

A large, white, stylized letter 'K' logo is positioned to the left of the main title. The 'K' is composed of a vertical bar on the left and a curved shape on the right that forms the top and bottom strokes.

# Kompanion

FIVE YEAR REVIEW 2004-2009

# Introduction

## Dear Friends and Partners,

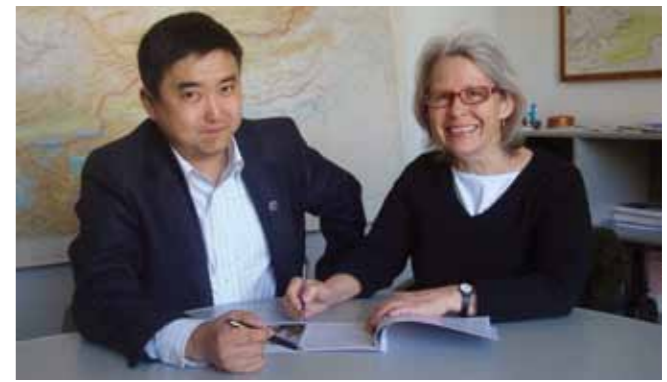
**This report highlights the achievements and challenges that have defined Mercy Corps and Kompanion's work in Kyrgyzstan over the last five years. It outlines how our core business philosophy – helping people improve their lives – has enabled us to meet the demands of Kyrgyzstan's ever-changing social and economic environments.**

Kompanion is the legacy of Mercy Corps' 13 years of micro finance work in Kyrgyzstan. A leading global economic development and aid agency, Mercy Corps is Kompanion's founder and owner. Mercy Corps was one of the first international non-governmental organizations to work in the newly independent Kyrgyz Republic, starting in 1994.

At its inception in 2004, Kompanion inherited a customer base of just 8,700 borrowers. Since then we have disbursed over 446,000 loans totaling approximately 213 million dollars. By the end of 2009, Kompanion was serving over 109,000 clients and employing almost 900 people. Currently Kompanion has 90 offices in cities, rural towns and villages throughout Kyrgyzstan. Over 99 % of our customer base is served through solidarity group loans, 88% of which are to women. Secured small business loans account for approximately 3% of the loan portfolio.

Kompanion's success is a testament to the hard work of those directly involved in our operations. We thank our staff members for their dedication and innovative contributions. We would also like to thank our partners. Their participation continues to be a critical element to our overall success. Without the collective involvement of our staff, partners, investors, and clients we would not have achieved this exciting milestone, our fifth anniversary.

Mercy Corps and Kompanion share the goal of leaving as our legacy to the people of Kyrgyzstan, a sustainable financial institution devoted to community development. Together, through perseverance, cooperation and innovation, we confidently advance towards this goal.



**Ulanbek Termechikov**  
Chief Executive Officer  
Kompanion

**Catherine Brown**  
Chairperson of the  
Board of Directors  
Mercy Corps Kyrgyzstan

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## Mercy Corps – 15 years in Kyrgyzstan



**In 1994 Mercy Corps became one of the first international non-governmental organizations (NGOs) to work in the new Kyrgyz Republic.**

Today our programs reach over 520,000 people in all major urban and rural communities of the country's seven oblasts. Mercy Corps stands in a unique position to implement further programs in Kyrgyzstan. This is due to its experienced staff, and also to the broad influence of its micro finance company, Kompanion, with nearly 900 staff in 90 offices in Kyrgyzstan.

To date key Mercy Corps projects in Kyrgyzstan include:

- USDA's Food for Education Program (FFE), which provides funding for infrastructure repair of schools, classroom equipment, and food supplements to kindergartens and orphanages;
- the Collaborative Development Initiative (CDI), a USAID-funded program which has created 2,380 jobs and supported over 1,054 local businesses in southern Kyrgyzstan;

- the Peaceful Communities Initiative (PCI), which has helped prevent cross-border conflicts, enhanced civil society principles, improved conditions for inter-ethnic cooperation through better access to information, and supported infrastructure projects in 14 southern border communities.

