

# jet finance

The Future of Smart Finance

# jet finance

Jet Finance is one of the leading non-banking financial institutions in Kazakhstan.

With over 7 years of experience, the brand has incorporated the expertise of Mogo Group and continues to thrive in the Kazakhstani market.

From instant access to loans and vehicle-backed financing to innovative financial tools for both businesses and individuals — we provide speed, transparency, and flexibility on your financial journey.

jetcar



jetauto



jetmoney



AUTOPARK  
MONITORING





# jet car

We issue car loans within 1 day or provide cash secured by your vehicle within 1 hour.  
**Jet Finance's fastest-growing product.**







Our own car sales ecosystem:

- car lot
- website
- scoring system
- maintenance services
- partner dealership network





# jet money

Cash for any purpose within 8 minutes — starting from 100,000 ₹

Convenient repayment terms — up to 12 months

Attractive lending conditions







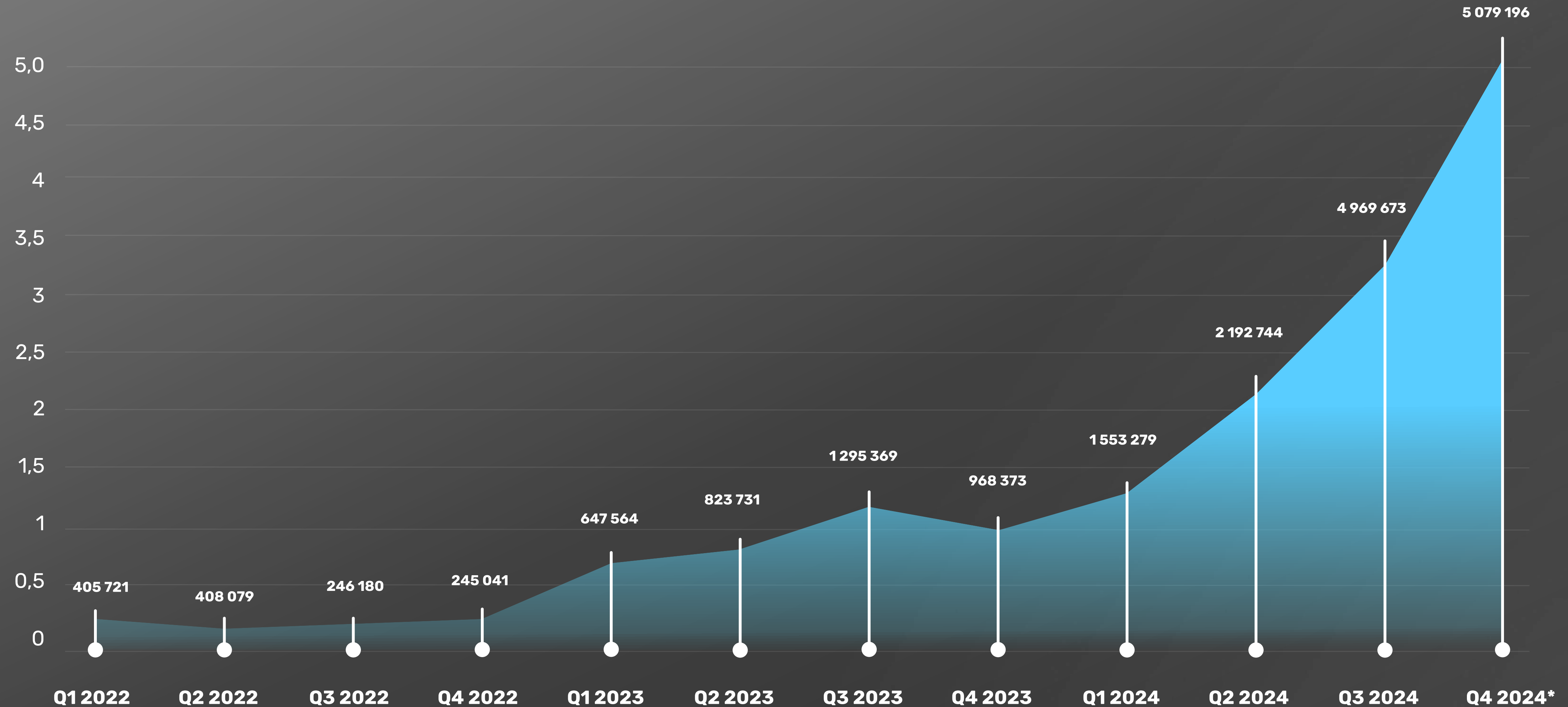
Installation and maintenance of GPS vehicle monitoring systems in Kazakhstan:

- proprietary GPS monitoring system;
- vehicle key performance tracker;
- control of essential vehicle functions.





