**Information on the implementation of the State program for the development of productive employment of mass entrepreneurship for 2017-2021 Enbek as of January 5, 2020**

**General information on the implementation of the program by years (in million tenge)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **2017 year** | **2018 year** | **2019 year** |
| Allocated money from the budget | 14 183.7 | 13 948.8 | 12 859 |
| Placed by the Fund in STB / MFI | 14 183.7 | 13 948.8 | 12 523 |
| Funded by borrowers in a calendar year (number) | 453 | 1 311 | 1 519 |
| Funded by borrowers in a calendar year (amount) | 4 868 | 14 395 | 17 215 |
| **Guarantee** | | | |
| Number of issued guarantees | 167 | 488 | 659 |
| Amount of issued guarantees | 959.5 | 2 870.8 | 3 647.34 |

***Comments for 2019***

The total amount of funds received in 2019 to the Fund from Akimats (funds of the Ministry of Defense and the Republic of Belarus) under the Enbek program as of 05.01.2020 is 12 859 million tenge.

From these funds, the Fund placed an amount of 12,523 million tenge in the second-tier banks, in addition, the Fund's Management Board decided to place funds of 1 million tenge, including:

- in MFI "Damu" in the amount of 1 million tenge. (Pavlodar region)

Total balance of unallocated funds of 2019 under the program is 335 million tenge \* (taking into account the decisions on placement):

*Turkestan region – 335 000 000 tenge.*

Of the funds allocated by the second-tier banks / MFIs in 2019 in the amount of 12,523.25 million tenge as of January 5, 2020, 8,651.9 million tenge or 69% of the allocated funds of 2019 were brought to the final borrowers.

In total, over 12 months of the calendar year 2019, 1,519 projects were funded in the amount of 17,215 million tenge, taking into account the carry-over funds of 2018.

***Comments for 2018***

Of the funds placed by STB / MFIs in 2018 in the amount of 13,948.8 million tenge as of January 5, 2020 and 801 million tenge (repayable funds of 2017, re-placed) 14,443.8 million tenge or 98% were brought to the final borrowers from funds placed in 2018.

In total, for the calendar year 2018, 1,308 projects were funded in the amount of 14,444 million tenge, taking into account the 2017 carry-over funds.

***Comments for 2017***

The total budget for 2017 is 14,183.7 million tenge, while:

- 11 857.4 million tenge by the Fund received in 2017.;

- 2 326.3 million tenge by the Fund received in the 1st quarter of 2018

Eurasian Bank JSC made an early repayment of undeveloped funds in 2017 in the amount of 801 million tenge in August 2018, in connection with which the Fund was forced to re-allocate these funds in 2018.

To date, funds in 2017 have been fully utilized.

**Current situation of unallocated funds**

The total amount of funds allocated (placed and approved for placement) in 2019 is 12,524 million tenge (97% of the received funds in 2019).

Information by regions by means of 2019 available and approved for placement (in million tenge)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **№** | **Region** | **Received funds (MIO + RB)** | **Placed in STB** |  | **Approved accommodation** | **Retained balance** |
| 1 | Nur-Sultan (Astana) | 892,02 | 892,02 |  | 0,00 | 0,00 |
| 2 | Almaty city | 1 082,37 | 1 082,37 |  | 0,00 | 0,00 |
| 3 | Akmola region | 974,81 | 974,81 |  | 0,00 | 0,00 |
| 4 | Aktobe region | 1 191,55 | 1 191,55 |  | 0,00 | 0,00 |
| 5 | Almaty region | 218,49 | 218,49 |  | 0,00 | 0,00 |
| 6 | Atyrau region | 646,27 | 646,27 |  | 0,00 | 0,00 |
| 7 | East Kazakhstan region | 931,61 | 931,61 |  | 0,00 | 0,00 |
| 8 | Jambyl Region | 1 036,60 | 1 036,60 |  | 0,00 | 0,00 |
| 9 | West-Kazakhstan region | 597,32 | 597,32 |  | 0,00 | 0,00 |
| 10 | Karaganda region | 866,52 | 866,52 |  | 0,00 | 0,00 |
| 11 | Kostanay region | 363,06 | 363,06 |  | 0,00 | 0,00 |
| 12 | Kyzylorda Region | 299,49 | 299,49 |  | 0,00 | 0,00 |
| 13 | Mangistau region | 699,27 | 699,27 |  | 0,00 | 0,00 |
| 14 | Pavlodar region | 543,67 | 542,67 |  | 1,00 | 0,00 |
| 15 | North-Kazakhstan region | 695,05 | 695,05 |  | 0,00 | 0,00 |
| 16 | Shymkent | 618,08 | 618,08 |  | 0,00 | 0,00 |
| 17 | Turkestan region | 1 203,08 | 868,08 |  | 0,00 | 335,00 |
|  | Total: | **12 859,25** | **12 523,25** |  | **1,00** | **335,0** |