Mercy Corps also provides technical assistance in home garden production and improving management of natural resources. In 35 villages of Naryn and Issyk-Kul oblasts, more than 3,000 households are now recycling plastics and learning about dry-composting toilets – first steps in developing rural waste management systems. The most important contribution of Mercy Corps in Kyrgyzstan has been strengthening the capacity of communities to address their own challenges. This comes about through transferring knowledge to our clients, beneficiaries, and staff, in a way that engages local leadership and the pooling of human and financial resources. This transfer of knowledge helps transform the communities in which we work into independent, self-defining societies.

## How It All Started

**Mercy Corps is leaving a sustainable financial institution – Kompanion – as its community development legacy to the people of Kyrgyzstan.**

Our legacy grows from our mission:

*to transfer knowledge and expertise to our clients and beneficiaries so they can build healthy, financially stable communities based on civil society principles.*

Mercy Corps' goal is to help strengthen communities so they can better work together to prioritize and meet the development challenges they face. The vehicle for carrying forward our work will be Kompanion – an independent financial institution devoted to community development.

In 1994, Mercy Corps was one of the first international organizations to enter Kyrgyzstan, then a newly accessible, yet politically and economically vulnerable nation. Alongside its numerous humanitarian programs, Mercy Corps in 1996 launched the Women's Microcredit Program through a partnership with five local NGOs. By 2003, these five stand-alone microcredit programs were already facing the challenges of limited management capacity and financial infrastructure. They consolidated, forming Kompanion – a single financial institution with nationwide coverage of the underserved markets in Kyrgyzstan.

We recognize that credit alone will not transform communities into self-determining societies, thus

Mercy Corps has incorporated the practice of Community Asset Building into our work. This core operating principle distinguishes Kompanion from other financial institutions in Kyrgyzstan. Community Asset Building focuses on strategically investing leadership, expertise, and capital in communities, so they can address the priorities they set for themselves. Expected results will be incremental and yet pivotal, reinforcing communities to take more ownership of their future and become increasingly self-sufficient in addressing their needs.

It may take time before the government regains the people's trust and exercises its full democratic and civic responsibilities. Meanwhile, local communities and citizens must fill the void. Rural communities in particular have begun to recognize governmental limitations to addressing local needs. These emerging trends have influenced Mercy Corps' decision to leave Kompanion as its legacy to the nation.







development  
+  
longevity

Since Kompanion's creation, Mercy Corps has invested resources to build a strong and sustainable financial institution for community development that will carry forward the organization's mission. Kompanion embodies Mercy Corps' 15 years of experience in Kyrgyzstan, building on the extensive positive reputation and relations already established with many communities, governmental agencies, and partner organizations. Kompanion continues on its path of a *social business*, dedicated to bringing a wide array of integrated financial and development products and services to Kyrgyzstan.

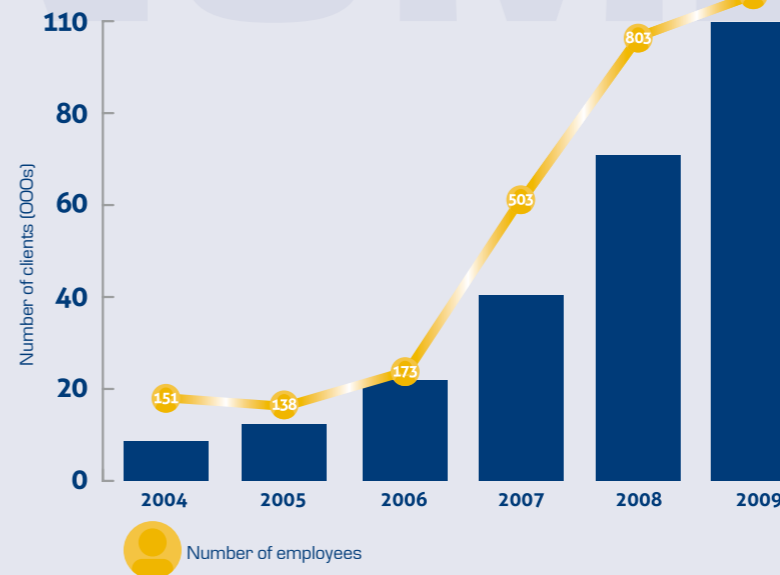
In keeping with Kompanion's science-based, ethnoecological approach to development, these products and services will cover a wide range: from such basic household money management services as credit, deposits, remittances, and mobile banking, to specialized products such as credit for conservation and youth services. Credit for conservation aims to preserve households' natural asset base through good natural resource management practices. Youth services nurture the human capital of rural households, therefore the country as a whole. Kompanion also helps smallholder farmers by providing them with technical assistance in employing low external input technologies, thus increasing the farmers' resilience