# Total amount of loans issued, $\bar{T}$





**Jet finance**

**Growth of Jet  
Finance's position in  
the microfinance  
market in Kazakhstan**

**15th place**

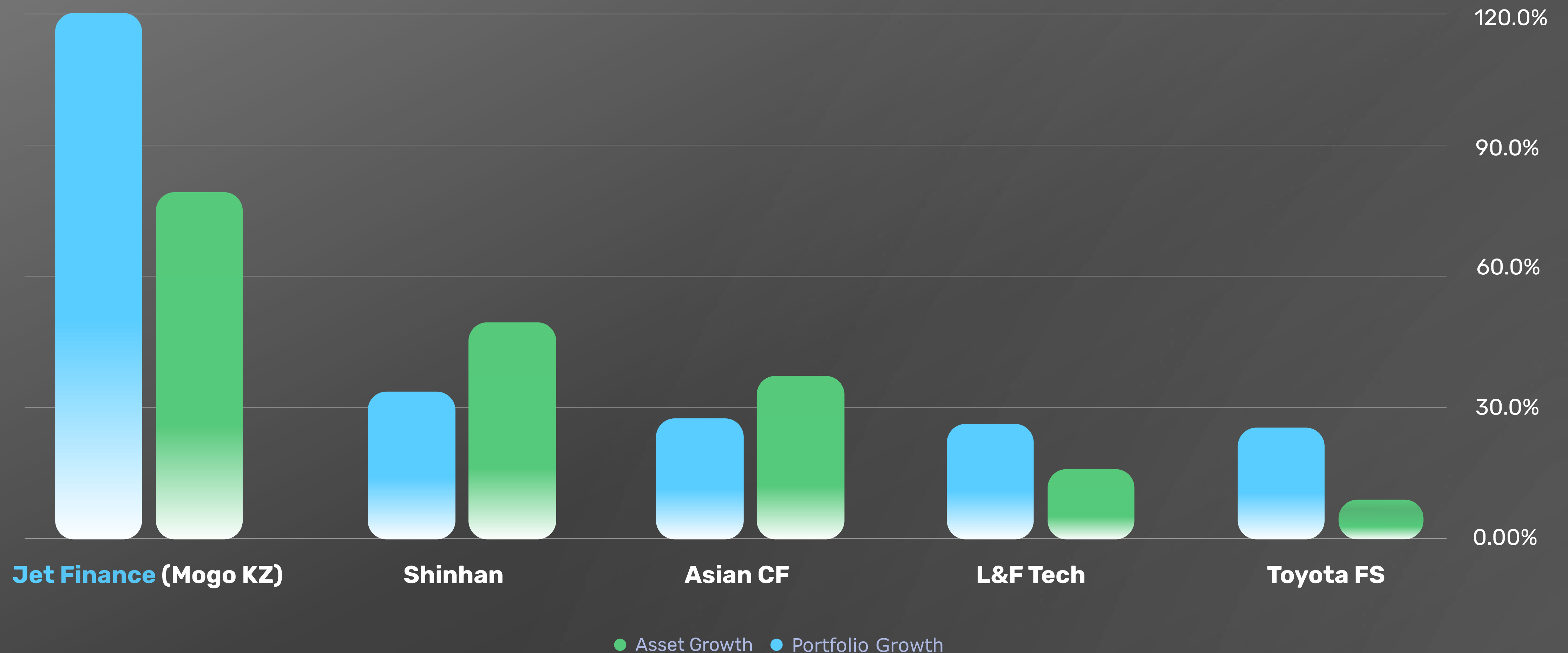
Q4 2024

**25th place**

Q4 2023



# Top 5 MFIs by portfolio growth



# Why we want to finance small and medium-sized businesses

Microenterprises:  
from 1 to 5 employees

