



## History

For many years, ACLEDA Bank Plc. has led retail banking in Cambodia as a financial service provider to micro and small entrepreneurs. In response to a growing financial sector ACLEDA Bank Plc gradually generated subsidiary companies, ACLEDA Bank Lao Ltd, ACLEDA Securities, and ACLEDA Training Center (ATC).

ACLEDA Bank's Training Division, established in 2000, played a crucial role in building the capacity of ACLEDA staff to contribute to the Bank's success over the years. With the generous support of the Royal Government of Cambodia, and co-financed by the Federal Republic of Germany through KfW, in 2008 ACLEDA Bank Plc formed "ACLEDA-ASEAN Regional Microfinance Training Center" to provide training locally and internationally, focusing on MFIs in the ASEAN Region plus China. In August 2011, in a strategic response to the growth of training needs ACLEDA Bank Plc merged the Training Division and the ACLEDA-ASEAN Regional Microfinance Training Center into the "ACLEDA Training Center" (ATC). ATC provides training to ACLEDA staff as well as local and international participants from other organizations.

## Vision & Mission

### Vision:

ACLEDA Training Center (ATC) is to be Cambodia's leading training center providing superior quality of knowledge and skills to both local and international participants.

### Mission:

Our mission is to provide local and international participants, graduated students with the wherewithal to manage their business, career and applying for job successfully and effectively and by doing so to improve the quality of their lives. By achieving these goals we will ensure a sustainable and growing benefit to our shareholders, our staff and the stakeholders at large. We will at all times observe the highest principles of ethical behaviour, respect for society, the law and the environment.

## ATC Faculty

The training faculty consists of senior management and technical specialists from the Bank's branches and headquarters who complement the ATC faculty and specialists in course design, delivery and training techniques.

## Training Services

### A. Training Programs for External Participants

ATC provides a diverse range of training courses that combine concepts and practice delivering the "know-how" and "show-how". Currently, six types of training are offered to external participants:

#### 1. Short Courses

A yearly training calendar offers a variety of short courses with great appeal, such as credit management, product development, internal audit, savings management and customer service and care. Most of the courses are 2-day-in-class sessions designed to suit the staff training needs of banks, MFIs, companies and local and international

participants. Courses are regularly scheduled for release and publicized on ATC's website. Courses are offered in Khmer and English.

#### 2. Tailor-Made Training

Training is tailored to meet an organization's areas of interest. ATC staff work with organizations to assess training needs, design curricula and deliver capacity building and learning events. Training can be designed for one organization or groups of organizations that cooperate together, such as international NGOs, funders, associations, networks or project consortia. Translation for Lao, Chinese (Mandarin) and Vietnamese can be provided during the training sessions. Field visits can also be included to see the on-the-ground practice of ACLEDA in a variety of areas, such as credit, savings or back-office functions, such as internal audit and treasury management.

#### 3. Exposure Visit/Study Tour

Local and international visitors meet with ACLEDA specialists on a variety of technical and managerial topics. Our specialists have expertise to share, time for discussions, and questions and answers. Field visits are also organized for visitors to see how ACLEDA operates its retail banking services. Study tours can also be designed to suit visitors' priority areas of interest.

#### 4. Building Inclusive Financial Sector

A special program is organized for MFI Stakeholders, Central Bankers, Policy Makers, Government official that focuses on the transformation of ACLEDA into a regulated financial institution, the history and the development of the regulatory environment supportive of financial inclusion in Cambodia. Meetings with Central Bank Regulators, Supervisors and Policy Makers in Cambodia are key features of this program.

#### 5. Skill Development Training

Short skill development courses are prepared for undergraduates, graduates and the public who need to be suitably qualified to find a job or improve their business.

#### 6. On-the-Job Training

Courses are arranged for staff of ACLEDA Subsidiary Companies to practice their skills effectively in their own different area with ACLEDA Bank Plc.

### B. Training Programs for ACLEDA Staff

ATC also offers a variety of training services to ACLEDA Bank Plc. and ACLEDA subsidiary Companies.

#### 1. New Recruit Training

Prepared only for ACLEDA new recruits, these short courses cover basic knowledge about the Bank's business and operations.