to external shocks. Kompanion also undertakes development programming to help vulnerable households achieve food security from home gardens. Our ability to serve our clients in this manner—to apply Community Asset Building to all our work—is what makes Kompanion a true companion to our clients.

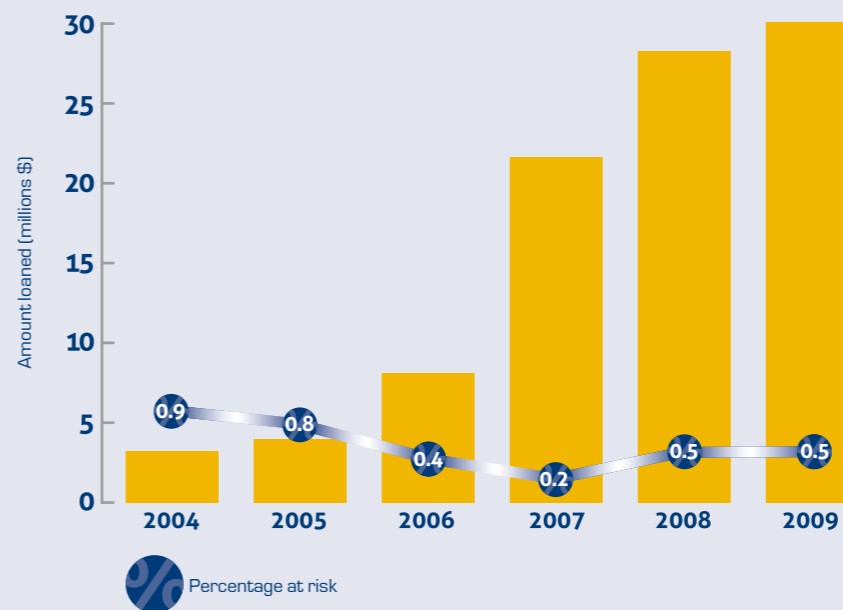


# NUMBERS

Client and employee growth



Loan portfolio growth





# Kompanion Commitment

**Kompanion's commitment remains centered on supporting clients in their efforts to strengthen their communities.**

We do this by pairing practical development services with financial products and offering these to aspiring entrepreneurs and smallholder farmers. By strictly adhering to our development mission and by ensuring transparency with our borrowers and business partners, Kompanion has built a reputation across Kyrgyzstan as a respected lender and a reliable partner.

development  
financial services

## Kompanion Development Department

Agriculture is the foundation of the Kyrgyz economy, accounting for over 50% of formal employment and one third of Kyrgyzstan's GDP (2008). In 2009 Kompanion responded to this growing market by creating a development department dedicated to integrating our financial services and development initiatives. Comprised of seasoned development officers, the department assists communities with natural resource management, using science-based, ethnoecological approaches to determine the most suitable development initiatives for a particular area. The department also works with local communities during the implementation phase of projects, mobilizing support and providing technical and information assistance.

## A CLUB FOR LOYAL CLIENTS

Our Kompanion Club program rewards Kompanion's loyal clients. Silver, Gold and Platinum club cards are issued to entrepreneurs who have worked with Kompanion for more than two years, have no delinquencies, and have demonstrated outstanding business development skills. Kompanion Club Cards provide an opportunity to receive services and bonuses from Kompanion Club partner companies.