Amount: 2,715,378

Share: **91,7%**



Small, medium,  
and large businesses:  
6 employees and more

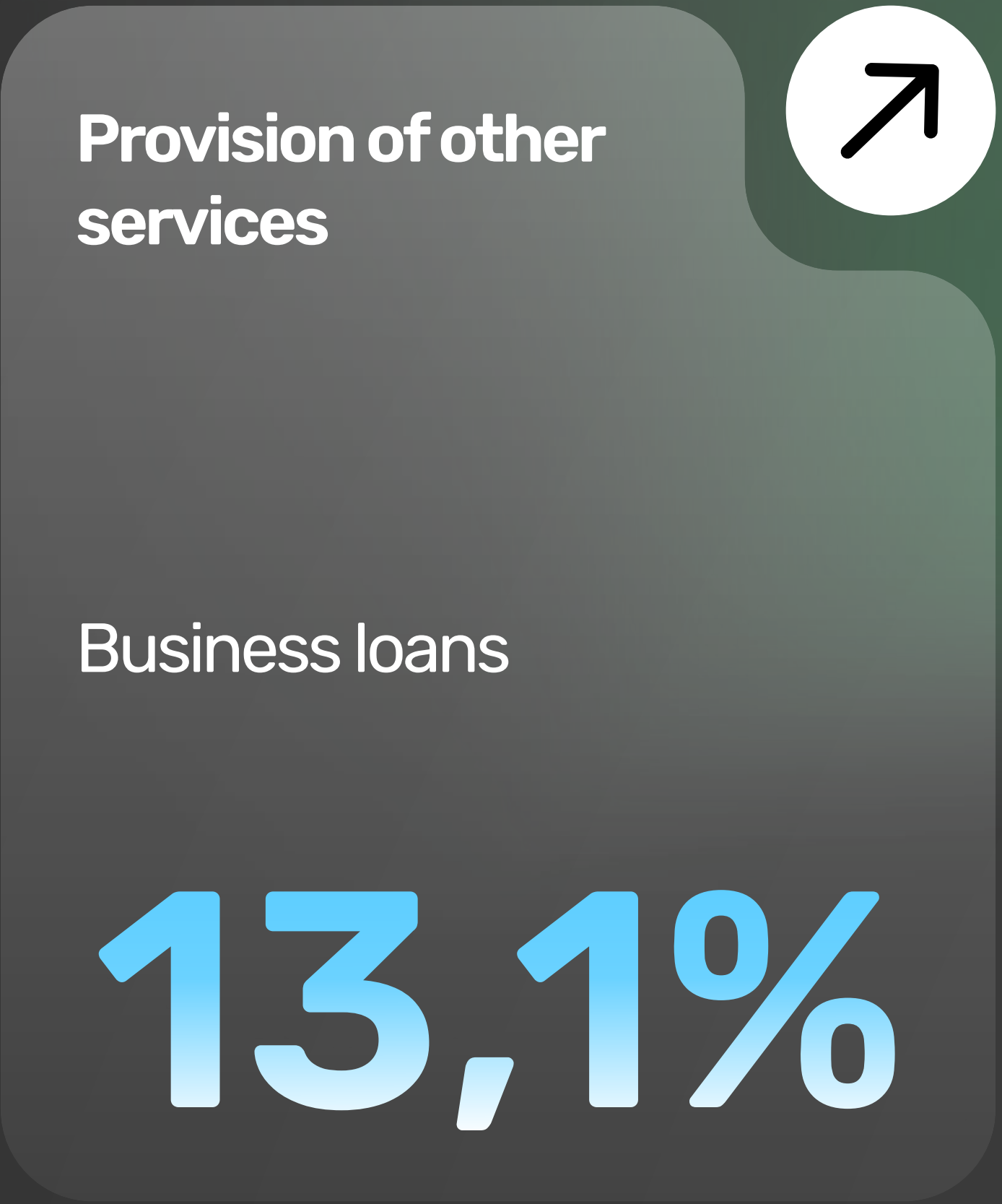
Amount: 89,164

Share: **8,3%**





# Why we want to finance small and medium-sized businesses



# According to First Credit Bureau – SME's

10%

accounted for two-thirds of the individual entrepreneur loan portfolio as of October 1, 2024

