسلامي ISLAMIC


Eurasia
Group

ProFile.
kz

Islamic Corporation for Development of Private Sector (ICD) – 36%

ICD is a multilateral organization with an authorized capital of \$2.0 billion. Its shareholders include the Islamic Development Bank, 51 member countries, and five public financial institutions. ICD serves as the primary sponsor of Islamic leasing companies operating in 13 different countries.

Aktif Yatirim Bankasi AS (Turkey) – 14%

Aktif Bank is the largest investment bank in Turkey. The bank operates in retail banking, investment banking, and regional banking areas. With a very innovative approach to retail business and new-generation products, it has been awarded by many international business clubs.

Kolon World Investment Co. Limited (Hong Kong) – 11%

Kolon is one of the largest conglomerates in South Korea, pioneering in the textile and chemical industries. Over the years, it has diversified its specialties into different areas such as chemicals, construction, and other industries. This diversification has led to rapid growth and contributed significantly to the development of the Korean economy.

COMPANY'S SHAREHOLDERS

ProFile.kz LLP (former Zaman Leasing LLP) – 18%

The company has been present in the Kazakhstani leasing sector since 2011. It focuses on providing leasing financing to the corporate and SME sectors. The company is a partner of ICD in many leasing companies established in post-Soviet countries.

"ADCB" Islamic Bank" JSC – 14%

It is the first Islamic bank in Kazakhstan and the CIS region established in 2010 by intergovernmental agreement between Kazakhstan and the UAE, with the mission of providing innovative banking products and services in accordance with the rules and principles of Sharia.

Eurasia Swiss Holding AG (Switzerland) - 7%

Eurasia Swiss Holding AG is the national distributor of John Deere in Kazakhstan and Kyrgyzstan. John Deere is one of the largest manufacturers of agricultural machinery in the world.

MAIN PRODUCTS



1

Financial leasing – Ijara
MAWSUFAH DHIMMAH

2

Instalment sales - Standard
Murabaha and Murabaha for
purchasing of inventories



Assets subject to the Leasing

- **Commercial real estate**
- **Machinery and equipment**
- **Vehicles**
- **Special machinery**
- **Agricultural machinery**
- **Industrial equipment**
- **Medical equipment**
- **Inventory**

Main Market Segmentation

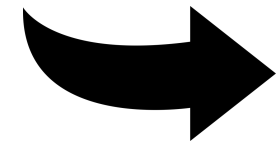
- **Transportation sector**
- **Manufacturing sector**
- **Medical Services Sector**
- **Construction**
- **Road construction**
- **Food & Storage**
- **Commercial Real Estate**
- **Mining sector**
- **Railroad sector**
- **Agriculture**
- **FMCG**

KIC Leasing Target Clients

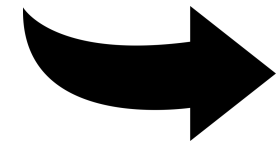


- 01** Legal entities, individual entrepreneurs and peasant farms
- 02** Companies with a strong business background, market standing and a good reputation
- 03** Companies with solid having financial reports and positive cash generation
- 04** Companies that are not startups (must have a 2 years track record of at least 2 years)
- 05** Companies with less than 2 years track records may be assessed on case-by-case basis
- 06** KIC do not provide leasing services to the legal entities and individual entrepreneurs, that have activity in **gambling, production or trade facility in alcohol and tobacco**

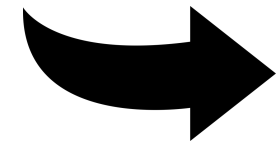
Conditions for Financial Leasing



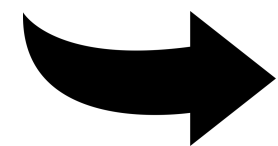
Maturity: 12+ months



Advance payment by client: from 20% of the leasing object cost

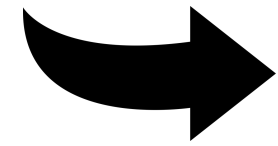


KIC profit margin: individually

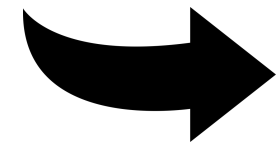


Processing fee: 1% from lease amount

Full coverage of insurance of the leased asset over the leasing term



Installation of GPS equipment with a vehicle monitoring and tracking system, KIC should have controlling and monitoring rights



Leasing amount from 100,000 USD to 2,000,000 USD (*)

() Upper limit can be increased depending on the project and customer's financial position*





CONDITIONS FOR MURABAHA

- Murabaha assets: machinery, equipment, commercial real estate
 - Maturity: up to 24 months
 - Availability period: 12 months
 - KIC profit margin: individually
 - Processing fee: 1% from financing amount
 - Additional collateral covering at least 120% of the amount of purchased raw materials and supplies
 - Full coverage of insurance of the leased asset over the Instalment term
 - Instalment amount from 100,000 USD to 2,000,000 USD (*).
- (*) Upper limit can be increased depending on the project and customer`s financial position

KIC Leasing Benefits

- ➔ KIC Leasing works exclusively under Sharia principles
- ➔ KIC Leasing has diverse group of international and local investors
- ➔ We prioritize servicing based on principals of trustworthiness and transparency
- ➔ Lessees preserve their working capital with us
We offer a flexible repayment schedule
- ➔ In Ijara (leasing) transactions, no additional collateral is required
- ➔ Possibility of partial subsidizing of margin through the DAMU Fund



Contact us



KIC leasing
Kazakhstan Ijara Company



+7 727 228 18 18



marketing@kic.kz



www.kic.kz



RC Maxima
51/78, Kabanbay Batyr str., 1st floor,
office 63, Almaty, Kazakhstan