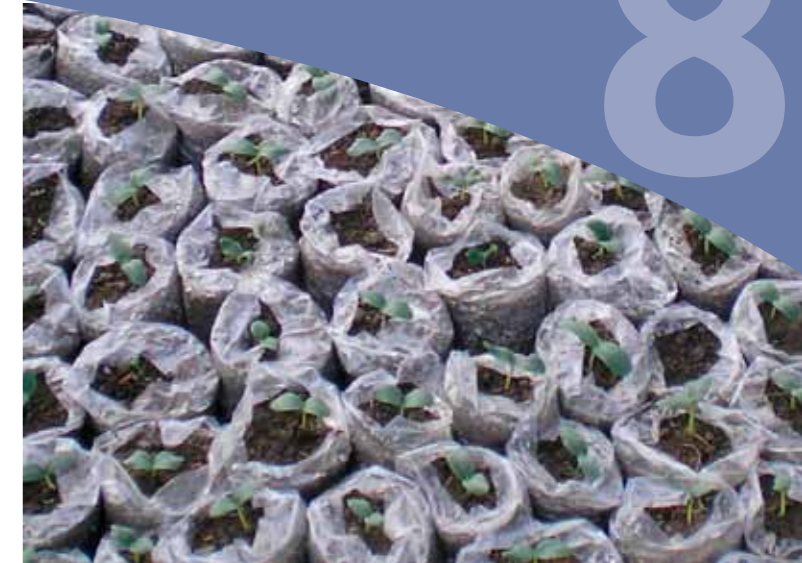
# Technical Support Unit

**The development department includes a special Technical Support Unit (TSU) which provides farmers with free, on-demand trainings and consultations on sustainable agricultural, livestock, and property management practices.**

The TSU helps clients use science-based approaches and low external input technologies to improve their livelihood. Since over half of Kompanion's loan portfolio is concentrated in agriculture, the work of TSU has become increasingly important for the company, its clients, and their communities.

## TSU ACHIEVEMENTS

- Over 820 farmers trained by agronomists, veterinarians, and land management experts.
- 400 Kompanion loan officers trained to provide clients with basic technical assistance.
- Educational materials developed to cover over 30 topics in agriculture and livestock management.
- Over 470 dairy and beef cattle artificially inseminated.
- 4 artificial insemination centers established.
- 600 clients received individual consultations on agricultural and horticultural practices.



development  
support



# PROJECTS THAT CHANGE LIVES

Kompanion and Mercy Corps are committed to introducing selective development projects that improve livelihoods and build healthy communities.

## The Apple Project

**The Apple Project (TAP) was one of the first joint Mercy Corps and Kompanion initiatives.**

Launched in 2005, TAP was a community mobilization and technical assistance project that enabled participating communities to grow and sell high-quality apples at fair market prices. TAP's ultimate goal was to improve villages' ability to earn income from their apple production. The project worked with 200 apple-growing households in the villages of Tosor and Tamga on the southern shore of Lake Issyk-Kul in northern Kyrgyzstan, a region well-known for its diverse and delicious apples.

- TAP participants' income from apple sales increased by 30%. Apple yields increased by nearly 70%.
- Over 96% of TAP participants adopted at least two out of four critical horticultural practices taught at 12 training seminars. Nearly all participating households (99%) began using organic fertilizers.
- TAP programming facilitated the sale of 41.2 tons of top-quality apples and 77.5 tons of juicing apples to three buyers who pledged to return in 2007. TAP modeled business behaviors for village residents by acting as an 'honest broker' and encouraging transparency and fair trade.
- In December 2006, community members and TAP staff organized the first Apple Festival with over 250 villagers celebrating their apple yields.
- Purchasing 7,480 seedlings, 25% of participating households used and fully repaid Kompanion's specially tailored 'solidarity group loans' totaling over \$2,800. The seedlings had a 100% survival rate and were used to replenish old, dying trees.

KEY RESULTS



## Gardens & Plastics Project

**Building on the success of the The Apple Project, Kompanion and Mercy Corps implemented the Gardens and Plastic Project (GAP) in 2007. GAP focused on minimizing home garden contamination from burning and dumping waste, particularly plastics.**

The project targeted 1,000 households in eight villages on the southern shore of Lake Issyk-Kul in northern Kyrgyzstan, including two Apple Project villages. GAP provided community technical assistance that included increasing knowledge and skills about land, plastic waste, and fruit tree management. GAP mobilized rural households to see themselves as business owners and to develop marketing strategies and contacts.