20%

annual growth in the number of individual entrepreneurs

8%

Loans with overdue more that 90 days



# SME Loans – CodiPlay

CodiPlay has been recognized  
as a UN Digital Public Good



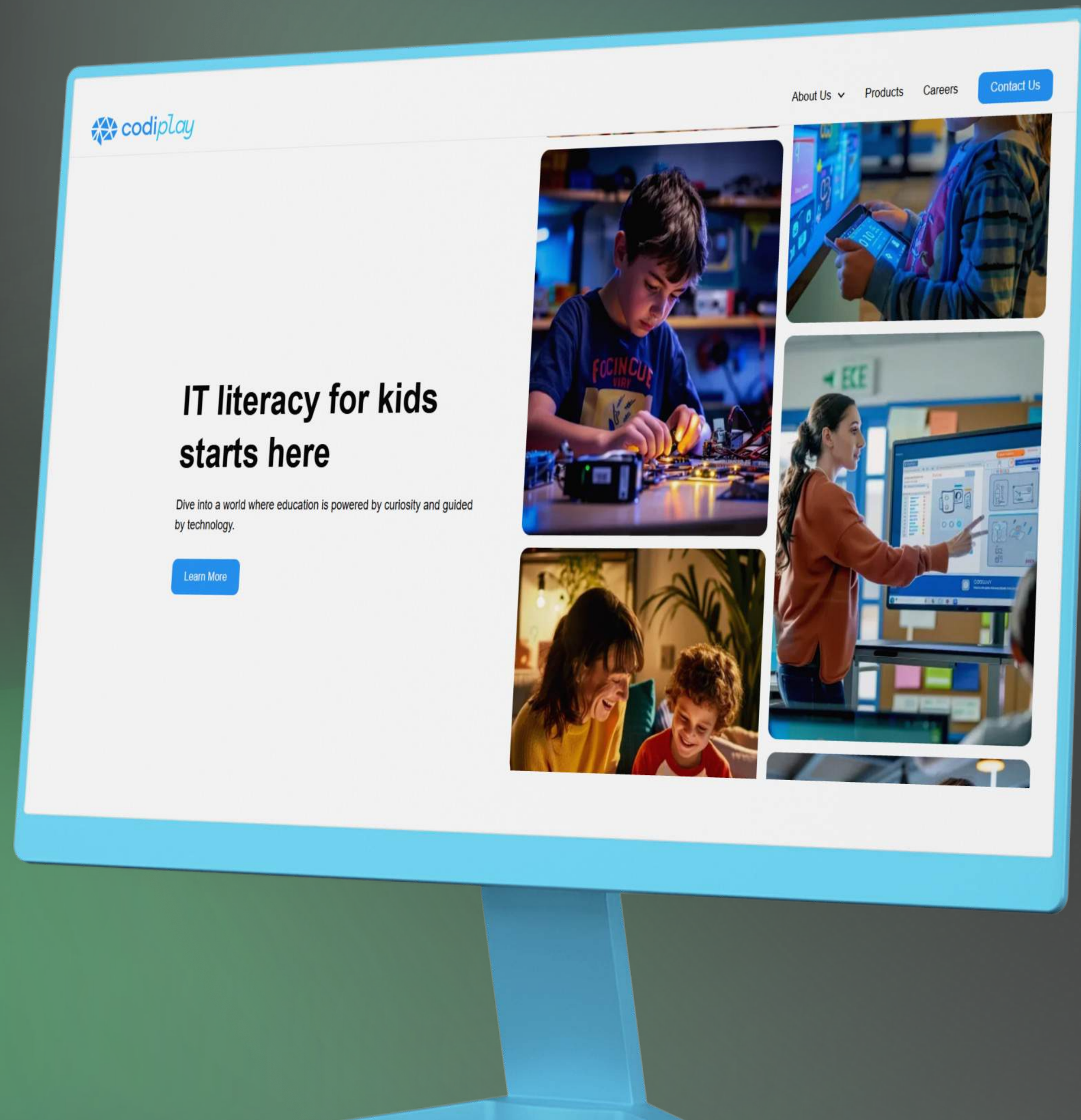
It will be implemented in all  
schools across Kazakhstan



