



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. Study Visit Program

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. Inclusive Financial Sector Program

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, 2013

Since its inception, ATC has conducted training as below:

Training Types	Courses Conducted	Number of Participant
Training Programs for External Participants		
Financial Institution	81	1,239
Graduates & Public	32	709
ACLEDA Subsidiary Companies	71	817
Exposure Visit/Study Tour	45	297
Others	01	01
Training Programs for ACLEDA Staff		
New Recruit Training	242	9,932
Skill Development Training	17,945	229,770
Introductory Training	2,773	8,263
Training of Trainer	35	1,227
Student Internship Program		
National Internship		10,677
International Internship		51

List of External Participants

A.National Participants

No	Organization Names	Type
01	Active People's MFI Ltd. (AP)	MFI
02	Aeon Microfinance (Cambodia) Co.,Ltd.	MFI
03	Amret Microfinance Institution "Amret"	MFI
04	Angkor Mikroheranhvatho (Kampuchea) Co. Ltd (AMK)	MFI
05	Angkor Capital Specialized Bank	Bank
06	Australian People for Health, Education and Development Abroad (APHEDA)	NGO
07	Baytang Development Organization	NGO
08	Bridges Across Borders Cambodia (BABC)	NGO
09	Buddhism For Development (BFD)	NGO
10	Cambodian Business Integrated in Rural Development (CBIRD)	MFI
11	Cam Capital Plc.(Cam Capital)	MFI
12	Cambodian Community Foundation Network (CCFiN)	NGO
13	Cambodia Family Economic Organization (CFEO)	NGO
14	Cambodia Airports	Company
15	Cambodia Economic Network (CEN)	NGO
16	Cambodian Health Committee (CHC)	NGO
17	Cambodia Microfinance Association (CMA)	MFI
18	Cambodian Community Savings Federation (CCSF)	MFI
19	Cambodian War Amputees Rehabilitation Society (CWARS)	NGO
20	CAMMA MICROFINANCE LIMITED (Camma)	MFI
21	CANADIA BANK PLC.	Bank
22	CHIPMONG Group Ltd.	Private Company
23	CHAMROEUN MICROFINANCE LIMITED (CHAMROEUN)	MFI
24	Chouk Chey ADEC	NGO
25	Cogetel Limited (Online)	Private Company
26	Community Development Fund (CDF)	NGO
27	Community Capital Development Agency Organization	NGO
28	Credit Scheme of Rural Development (CSRd)	NGO
29	Crédit Mutuel Kampuchea (CMK)	MFI
30	End Child Prostitution, Abuse and Trafficking in Cambodia (ECPAT Cambodia)	NGO
31	Entean Akpevath Pracheachun (EAP)	MFI
32	Golden Rice (Cambodia) Co.,Ltd.	Private Company
33	Grand Phnom Penh Golf Co.,Ltd. (GPPGC)	Private Company
34	Green Central Micro Finance Ltd. (GCMF)	MFI
35	Habitat for Humanity Cambodia (HHC)	NGO
36	Hattha Kaksekar Limited (HKL)	MFI
37	Hi-Technology Co., Ltd.	Private Company
38	HR Inc. Cambodia Co., Ltd.	Private Company
39	Hwang DBS Commercial Bank Plc	Bank
40	Intean Poalroath Rongroeurng Ltd (IPR)	MFI
41	Intergrating Human to Quality (IHQ)	Training Provider
42	IntLeeBrac (Indochina) Co., Ltd.	Private Company
43	J E R Import Export Contruction	Private Company
44	Journeys Within Our Community (JWOC)	NGO
45	KREDIT Microfinance Institution Ltd (KREDIT Ltd)	MFI
46	KONG NUON IMPORT & EXPORT CO., LTD	Private Company
47	LED A	NGO
48	LEOPARD Capital	Private Company
49	MAXIMA Mikroheranhvatho Co. Ltd (MAXIMA)	MFI
50	MEADA	NGO
51	Ministry of Agriculture Forest & Fisheries (MAFF)	Govt
52	Mong Reththy Group Co.,Ltd	Private Company
53	New Economic Worker (NEW)	NGO
54	Niron ADEC	NGO
55	ORO Finance Corp Plc	NGO
56	Oxfam	NGO
57	Pannasastra University of Cambodia	University
58	Phnom Penh Commercial Bank (PPCB)	Bank
59	PRASAC MFI, Ltd. (PRASAC)	MFI
60	Pyramid Service Co.,Ltd	Private Company
61	Ratanak Pawn Broker Co., Ltd. (RPB)	Private Company