**Information on the implementation of the program by year by region**

Information on supported projects in 2019, taking into account the disbursement of funds for 2018 (in million tenge)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Region** | **Financing** | | **Guarantee** | |
| **Number of borrowers** | **Amount** | **Number of guarantees** | **Amount** |
| Nur-Sultan (Astana) | 78 | 1 158,60 | 59 | 437,30 |
| Almaty city | 173 | 2 376,29 | 23 | 127,49 |
| Akmola region | 81 | 979,14 | 56 | 353,79 |
| Aktobe region | 127 | 1 387,70 | 61 | 322,67 |
| Almaty region | 47 | 536,07 | 26 | 128,84 |
| Atyrau region\* | 25 | 324,98 | 34 | 270,00 |
| EKR | 152 | 1 816,02 | 65 | 260,19 |
| Jambyl Region | 129 | 1 480,64 | 49 | 335,21 |
| WKR | 58 | 590,27 | 36 | 195,18 |
| Karaganda region | 110 | 1 270,11 | 16 | 76,52 |
| Kostanay region | 106 | 994,15 | 43 | 203,61 |
| Kyzylorda Region | 55 | 460,81 | 17 | 77,88 |
| Mangistau region | 69 | 699,27 | 24 | 190,58 |
| Pavlodar region | 74 | 650,61 | 52 | 190,33 |
| NKR | 69 | 759,00 | 32 | 157,40 |
| Shymkent, Turkestan region | 166 | 1731,761 | 66 | 320,36 |
| Total: | **1519** | **17 215,39** | **659** | **3 647,34** |

*\* the excess of the number of guarantees over the number of loans is associated with the guarantee during the secondary development of the placed funds in 2017-2018.*

Information on supported projects in 2018, taking into account the utilization of funds in 2017 (in million tenge)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Region** | **Financing** | | **Guarantee** | |
| **Number of borrowers** | **Amount** | **Number of guarantees** | **Amount** |
| Nur-Sultan (Astana) | 51 | 551 | 25 | 160.0 |
| Almaty city | 172 | 2 134 | 28 | 180.6 |
| Akmola region | 55 | 657 | 42 | 303.8 |
| Aktobe region | 81 | 861 | 38 | 181.2 |
| Almaty region | 81 | 972 | 22 | 145.2 |
| Atyrau region\* | 21 | 310 | 24 | 180.0 |
| EKR | 104 | 1 160 | 30 | 182.9 |
| Jambyl Region | 97 | 962 | 43 | 200.2 |
| WKR | 96 | 808 | 43 | 255.1 |
| Karaganda region | 85 | 895 | 17 | 110.8 |
| Kostanay region | 96 | 998 | 44 | 188.1 |
| Kyzylorda Region | 36 | 342 | 9 | 63.0 |
| Mangistau region | 47 | 555 | 28 | 176.2 |
| Pavlodar region | 42 | 462 | 32 | 173.3 |
| NKR | 39 | 408 | 16 | 80.2 |
| Shymkent, Turkestan region | 208 | 2 320 | 47 | 290.3 |
| Total: | **1 311** | **14 395** | **488** | **2870.9** |

*\* the excess of the number of guarantees over the number of loans is associated with a guarantee during the secondary development of the placed funds in 2017.*

Information on supported projects in 2017 (in million tenge)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Region** | **Financing** | | **Guarantee** | |
| **Number of borrowers** | **Amount** | **Number of guarantees** | **Amount** |
| Nur-Sultan (Astana) | 20 | 312 | 9 | 65.1 |
| Almaty city | 19 | 304 | 8 | 41.8 |
| Akmola region | 27 | 335 | 9 | 53.6 |
| Aktobe region | 33 | 408 | 8 | 66.4 |
| Almaty region | 21 | 255 | 5 | 24.4 |
| Atyrau region\* | 22 | 204 | 17 | 90.0 |
| EKR | 34 | 304 | 15 | 48.0 |
| Jambyl Region | 22 | 270 | 9 | 68.0 |
| WKR | 27 | 283 | 14 | 76.2 |
| Karaganda region | 33 | 362 | 11 | 63.0 |
| Kostanay region | 21 | 233 | 13 | 46.4 |
| Kyzylorda Region | 6 | 69 | 3 | 14.4 |
| Mangistau region | 25 | 251 | 20 | 124.2 |
| Pavlodar region | 24 | 287 | 14 | 91.8 |
| NKR | 13 | 134 | 6 | 32.1 |
| Shymkent, Turkestan region | 106 | 857 | 6 | 54.3 |
| Total: | **453** | **4 868** | **167** | **959.7** |