



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 June, 2013

Since its inception, ATC has conducted training as below:

| Training Types | Courses Conducted | Number of Participant |
|--|-------------------|-----------------------|
| Training Programs for External Participants | | |
| Financial Institution | 74 | 1,082 |
| Graduates & Public | 19 | 400 |
| ACLEDA Subsidiary Companies | 47 | 594 |
| Exposure Visit/Study Tour | 44 | 257 |
| Training Programs for ACLEDA Staff | | |
| New Recruit Training | 223 | 8,771 |
| Skill Development Training | 16,166 | 207,251 |
| Introductory Training | 2,110 | 7,325 |
| Training of Trainer | 32 | 1,072 |
| Student Internship Program | | |
| National Internship | | 10,430 |
| International Internship | | 49 |

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 | Angkor Capital Specialized Bank | Bank |
| 04 | Australian People for Health, Education and Development Abroad (APHEDA) | NGO |
| 05 | Bridges Across Borders Cambodia (BABC) | NGO |
| 06 | Buddhism For Development (BFD) | NGO |
| 07 | CHIPMONG Group Ltd. | Private Company |
| 08 | Cam Capital Plc.(Cam Capital) | MFI |
| 09 | Cambodia Airports | Company |
| 10 | Cambodia Economic Network (CEN) | NGO |
| 11 | Cambodian Health Committee (CHC) | NGO |
| 12 | Cambodia Microfinance Association (CMA) | MFI |
| 13 | Cambodian Community Savings Federation (CCSF) | MFI |
| 14 | Cambodian War Amputees Rehabilitation Society (CWARS) | NGO |
| 15 | CAMMA MICROFINANCE LIMITED (Camma) | MFI |
| 16 | CANADIA BANK PLC. | Bank |
| 17 | Cambodian Business Integrated in Rural Development (CBRD) | MFI |
| 18 | CHAMROEUN MICROFINANCE LIMITED (CHAMROEUN) | MFI |
| 19 | Chouk Chey ADEC | NGO |
| 20 | Cogetel Limited (Online) | Private Company |
| 21 | Crédit Mutuel Kampuchea (CMK) | MFI |
| 22 | Credit Scheme of Rural Development (CSR) | NGO |
| 23 | Community Development Fund (CDF) | NGO |
| 24 | Community Capital Development Agency Organization | NGO |
| 25 | End Child Prostitution, Abuse and Trafficking in Cambodia (ECPAT Cambodia) | NGO |
| 26 | Entean Akpevath Pracheachun (EAP) | MFI |
| 27 | Grand Phnom Penh Golf Co.,Ltd. (GPPGC) | Private Company |
| 28 | Green Central Micro Finance Ltd. (GCMF) | MFI |
| 29 | Habitat for Humanity Cambodia (HHC) | NGO |
| 30 | Hattha Kaksekar Limited (HKL) | MFI |
| 31 | HR Inc. Cambodia Co., Ltd. | Private Company |
| 32 | Hwang DBS Commercial Bank Plc | Bank |
| 33 | Intean Poalroath Rongroeurng Ltd (IPR) | MFI |
| 34 | Intergrating Human to Quality (IHQ) | Training Provider |
| 35 | IntLeeBrac (Indochina) Co., Ltd. | Private Company |
| 36 | J E R Import Export Contruction | Private Company |
| 37 | Journeys Within Our Community (JWOC) | NGO |
| 38 | KREDIT Microfinance Institution Ltd (KREDIT Ltd) | MFI |
| 39 | KONG NUON IMPORT & EXPORT CO., LTD | Private Company |
| 40 | LEDA | NGO |
| 41 | MEADA | NGO |
| 42 | MAXIMA Mikroheranhvatho Co. Ltd (MAXIMA) | MFI |
| 43 | Ministry of Agriculture Forest & Fisheries (MAFF) | Govt |
| 44 | Mong Reththy Group Co.,Ltd | Private Company |
| 45 | New Economic Worker (NEW) | NGO |
| 46 | Niron ADEC | NGO |
| 47 | Oxfam | NGO |
| 48 | Phnom Penh Commercial Bank (PPCB) | Bank |
| 49 | Pyramid Service Co.,Ltd | Private Company |
| 50 | PRASAC MFI, Ltd. (PRASAC) | MFI |
| 51 | Reproductive & Child Health Alliance (RACHA) | NGO |
| 52 | Rights Smart International (RSI) | NGO |
| 53 | Rural Development Bank (RDB) | State Own Bank |
| 54 | Ratanak Pawn Broker Co., Ltd. (RPB) | Private Company |
| 55 | Sacombank (Cambodia) Plc. | Bank |
| 56 | SAMIC Microfinance (SAMIC) | MFI |
| 57 | SAMRITHISAK Limited (SAMRITHISAK) | MFI |
| 58 | SATHAPANA Limited (SATHAPANA) | MFI |
| 59 | Samret Development Economic Community Organization | NGO |
| 60 | SEILANITHIH Limited (SEILANITHIH) | MFI |

