



**Our partners:**



ACTED microfinance platforms aim at linking MFIs with other regional microfinance stakeholders. The first platform was established in Delhi (India) for South Asia.

[www.acted.org](http://www.acted.org)



The South Asia Microfinance Network (SAMN) currently features 18 MFIs operating in 4 countries. SAMN liaises its members, such as OXUS Afghanistan, with investors and develops partnerships to strengthen its MFIs' capacities. SAMN MFIs also benefit from ODN expertise.

[www.samn.eu](http://www.samn.eu)



Babyloan is the first peer-to-peer micro-lending website in France. Supported by ACTED and ODN since its outset, Babyloan puts microentrepreneurs in direct contact with private lenders. OXUS Tajikistan is one of Babyloan's partner MFIs.

[www.babyloan.org](http://www.babyloan.org)



Developed by OCTO and ACTED since 2005, OCTOPUS is a free IT software managing loans specifically designed for MFIs. OXUS Group supports the development of the software, which is used by all OXUS MFIs.

[www.octopusnetwork.org](http://www.octopusnetwork.org)



In 2008, ten years since its first microcredit loan, ACTED launched Convergences 2015, a permanent platform for debates and exchanges on microfinance. Once a year, Convergences 2015 organizes an international Forum on microfinance in Paris. Convergences 2015 is supported by OXUS Group.

[www.convergences2015.org](http://www.convergences2015.org)

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**OXUS** | GROUP

**Microfinance at the heart of humanitarian work**



Microfinance by



**ACTED**  
Agence d'aide à la coopération technique et au développement.



Agence d'aide à la coopération technique et au développement.

ACTED (Agency for Technical Cooperation and Development) is a non-governmental organization (NGO) founded in 1993.

ACTED's vocation is to support vulnerable populations worldwide and to accompany them in building a better future.

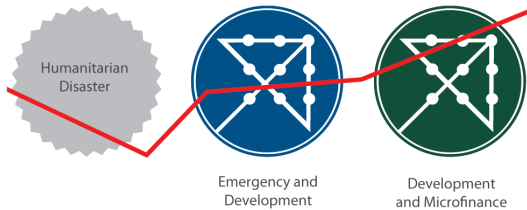
ACTED is one of the largest French humanitarian NGOs, with a budget of over € 48.5 million in 2008.

### ACTED and microfinance

Over the past 10 years, microfinance has proved to be the logical step forward in ACTED's humanitarian strategy. Access to microcredit provides vulnerable people with the means to participate in their economic rebound.

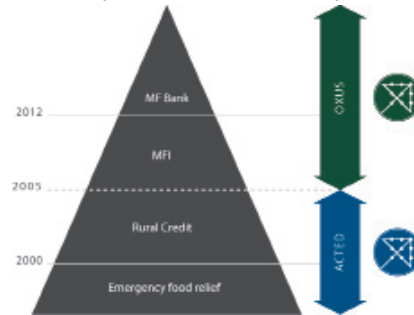
As part of its economic development support, ACTED implemented its first microcredit programme in 1997 in the Vakhsh valley in Tajikistan. This successful experience was quickly replicated in neighbouring Kyrgyzstan and then in other countries of interventions.

### ACTED - OXUS continuum

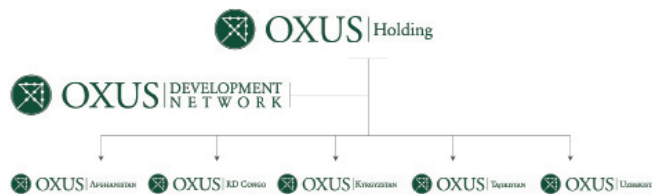


### ACTED - OXUS transition

Starting from 2005, ACTED has progressively transferred its microfinance activities to what has become OXUS Group. Such a transfer has enabled OXUS Group to reach more clients in new areas of intervention, thanks to enhanced financial capacities and technical expertise.



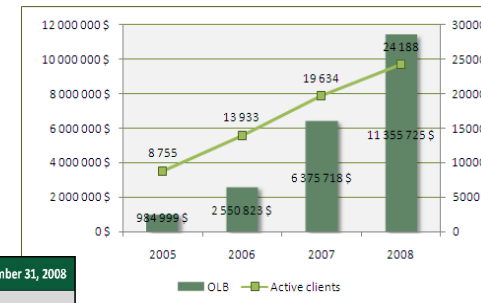
Founded in 2005, OXUS Development Network (ODN) provides technical expertise to the Group's Microfinance Institutions (MFIs). OXUS registered in Tajikistan in 2005, in Kyrgyzstan in 2006 and in Afghanistan in 2007. The same year saw the creation of OXUS Holding, which most recently opened subsidiaries in Uzbekistan and in the Democratic Republic of Congo.



The microfinance sector has grown dramatically over the past few years. In 2008, the world's outstanding loan balance reached US\$ 25 billion, delivered by some 10,000 MFIs to approximately 150 million customers worldwide.

Notwithstanding, many countries, especially in post conflict areas, do not yet have access to necessary funds. OXUS Group strives to reach these populations relying on ACTED's support and expertise.

### OXUS Group main figures



OXUS MFIs KEY INDICATORS as of December 31, 2008	
<b>Active Clients</b>	
OXUS Tajikistan	8 840
OXUS Afghanistan	14 394
OXUS Kyrgyzstan	954
<b>Total</b>	<b>24 188</b>
<b>Outstanding Portfolio (USD)</b>	
OXUS Tajikistan	7 101 337
OXUS Afghanistan	3 606 247
OXUS Kyrgyzstan	648 141
<b>Total</b>	<b>11 355 725</b>

Since 2006, OXUS has provided 131,000 loans amounting to approximately US\$ 38 million.

OXUS is widely present in rural areas, which often are difficult to reach. The average loan per customer is US\$ 469 and 58% of customers are women.

OXUS has 350 employees worldwide and 17 regional branches.