#### 2. Skill Development Training

Courses are offered on a yearly basis (in-class training, refreshing, workshop, on-the-job training, study visits) for ACLEDA existing staff in all areas to continue to develop their skills and knowledge. Courses are prepared with critical and statistical TNA analysis.

#### 3. Introductory Training

Training is regularly arranged for ACLEDA staff that have changed their position or promoted to upper level to specialize in their new status.

#### 4. Training of Trainer

Courses are offered to ATC staff and Bank staff to enhance the quality of training and adult learning techniques used in the classroom and the field.

### C. Student Internship Program

It contributes to human resource development by providing knowledge and ACLEDA Bank experience to all national and international students for their research papers, assignments and thesis requirements.

## What Benefits from ATC?

Optimistically, after training courses with ATC, participants will gain more knowledge and skills based on the successful experience and the best practice of ACLEDA, majoring in Credit, Finance, Marketing, Banking Operation, Internal Control, Human Resource Management and others. The training courses are designed for a participant-centered method, focusing on HOW to do a best performance, to increase productivity and profitability.

"We Train, You Gain"

## Training Report as of December, 2012

Since its inception, ATC has conducted training as below:

Training Types	Courses Conducted	Number of Participant
<b>Training Programs for External Participants</b>		
Financial Institution	69	1,012
Graduates & Public	09	215
ACLEDA Subsidiary Companies	39	505
Exposure Visit/Study Tour	43	254
<b>Training Programs for ACLEDA Staff</b>		
New Recruit Training	202	7,221
Skill Development Training	14,649	188,961
Introductory Training	1,563	6,461
Training of Trainer	31	1,013
<b>Student Internship Program</b>		
National Internship		9,457
International Internship		48

# List of External Participants

## A.National Participants

No	Organization Names	Type
01	Amret Microfinance Institution "Amret"	MFI
02	Angkor Mikroheranhvatho (Kampuchea) Co. Ltd (AMK)	MFI
03	Australian People for Health, Education and Development Abroad (APHEDA)	NGO
04	Bridges Across Borders Cambodia (BABC)	NGO
05	Cam Capital Plc.(Cam Capital)	MFI
06	Cambodia Airports	Company
07	Cambodia Economic Network (CEN)	NGO
08	Cambodian Health Committee (CHC)	NGO
09	Cambodia Microfinance Association (CMA)	MFI
10	Cambodian Community Savings Federation (CCSF)	MFI
11	Cambodian War Amputees Rehabilitation Society (CWARS)	NGO
12	CAMMA MICROFINANCE LIMITED (Camma)	MFI
13	CANADIA BANK PLC.	Bank
14	Cambodian Business Integrated in Rural Development (CBIRD)	MFI
15	CHAMROEUN MICROFINANCE LIMITED (CHAMROEUN)	MFI
16	Cogetel Limited (Online)	Private Company
17	Crédit Mutuel Kampuchea (CMK)	MFI
18	Credit Scheme of Rural Development (CSR)	NGO
19	Community Development Fund (CDF)	NGO
20	End Child Prostitution, Abuse and Trafficking in Cambodia (ECPAT Cambodia)	NGO
21	Etean Akpevath Pracheachun (EAP)	MFI
22	Grand Phnom Penh Golf Co.,Ltd. (GPPGC)	Private Company
23	Green Central Micro Finance Ltd. (GCMF)	MFI
24	Habitat for Humanity Cambodia (HHC)	NGO
25	Hattha Kaksekar Limited (HKL)	MFI
26	HR Inc. Cambodia Co., Ltd.	Private Company
27	Intean Poalroath Rongroeuung Ltd (IPR)	MFI
28	Intergrating Human to Quality (IHQ)	Training Provider
29	IntLeeBrac (Indochina) Co., Ltd.	Private Company
30	Journeys Within Our Community (JWOC)	NGO
31	KREDIT Microfinance Institution Ltd (KREDIT Ltd)	MFI
32	KONG NUON IMPORT & EXPORT CO., LTD	Private Company
33	LEDA	NGO
34	MEADA	NGO
35	MAXIMA Mikroheranhvatho Co. Ltd (MAXIMA)	MFI
36	Ministry of Agriculture Forest & Fisheries (MAFF)	Govt
37	New Economic Worker (NEW)	NGO
38	Niron ADEC	NGO
39	Oxfam	NGO
40	Phnom Penh Commercial Bank (PPCB)	Bank
41	PRASAC MFI, Ltd. (PRASAC)	MFI
42	Reproductive & Child Health Alliance (RACHA)	NGO
43	Rural Development Bank (RDB)	State Own Bank
44	SAMIC Microfinance (SAMIC)	MFI
45	SAMRITHISAK Limited (SAMRITHISAK)	MFI
46	SATHAPANA Limited (SATHAPANA)	MFI
47	SEILANITHIH Limited (SEILANITHIH)	MFI
48	Somaly Mam Foundation	NGO
49	SOKIMEX GROUP CO., LTD. (SOKIMEX)	Private Company
50	Sciaroni & Associates (SA)	Private Company
51	Trust Global Service Co., Ltd.	Private Company
52	Thaneakea Phum Cambodia (TPC)	MFI
53	Toyota Tsusho Corporation	Private Company
54	VisionFund (Cambodia) Ltd (VisionFund)	MFI
55	Vattanac Bank	Bank
56	Wholistic Development Organization (WDO)	NGO
57	Yamaha Motor Cambodia Co., Ltd.	Private Company
58	<b>Graduates &amp; Public</b>	<b>Graduates &amp; Public</b>
<b>Total Participants:</b>		<b>1,112</b>