KEY RESULTS

- Total household income of GAP participants increased by 20% – an extra \$330 a year – while income from apple sales grew by 24%.
- Over 25,700 people directly benefited from project activities, including those from non-participating households in target and neighboring villages.
- The Nur-Omur Association of Orchardists, voluntarily established as a result of GAP, facilitated sale of 4.8 million kilos of apples, apricots, and pears at an estimated market value of over \$2.2 million.
- In 2008, 95% of participants reported using biological methods of pest management – up from only 5% in 2007. Ninety-four percent used mechanical methods – up from 12% in 2007, and chemical methods nearly stopped – <1% in 2008 compared with 44% in 2007.
- Burning of household waste, including plastics, decreased by 63% in GAP communities.
- Participants purchased and planted nearly 10,300 locally adapted fruit seedlings in their home gardens as an investment in future yield.
- Horticultural skills significantly improved with a 54% increase in thinning, for yield improvement; a 69% increase in non-chemical methods for pest control, including using beneficial insects; and a 107% increase in composting for use as organic fertilizer.



Source: Currey, Robin C. D. (2009). Home Garden Development Initiative Improves Management Practices. In: Diversity of Hymenoptera, Cultivated Plants and Management Practices in Home Garden Agroecosystems, Kyrgyz Republic. Ph.D. Dissertation, Florida International University, Miami, USA.





# Eco-Garden

**Eco-Garden, Kompanion's Rural Waste Management Project, works with over 3,000 households in 35 villages in the Issyk-Kul and Naryn oblasts of northern Kyrgyzstan.**

The program seeks to enhance the income potential of Kyrgyz rural households by preventing contamination of their home gardens, and by establishing a market-driven regional rural waste management system. Eco-Garden targets rural communities to establish recycling centers, find buyers for recyclable wastes, and decrease soil and water contamination from open-pit toilets and household waste. The project provides technical assistance, training, and marketing for both waste and fruit, in order to develop together a regional, for-profit rural waste management system and a reputation for high quality organic fruit from home gardens.

*Mercy Corps and Kompanion have continued Eco-Garden in 2010.*

## KEY RESULTS

- Eco Garden project staff conducted seminars for 2,331 households on subjects like "Thinning, Sorting and Storage of Apples", "Preparation of gardens for winter", and "Home business management". Seminars trained an additional 98 people, and 250 residents of villages established their own groups trained on agro-technology of fruit crops.
- Staff conducted 76 sessions on the "Harmful effect of waste on human health" for 2,569 households, 60 teachers from 8 schools, and 60 representatives of local government.
- Project staff conducted marketing meetings and presented on

Kompanion's activities and services to over 100 people.

- In Bishkek 10 people from 8 villages were trained in "milk processing at home". They in turn conducted 18 training sessions on milk processing for 200 villagers.
- In cooperation with a local biological laboratory, project staff conducted a seminar for 210 households on negative effects of chemical fertilizers and substances.
- The "Clean Issyk-Kul" action engaged more than 35 villages of Issyk-Kul and Naryn regions, with more than 7,000 people participating. More than 7.5 tons of plastic waste was collected.

## development environment

- Five dry-composting demonstration toilets were built in Kompanion community offices with training on operation and maintenance of toilets.
- The Fourth Annual Apple Festival in Jeti-Oguz district was attended by about 1,300 residents and guests from 30 villages.

# Eco-Home

**Affordable housing is a vital aspect of community well-being and regional development.**

To provide rural people with ecologically safe and accessible housing, Kompanion introduced our 'Eco-Home' product line in 2008 with both conventional and eco-mortgages. This product was developed with a focus on ecologically safe construction materials and environmental sustainability. Most importantly,



'Eco-Home' clients receive an architectural Eco-Home Plan. Kompanion's construction specialists provide consultation during home construction, focusing on environmentally sustainable and resource-efficient practices throughout the construction project.