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|----------------------------|--|-------------------------------|
| 61 | Somaly Mam Foundation | NGO |
| 62 | SOKIMEX Soksan Kampot | Private Company |
| 63 | SOKIMEX GROUP CO., LTD. (SOKIMEX) | Private Company |
| 64 | Sciaroni & Associates (SA) | Private Company |
| 65 | Trust Global Service Co., Ltd. | Private Company |
| 66 | Thaneakea Phum Cambodia (TPC) | MFI |
| 67 | Toyota Tsusho Corporation | Private Company |
| 68 | Trade Solutions Group and ACSB | Private Company |
| 69 | VisionFund (Cambodia) Ltd (VisionFund) | MFI |
| 70 | Vattanac Bank | Bank |
| 71 | Wholistic Development Organization (WDO) | NGO |
| 72 | Yamaha Motor Cambodia Co., Ltd. | Private Company |
| 73 | YCP Micro-Finance | MFI |
| 74 | Graduates & Public | Graduates & Public |
| Total Participants: | | 1,367 |

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 DEVELOPEMENT 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 (CFG) | 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 Cooperatif | 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 |

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|----------------------------|---|------------|---------------------|
| 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 | Myanmar Finance Co., Ltd. | MFI | Myanmar |
| 66 | National Rural Support Program (NRSP) | Govt | Pakistan |
| 67 | NDT MFI | MFI | Laos |
| 68 | Newton Microfinance | MFI | Laos |
| 69 | National Commercial Bank of Timor Leste | Bank | Timor L'East |
| 70 | Oudomxai NMFI | MFI | Laos |
| 71 | OXUS Afghanistan | MFI | Afghanistan |
| 72 | Pak Oman Microfinance Bank Limited | MFI | Pakistan |
| 73 | Pakistan Microfinance Network (PMN) | MFI | Pakistan |
| 74 | Prime Grameen Micro Finance Ltd | MFI | Sri Lanka |
| 75 | Panshan County Huaxin Petty Loan Co.,Ltd. | MFI | China |
| 76 | Rural Development Cooperative | MFI | Laos |
| 77 | SACOM Bank | Bank | Vietnam |
| 78 | Sainiyom MFI | MFI | Laos |
| 79 | Saving & Credit Union (SCU) | MFI | Laos |
| 80 | Shandong Liuhe Group Co., Ltd. | MFI | China |
| 81 | Shore Cap Exchange | Bank | USA |
| 82 | Sichuan Finance Bureau | Govt | China |
| 83 | Sindh Agricultural and Forestry Worker Coordinating Organisation (SAFWCO) | Govt | Pakistan |
| 84 | Sparkassensstiftung | Bank | China |
| 85 | San Isidro (SN) Development Cooperative | MFI | Philippine |
| 86 | Shenyang City Heping District Hanhua Micro-credit Co.,Ltd. | MFI | China |
| 87 | Tameer Microfinance Bank Limited | Bank | Pakistan |
| 88 | Thardeep Rural Development Program (TRDP) | MFI | Pakistan |
| 89 | The Saving and Micro Credit Program | NGO | Eritrea |
| 90 | The Liaoyang City Gongchangling Jinyue Small Loan Corporation | MFI | China |
| 91 | Tuba Rai Metin (TRM) | MFI | Timor L'East |
| 92 | Unitus Advisors Private Foundation | Bank | India |
| 93 | USAID Egypt | Govt | Egypt |
| 94 | VDF Association | MFI | Laos |
| 95 | Vanwods MFI | MFI | Vanuatu |
| 96 | Yunnan Province Microcredit Association (YNMA) | MFI | China |
| 97 | Yingkou Micro-credit Company Association | MFI | China |
| 98 | Zhong An Credit | MFI | China |
| Total Participants: | | 966 | 26 Countries |

ACLEDA

Training Center

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