62	Reproductive & Child Health Association (RACHA)	NGO
63	Rights Smart International (RSI)	NGO
64	Rural Development Bank (RDB)	State Own Bank
65	Sacombank (Cambodia) Plc.	Bank
66	SAMIC Microfinance (SAMIC)	MFI
67	SAMRITHISAK Limited (SAMRITHISAK)	MFI
68	SATHAPANA Limited (SATHAPANA)	MFI
69	Samret Development Economic Community Organization	NGO
70	Sciaroni & Associates (SA)	Private Company
71	SEILANITHIH Limited (SEILANITHIH)	MFI
72	Somaly Mam Foundation	NGO
73	SOKIMEX Soksan Kampot	Private Company
74	SOKIMEX GROUP CO., LTD. (SOKIMEX)	Private Company
75	Telecom Cambodia	Private Company
76	Thaneakea Phum Cambodia (TPC)	MFI
77	Tompeang Russey Khmer Association (TRK)	NGO
78	Toyota Tsusho Corporation	Private Company
79	Trade Solutions Group and ACSB	Private Company
80	Trileang Electric	Private Company
81	Trust Global Service Co., Ltd.	Private Company
82	Vattanac Bank	Bank
83	VisionFund (Cambodia) Ltd (VisionFund)	MFI
84	Wholistic Development Organization (WDO)	NGO
85	Yamaha Motor Cambodia Co., Ltd.	Private Company
86	YCP Micro-Finance	MFI
87	Graduates & Public /Others	Graduates & Public
Total Participants:		1,744

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-APPUI 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	China Association of Microfinance (CAM)	MFI	China
19	Central Bank of Myanmar	Central Bank	Myanmar
20	Change Xing United Rural Bank	Bank	China
21	China Foundation for Poverty Alleviation CFPA	MFI	China
22	Commerce Bank AG	Bank	Vietnam
23	Community Credit & Saving Association	MFI	Laos
24	Cooperatives Surya Kencana	MFI	Indonesia
25	Cordillera Community & Family for Progress, Inc	MFI	Philippine
26	CF Lanka Microfinance (CFLM)	MFI	Sri Lanka
27	CFG Services Company Limited (CFGs)	MFI	Thailand
28	Development Bank of Malaysia (BPMB)	Bank	Malaysia
29	Deposit Taking Microfinance Institution	MFI	Laos
30	Dalian Zhuanghe Northern Micro-credit Co.,Ltd.	MFI	China
30	Dandong Yuanbao District Hui Tong microfinance limited liability company	MFI	China
32	Egypt Microenterprise Finance (EMF)	MFI	Egypt
33	Egyptian Insurance Supervisory Authority (EISA)	Insurance	Egypt
34	Emerging Markets Investment (EMI)	MFI	Laos
35	Enterprise Bank Inc. (EBI)	Bank	Philippine
36	Fond Cooperatif	MFI	Laos
37	Financiera EDYFICAR	MFI	Peru