## KEY RESULTS

- With a Kompanion 'Eco-Home' mortgage, customers can save up to 5% per year over our conventional mortgage product. Additional discounts on refinancing are also available.
- This mortgage product covers home construction, renovation, and remodeling.
- Kompanion has linked Eco-Home with the Green Checklist, which serves both conventional and eco-mortgages. The Green Checklist guides customers to apply environmentally safe methods to building, renovating or remodeling houses and apartments.





# Cluster Endowment Fund

**In 2005 Mercy Corps began the Collaborative Development Initiative (CDI), a USAID-funded cluster economic development program targeting 46 communities in the southern oblasts of Osh, Batken, and Jalal-Abad.**

The program empowered citizens and local leaders to address conflicts and tensions peacefully and constructively through community-led economic development. This four-year, \$3.95 million program took a multifaceted approach to capacity building and local economic development, focusing on youth empowerment. Activities included: facilitating strategic economic planning with formal and informal leaders; collaboratively designing projects with

immediate and sustainable results; engaging local government and informal leaders in joint planning and problem-solving; and the widespread dissemination of key information at the community level about development problems and opportunities. CDI's legacy is the Cluster Endowment Fund, a revolving capital endowment managed by Kompanion. The Cluster Endowment Fund works through seven Local Economic Development Councils in Kyrgyzstan's densely populated Ferghana Valley. The Councils identify and approve funding for projects that raise household income across the entire geographical area. The micro-loans funding these projects come from the Cluster Endowment Fund. This innovative approach to development couples capacity building activities with financial services.



# Food for Education Program

**The Food for Education Program (FFE) provides essential support for educational institutions in Kyrgyzstan through funding from the United States Department of Agriculture (USDA).**

Mercy Corps has been implementing USDA's Food for Education Program in Kyrgyzstan since 2001. This program has provided critical assistance to approximately 80% of all the schools, kindergartens, and orphanages in every district in the country. FFE has been one of the most successful and high-profile development assistance programs in Kyrgyzstan to date, reaching over 300,000 children per year.

Since 2002, Mercy Corps Kyrgyzstan has disbursed 2,300 grants for infrastructure improvements, furniture, and school supplies for orphanages, kindergartens, boarding schools, and day schools throughout Kyrgyzstan. These grants are matched by an average 50% contribution from schools, parents, and local government, and have supported 357 institutions serving 16,810 children. Each year over 600 kindergartens and orphanages receive supplementary oil, rice, and flour to prepare warm, healthy meals for children. Up to 70,000 children have benefited from this component of the program.



In October 2008, Mercy Corps received a new grant from USDA for FFE resulting in 500 tons of vegetable oil, rice, and flour distributed to 410 elementary educational institutions serving 43,760 children.

In 2009, the program successfully piloted an innovative training-of-trainers program for kindergarten cooks. This program provided much needed information and training on improving the nutritional value of school meals on limited school budgets. FFE also initiated income earning and learning activity programs at 40 vocational schools, and provided funding to purchase new equipment and materials for improving the learning process. The schools earned a total of 800,000 som and contributed part of their profit to 38 kindergartens, helping them purchase food supplies. Besides financial support, the program held over 70 trainings for managers, accountants, teachers, and members of parent committees on 'Sustainable Project Development Planning', 'Fundraising', and 'Monitoring and Evaluation'. About 50 master-classes on 'Elementary Basics of Healthy Food for Children' were presented to over 2,500 people, including managers, cooks, nurses, and members of parent committees.

## KEY RESULTS

- 66 community leaders trained in business planning and over 150 farmers trained in orchard care, poultry farming, greenhouse agriculture, drip irrigation technology, and enhanced milk goat breeding.
- 1,125 youth graduated from the Master-Apprentice Program.
- 14 artificial insemination centers opened to increase cattle productivity and improve household food security.
- 31 young people started their own business through the Small Grants Program.
- 1,054 businesses and 2,380 jobs created and supported.





KAZAKHSTAN



CHINA

UZBEKISTAN

TAJIKISTAN

AFGHANISTAN

Now with 12 branch offices supporting over 90 sub-offices  
Kompanion is able to help and enable more clients than ever before.