Awarded **Digital Innovation  
of the Year** at an international  
ceremony in London



We provided **₸1 500 000 000** in  
loans at the project launch stage



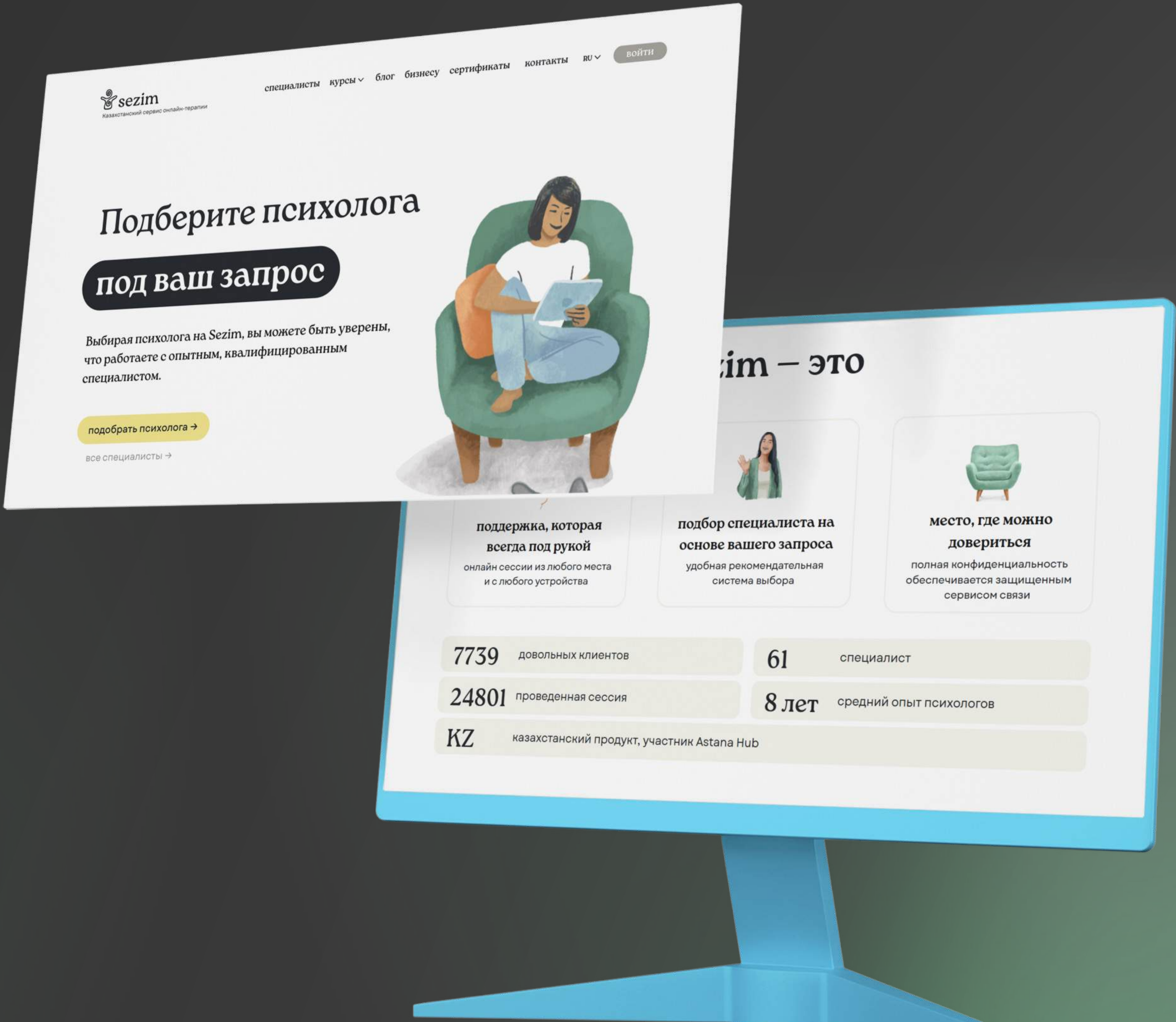


# SME Loans

Sezim is a Kazakhstani online therapy service that features only experienced, verified psychologists.

