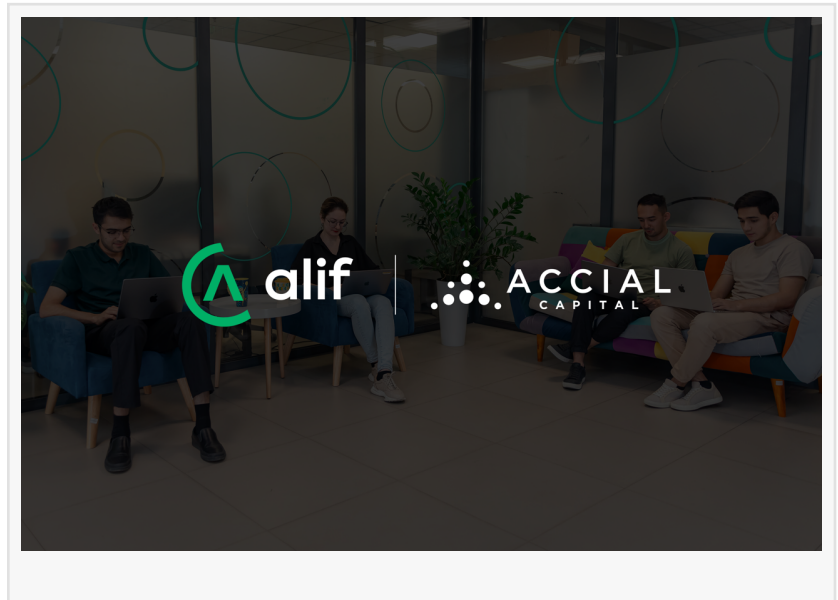


# Alif Raises \$20 Million Investment from Accial Capital

LONDON, UNITED KINGDOM,  
December 25, 2024 /

EINPresswire.com/ -- [Alif](#) announced it had raised a \$20 mln debt investment from [Accial Capital](#), a US-based impact private credit fund manager. The deal was facilitated with advisory support from Nairang Capital and TMT Global Advisors.

The funds will be allocated to enhance Alif's Nasiya service's capabilities, strengthen its market position, and promote financial inclusion in Uzbekistan.



Through the Nasiya service, Alif provides consumers in Uzbekistan with Shariah-compliant retail finance for goods and services for up to 24 months. All funds raised are structured under the principles of Islamic finance, underlining Alif's commitment to Shariah compliance and ethical financial practices.

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We are proud to partner with Alif to expand financial health in Uzbekistan, helping customers access essential goods that improve their quality of life.”  
*Deborah de Rooij, CIO of  
Accial Capital*

“Partnering with Accial Capital is a great step toward enhancing financial inclusion for our users. Accial Capital shares our values of social responsibility and ethical finance. We are confident that this partnership will help us scale our solutions and contribute to developing a sustainable and accessible financial sector,” said Nuriddin Lafizov, CEO of Alif in Uzbekistan.

Deborah de Rooij, Chief Investment Officer at Accial

Capital, commented: “We are proud to partner with Alif to expand financial health in Uzbekistan, helping customers access essential goods that improve their quality of life. Alif's proven track record of fostering responsible lending aligns perfectly with Accial Capital's mission to support widespread financial health and inclusion. We were impressed by the talent and diversity of Alif's

team in Uzbekistan, and we look forward to supporting the company's ongoing growth and success."

With this latest investment, the total funds raised by Alif for Uzbekistan from international investors in 2024 have reached approximately \$50 million. Since entering the Uzbek market, Alif has attracted over \$150 million in equity and debt investments for Uzbekistan, reflecting the company's consistent growth and investors' trust in its pivotal role in developing financial infrastructure in Central Asia.

#### About Accial Capital

At Accial Capital, we are committed to advancing financial inclusion worldwide. We envision a world of widespread financial wellness, where lower and middle-income borrowers have access to products that help them build financial resilience and seize new opportunities.

#### About Alif

Founded in 2014 by Abdullo Kurbanov, Firdavs Mirzoev, and Zuhursho Rahmatulloev, Alif has grown into one of Central Asia's leading international fintech companies, with operations in Uzbekistan, Tajikistan, and Pakistan. In 2021, Alif was valued at \$100 million and closed the series A round, raising \$8 million in equity and \$50 million in debt from its existing shareholder and seed investor Jefferson Capital Holdings Limited, founded by Khofiz Shakhidi and Firdavs Shakhidi.

Alif's super-app offers diverse features in Uzbekistan, including transfers, payments, public transport fares, government services, a marketplace, the Nasiya installment service, and airline ticket purchases. Nasiya is a key product that enables over 1 million unique users to shop in installments with no down payment for up to 24 months online and offline in more than 5,000 points of sales.

Alif

Alif Capital Holdings Limited

info@alif.holdings

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