38	Frankfurt School of Finance & Management (FS)	Training School	China
39	FuShun Shuncheng area RenHe Microcredit company limited by shares	MFI	China
40	Fushun ShunCheng Shenyuan Microfinance Investment Limited Source	MFI	China
41	General Authority for Investment and Free Zones (GAFI)	MFI	Egypt
42	Geneshaha Microfinance Foundation	MFI	Indonesia
43	GI2-Microfinance-Access to Finance for the poor	MFI	Laos
44	Hai Phong Women's Union	NGO	Vietnam
45	International Development Center (IDC)	NGO	Japan
46	IMON International	MFI	Tajikistan
47	Japan Center for Conflict Prevention (JCCP)	NGO	Japan
48	Jinzhou Micro-credit Company Association	MFI	China
49	Kashf Foundation	MFI	Pakistan
50	Kreditanstalt für Wiederaufbau (KfW)	Bank	Germany
51	Kunming Gaoxin Kechuang Microcredit Co., Ltd.	MFI	China
52	Kunming Xishan Baoliton Microcredit Co., Ltd.	MFI	China
53	Kunming (Wuhua) Harmony Microcredit Co.,Ltd.	MFI	China
54	Lao Development Bank (LDB)	Bank	Laos
55	Lao Postal Institute	MFI	Laos
56	LOLC Micro Credit Limited (LOMC) Lanka ORIX Leasing Company PLC	MFI	Sri Lanka
57	LAPO MICROFINANCE BANK	Bank	Nigeria
58	Liaoning Micro-credit Company Association	MFI	China
59	Mekong Delta	MFI	Vietnam
60	Mianyang China Construction Bank	Bank	China
61	Micro Credit Regulatory	Govt	Bangladesh
62	Microfinance Capacity Building and Research Project (MCBR)	NGO	Laos
63	Ministry of Interior (MOI)	Govt	Egypt
64	Ministry of Rural & Regional Development (MRRD)	Govt	Malaysia
65	Myanmar Microfinance Supervisory Enterprise (MMSE)	Govt	Myanmar
66	Myanmar Finance Co., Ltd.	MFI	Myanmar
67	National Rural Support Program (NRSP)	Govt	Pakistan
68	NDT MFI	MFI	Laos
69	Newton Microfinance	MFI	Laos
70	National Commercial Bank of Timor Leste	Bank	Timor L'East
71	Oudomxai NMFI	MFI	Laos
72	OXUS Afghanistan	MFI	Afghanistan
73	Pak Oman Microfinance Bank Limited	MFI	Pakistan
74	Pakistan Microfinance Network (PMN)	MFI	Pakistan
75	Prime Grameen Micro Finance Ltd	MFI	Sri Lanka
76	Panshan County Huaxin Petty Loan Co.,Ltd.	MFI	China
77	Rural Development Cooperative	MFI	Laos
78	SACOM Bank	Bank	Vietnam
79	Sainiyom MFI	MFI	Laos
80	Saving & Credit Union (SCU)	MFI	Laos
81	Shandong Liuhe Group Co., Ltd.	MFI	China
82	Shore Cap Exchange	Bank	USA
83	Sichuan Finance Bureau	Govt	China
84	Sindh Agricultural and Forestry Worker Coordinating Organisation (SAFWCO)	Govt	Pakistan
85	Sparkassenstiftung	Bank	China
86	San Isidro (SN) Development Cooperative	MFI	Philippine
87	Shenyang City Heping District Hanhua Micro-credit Co.,Ltd.	MFI	China
88	Tameer Microfinance Bank Limited	Bank	Pakistan
89	Thardeep Rural Development Program (TRDP)	MFI	Pakistan
90	The Saving and Micro Credit Program	NGO	Eritrea
91	The Liaoyang City Gongchangling Jinyue Small Loan Corporation	MFI	China
92	Tuba Rai Metin (TRM)	MFI	Timor L'East
93	Unitus Advisors Private Foundation	Bank	India
94	USAID Egypt	Govt	Egypt
95	VDF Association	MFI	Laos
96	Vanwods MFI	MFI	Vanuatu
97	Yunnan Province Microcredit Association (YNMA)	MFI	China
98	Yingkou Micro-credit Company Association	MFI	China
99	Zhong An Credit	MFI	China
Total Participants:		1,319	26 Countries

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