A Kazakhstani product and a member of **Astana Hub**

**7,739** – satisfied clients  
**24801** – sessions conducted





Jet finance

# Current market indicators

Development in existing regions:

**3% → 5%**

Expansion into new cities:

**+5%**

Main cities of presence:

**Almaty, Astana, Shymkent,  
Turkestan, Karaganda, Taraz**

**3%**

Market share in  
current regions

**10%**

Goal:  
capture 10%  
of the market



# 2-Year Growth Strategy

2025

## Expansion into new regions

- Increase market share from 3% to 5%
- Expansion of the dealer network
- Improvement of the AI-based vehicle scoring system

2025

## Product development

- Focus on small and medium-sized businesses
- Entry into the electric vehicle sector
- Development of our own marketplace for car sales and related services

2026-2027

## Portfolio growth

- Market expansion into neighbouring countries
- Portfolio growth to over 100+ billion ₹

# 2025 - 2027



# Successful Investments with Jet Finance

K▲SE

23 000 000

USD

mintos

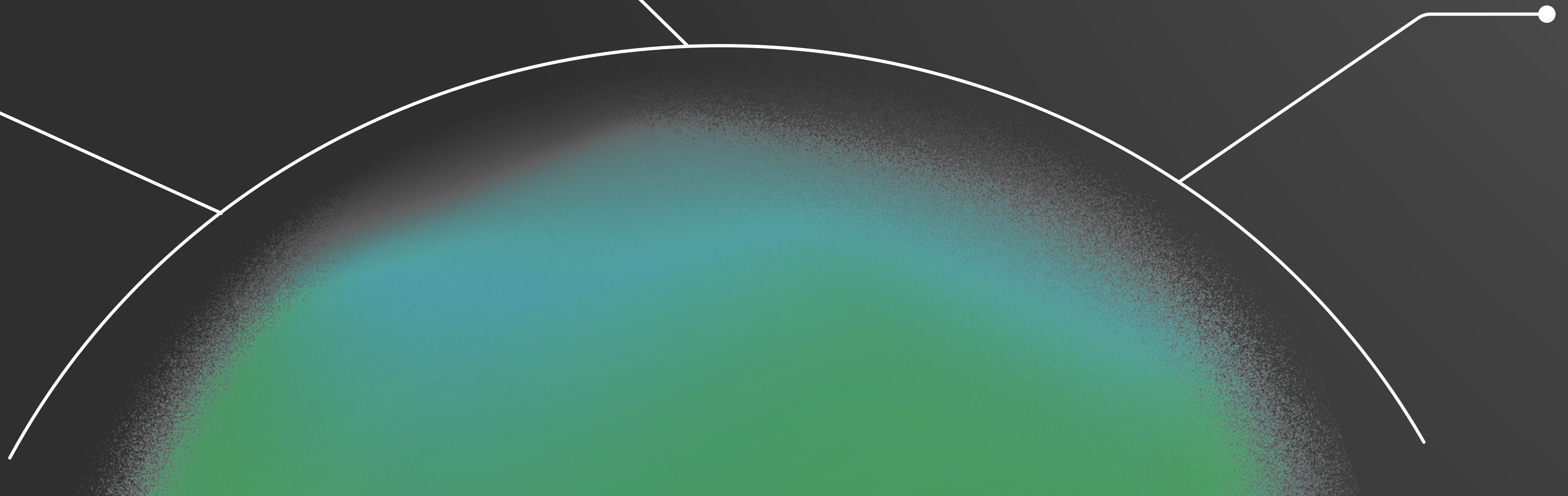
14 000 000

USD

Our Investors  
earned with Us

4 300 000

USD





# Funding Plans of Jet Finance

**50M USD**

Funding expected in 2025