<b>Balykchy</b>	<b>Chui</b>	<b>Isfana</b>	<b>Jalal-Abad</b>	<b>Kadamjai</b>	<b>Karakol</b>
Bokonbaevo	Kant	Kulundu	Kochkor-Ata	Batken	Barskoon
Kochkor	Tokmok	Beshkent	Bazar-Korgon	Kyzyl-Kiya	Tup
Cholpon-Ata	Kara-Balta	Sulukta	Suzak	Halmion	Ak-Suu
Kemin	Sokuluk	Korgon	Masy	Burgondu	Ananievo
Chaek	Belovodskoe		Kench	Aidarken	Kyzyl-Suu
Tamchi	Alamedin		Oktyabrskoe	Samarkandek	Cholpon
Shabdan	Dordoi		Oogan-Talaa		Jeti-Oguz
Mantysh	Ivanovka		Mailuu-Suu		Grigorievka
Kara-Koo	Kayngdy		Arstanbap		Taldy-Suu
Orlovka					Novovoznesenovka
<b>Kerben</b>	<b>Naryn</b>	<b>Osh</b>	<b>Talas</b>	<b>Toktogul</b>	<b>Uzgen</b>
Tash-Kumyr	Atbashi	Papan	Pokrovka	Kara-Kul	Kurshab
Ala-Buka	Baetovo	Nookat	Amanbaevo	Uchterek	Myrza-Ake
Shamaldysai	Kazarman	Aravan	Kyzyl-Adyr	Tereksuu	Kara-Kulja
Kara-Jigach		Daroot-Korgon	Bakai-Ata		Alaikuu
Chatkal		Karavan-Sarai			Karasuu
Kyzyl-Jar		Gulcha			Otuzadyr
		Karatai			
		Sary-Mogol			

# Our Remarkable Employees

**Much of our success can be attributed to our outstanding staff members. We would like to acknowledge the following representative employees for their unrelenting dedication to Kompanion and Mercy Corps. These individuals represent a critical element of our organization that has helped move our mission forward – teamwork.**



#### **Saidullo Bektemirov**

Saidullo measures success not by listing achievements, but by the obstacles he's overcome.

Saidullo joined Mercy Corps in 1996 as Program Field Officer, providing food products to kindergartens, hospitals, and communities for deaf and blind people. Later, he coordinated several projects such as the Microcredit for Women Program in southern Kyrgyzstan, Water Consumers' Support Program, and Civil Community Initiatives. Fairness, responsibility, persistence, and commitment made Saidullo's career at Mercy Corps successful. In 2009 he became Regional Director of the Collaborative Development Initiative Program, working with communities on local economic development. On completion of that program, Kompanion offered Saidullo the job of administering the Cluster Endowment Fund. Currently, Saidullo manages various projects funded through Kompanion. Expressing his broader outlook on Kompanion's work he stated:

"One can say that a microfinance company is just about finance. But I consider Kompanion and Mercy Corps an opportunity for continued professional development and an opportunity to be useful for these organizations as well as the communities we serve."



#### **Bakhtiyar Ergashev**

Bakhtiyar joined Mercy Corps in 1994 as coordinator of the Food Program in Jalal-Abad.

After two years he became Program Coordinator of 'Food for Work', a position he held until the end of 2000. He also managed the Osh office from 1997-98 and in 2001 he managed the Mercy Corps team in Osh for two months. He provided valuable assistance for the Peaceful Communities Initiative (PCI) program from 2001 to 2006, and worked with field teams in the six border communities. In 2004 he became Program Manager for PCI, responsible for following up the formation and training of field teams for community development.

Asked about his success and personal growth, Bakhtiyar said:

"[I owe it to] the constant desire to perform my job better than expected and to have an ongoing assessment of the work I've done. Also, I always try to bring good results when working in a team and enjoy the support from colleagues and friends."