## B.International Participants

No	Organization Names	Type	Country
1	ACLEDA MFI Myanmar Co., Ltd.	MFI	Myanmar
2	Access to Finance for the Poor (AFP-GTZ)	NGO	Laos
3	ACLEDA Bank Lao Ltd.	Bank	Laos
4	Agriculture Promotion Bank (APB)	Bank	Laos
5	Alliance de Credit et d'Epargne pour la Production (ACEP)	MFI	Senegal
6	Amanah Ikhtiar Malaysia (AIM)	MFI	Malaysia
7	Appui au Développement Autonome (ADA)	NGO	Luxembourg
8	ADA-APPU AU DEVELOPPEMENT AUTONOME A.S.B.L	NGO	Luxembourg
9	Bank of the Lao PDR (BOL)	Central Bank	Laos
10	Bank Training Company Ltd.	Bank	Vietnam
11	Beichun Minfu Village and Township Bank (VTB)	Bank	China
12	BESA Foundation	MFI	Albania
13	Bill & Melinda Gates Foundation	Foundation	USA
14	BRAC Microfinance	MFI	Bangladesh
15	Belgian development agency (BTC)	MFI	Vietnam
16	Bank Indonesia (BI)	Central Bank	Indonesia
17	Capital Aid Fund for Employment of the Poor (CEP)	Bank	Vietnam
18	Central Bank of Myanmar	Central Bank	Myanmar
19	Change Xing United Rural Bank	Bank	China
20	China Foundation for Poverty Alleviation CFPA	MFI	China
21	Commerce Bank AG	Bank	Vietnam
22	Community Credit & Saving Association	MFI	Laos
23	Cooperatives Surya Kencana	MFI	Indonesia
24	Cordillera Community & Family for Progress, Inc	MFI	Philippine
25	CF Lanka Microfinance (CFLM)	MFI	Sri Lanka
26	CFG Services Company Limited (CFGs)	MFI	Thailand
27	Development Bank of Malaysia (BPMB)	Bank	Malaysia
28	Deposit Taking Microfinance Institution	MFI	Laos
29	Dalian Zhuanghe Northern Micro-credit Co.,Ltd	MFI	China
30	Dandong Yuanbao District Hui Tong microfinance limited liability company	MFI	China
31	Egypt Microenterprise Finance (EMF)	MFI	Egypt
32	Egyptian Insurance Supervisory Authority (EISA)	Insurance	Egypt
33	Emerging Markets Investment (EMI)	MFI	Laos
34	Enterprise Bank Inc. (EBI)	Bank	Philippine
35	Fond Coperatif	MFI	Laos
36	Financiera EDYFICAR	MFI	Peru
37	Frankfurt School of Finance & Management (FS)	Training School	China
38	FuShun Shuncheng area RenHe Microcredit company limited by shares	MFI	China
39	Fushun ShunCheng Shenyuan Microfinance Investment Limited Source	MFI	China
40	General Authority for Investment and Free Zones (GAFI)	MFI	Egypt
41	Geneshaha Microfinance Foundation	MFI	Indonesia
42	GIZ-Microfinance-Access to Finance for the poor	MFI	Laos
43	Hai Phong Women's Union	NGO	Vietnam
44	International Development Center (IDC)	NGO	Japan
45	IMON International	MFI	Tajikistan
46	Japan Center for Conflict Prevention (JCCP)	NGO	Japan
47	Jinzhou Micro-credit Company Association	MFI	China
48	Kashf Foundation	MFI	Pakistan
49	Kreditanstalt für Wiederaufbau (KfW)	Bank	Germany
50	Kunming Gaoxin Kechuang Microcredit Co., Ltd.	MFI	China
51	Kunming Xishan Baolitong Microcredit Co., Ltd.	MFI	China
52	Kunming (Wuhua) Harmony Microcredit Co.,Ltd.	MFI	China