Global funds

Bank financing

Bonds on KASE

P2P platform  
Mintos

 **JUSAN**

 **EQ**  
Enabling  
Capital

**KASE**

 **TMT Global**  
TECHNOLOGY LTD.

**kilde**

 **FREEDOM**  
BROKER

 **incofin**  
INVESTMENT MANAGEMENT

 **BlueOrchard**  
Impact Investment Managers

**bcc**  **invest**

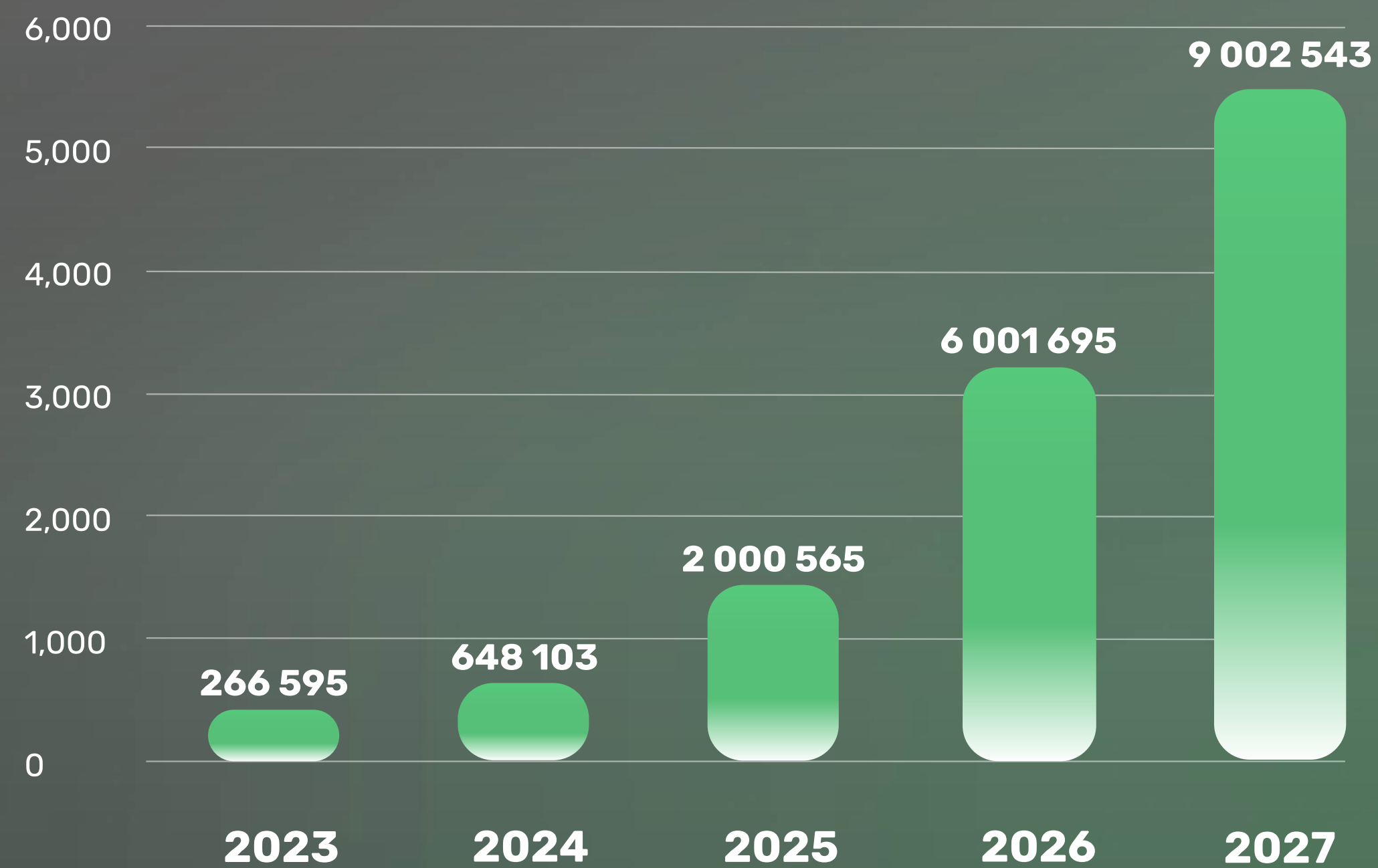
 **responsAbility**

**mintos**

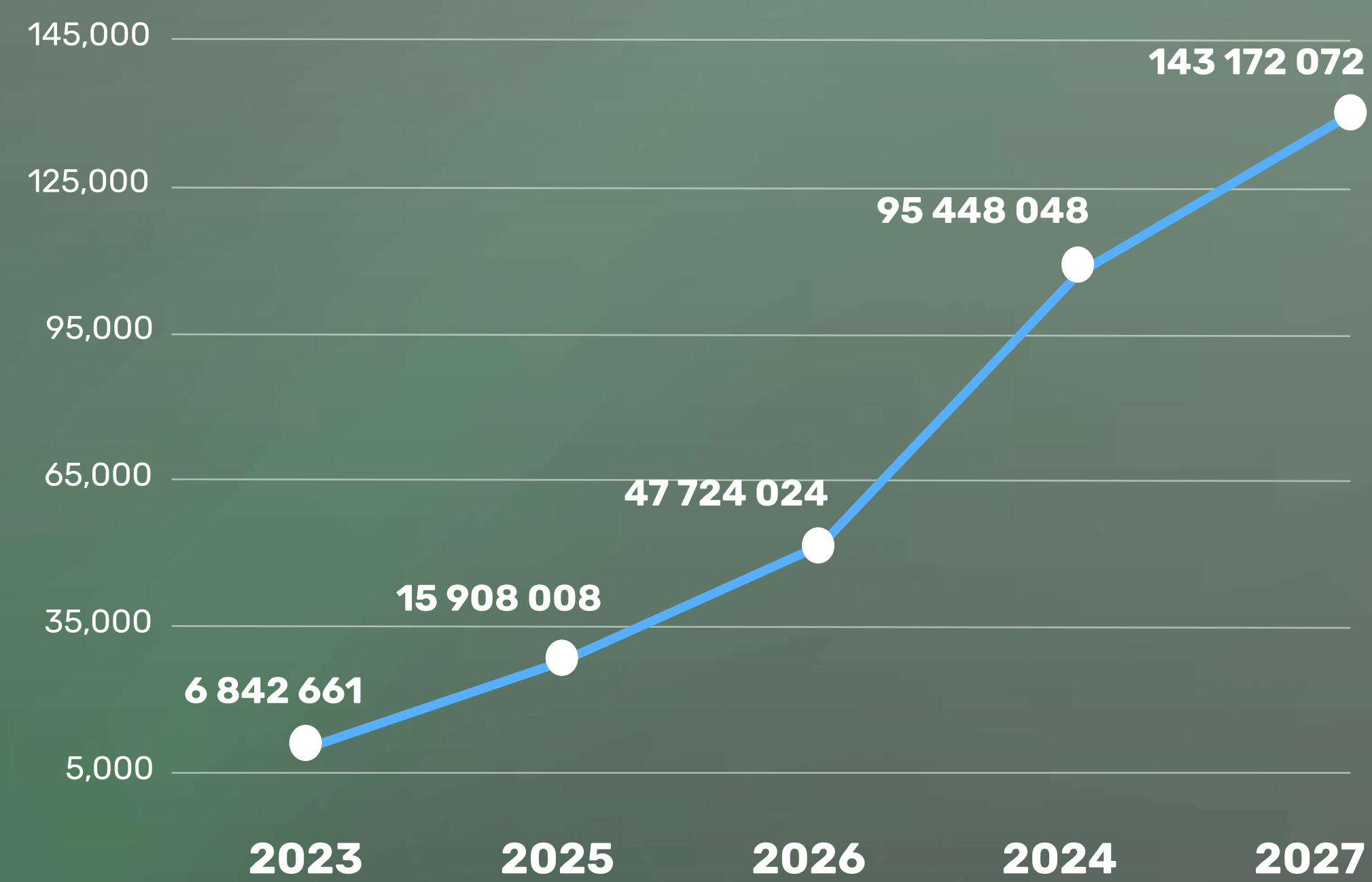


# Financial Indicators of Jet Finance, T

## Profit



## Portfolio



# jet finance

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