#### **Venera Jetibaeva**

Venera has been with the Kompanion team since its founding in 2004. Like so many of our employees,

Venera put much effort into her work during the organization's formation. Thanks to her ability to turn challenges into opportunities, her resourcefulness, and her fortitude, Venera has achieved great success at Kompanion. Starting as a loan officer at the Naryn branch in 2001, she has worked as the Regional Director since 2008. When asked about her success she replied:

"To make your dreams come true, you must be open to learning continuously. It is important to be diligent and have a great sense of responsibility."



#### **Alexander Kirillov**

Ten years of experience with geological expeditions in Kyrgyzstan and a solid knowledge of the

country's regions gave Alexander a good foundation for work with Mercy Corps when he started in 1994. He has demonstrated his eagerness to bring new ideas and professionalism to a variety of Mercy Corps programs. Alexander has worked on Mercy Corps' programs all over the country. His professional skills are built on many years of working with beneficiaries and partners. In 2003, he became Regional Director of the Food for Education (FFE) program, one of Mercy Corps Kyrgyzstan's largest and longest programs. In 2005, Alexander became FFE Program Director, and he also managed Kompanion's Gardens and Plastics project in Issyk-Kul. Alexander is highly respected by co-workers, and known for his responsibility, efficiency and honesty. He strives to create a friendly work environment. Alexander reflects on his time with Mercy Corps and Kompanion:

"Both organizations mean a lot to me. I am thankful to destiny for giving me the opportunity to work for Mercy Corps and Kompanion and the great employees I have worked with. Thanks to our staff, we've been able to act on our mission to help people build secure and productive communities in all corners of Kyrgyzstan."



#### **El-Mira Kypchakova**

El-Mira's experience in microcredit brought her to become a loan officer in 2000. Since then, she has achieved significant success in her work. Her openness to new experiences and interest in learning has defined her employment. In 2004, she managed the Batken branch in southern Kyrgyzstan and in 2008 she became Regional Director. About her success, she said:

"I never stop learning and I study everything – from public speaking to effective management. I have learned a lot since I joined Kompanion and, thus, I consider Kompanion an opportunity to achieve my dreams."



#### **Olga Merkuskhina**

Olga joined the Mercy Corps Kyrgyzstan team as an intern in 2004. For Olga Mercy

Corps was not just an internship, but a place to learn from people who cared about her personal and professional development. After six months Olga became Procurement and Logistics Assistant, and later Junior Specialist. Olga soon transitioned to the Finance Department. Honesty and desire for professional growth make her an efficient and effective finance specialist. In 2009, Olga became Finance Manager. She is also completing a second degree. Olga has only positive things to share about her time with Mercy Corps:

"I am very lucky to have worked here: Mercy Corps has given me a lot in terms of professional and personal growth, and continues to support me in all my endeavors. I believe this place gives every employee great opportunities for self-fulfillment, skills improvement, and space for continued personal growth."

#### **Bakyt Subanov**



Bakyt's career at Kompanion exemplifies personal and professional growth. In 2001 Bakyt joined Mercy Corps Kyrgyzstan as a loan officer. From the beginning, Bakyt took the lead in company projects. From these beginnings, Bakyt now holds the position

of Regional Director. Many notable achievements have been attributed to Bakyt's strong leadership abilities. Co-workers attribute his success to a strong desire for self-improvement, a drive for facing challenges head-on, and the ability to find new opportunities. So what does Bakyt say about his success?

"Kompanion is a unique organization. We continuously work to learn new and interesting aspects of this business, make competitive decision. We are driven by new ideas that bring positive change in people's lives."



#### **Dilara Suyumkulova**

Prior to Mercy Corps Dilara worked with NGOs, developing microcredit consolidation projects

for women and business development programs. In 2001 Dilara became Finance Coordinator at Mercy Corps. In 2003 she was appointed Director of the program. Three years later she ran three positions at a time – Regional Director, and Osh and Jalal-Abad branch Manager. Honesty, loyalty to the company, and remarkable leadership skills all define Dilara's employment with Kompanion. In 2007 she became Chui Branch Manager. Dilara never thought Kompanion would become her second home, saying:

"I really feel like a veteran of the company. I cannot imagine myself working in any other organization. I feel like I worked with Kompanion my entire life. I witnessed the company's birth and its path to present days. Remembering the company's every little step toward success makes me feel special."