53	Lao Development Bank (LDB)	Bank	Laos
54	Lao Postal Institute	MFI	Laos
55	LOLC Micro Credit Limited (LOMC) Lanka ORIX Leasing Company PLC	MFI	Sri Lanka
56	LAPO MICROFINANCE BANK	Bank	Nigeria
57	Liaoning Micro-credit Company Association	MFI	China
58	Mekong Delta	MFI	Vietnam
59	Mianyang China Construction Bank	Bank	China
60	Micro Credit Regulatory	Govt	Bangladesh
61	Microfinance Capacity Building and Research Project (MCBR)	NGO	Laos
62	Ministry of Interior (MOI)	Govt	Egypt
63	Ministry of Rural & Regional Development (MRRD)	Govt	Malaysia
64	Myanmar Microfinance Supervisory Enterprise (MMSE)	Govt	Myanmar
65	National Rural Support Program (NRSP)	Govt	Pakistan
66	NDT MFI	MFI	Laos
67	Newton Microfinance	MFI	Laos
68	National Commercial Bank of Timor Leste	Bank	Timor L'East
69	Oudomxai NMFI	MFI	Laos
70	OXUS Afghanistan	MFI	Afghanistan
71	Pak Oman Microfinance Bank Limited	MFI	Pakistan
72	Pakistan Microfinance Network (PMN)	MFI	Pakistan
73	Prime Grameen Micro Finance Ltd	MFI	Sri Lanka
74	Panshan County Huaxin Petty Loan Co.,Ltd.	MFI	China
75	Rural Development Cooperative	MFI	Laos
76	SACOM Bank	Bank	Vietnam
77	Sainiyom MFI	MFI	Laos
78	Saving & Credit Union (SCU)	MFI	Laos
79	Shandong Liuhe Group Co., Ltd.	MFI	China
80	Shore Cap Exchange	Bank	USA
81	Sichuan Finance Bureau	Govt	China
82	Sindh Agricultural and Forestry Worker Coordinating Organisation (SAFWCO)	Govt	Pakistan
83	Sparkassenstiftung	Bank	China
84	San Isidro (SN) Development Cooperative	MFI	Philippine
85	Shenyang City Heping District Hanhua Micro-credit Co.,Ltd.	MFI	China
86	Tameer Microfinance Bank Limited	Bank	Pakistan
87	Thardeep Rural Development Program (TRDP)	MFI	Pakistan
88	The Saving and Micro Credit Program	NGO	Eritrea
89	The Liaoyang City Gongchangling Jinyue Small Loan Corporation	MFI	China
90	Tuba Rai Metin (TRM)	MFI	Timor L'East
91	Unitus Advisors Private Foundation	Bank	India
92	USAID Egypt	Govt	Egypt
93	VDF Association	MFI	Laos
94	Vanwods MFI	MFI	Vanuatu
95	Yunnan Province Microcredit Association (YNMA)	MFI	China
96	Yingkou Micro-credit Company Association	MFI	China
97	Zhong An Credit	MFI	China
<b>Total Participants:</b>		<b>874</b>	<b>26 Countries</b>

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