



## 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 April, 2012

Since 2004 to now, ATC has conducted training as below:

Training Types	Courses Conducted	Number of Participant
<b>Training Programs for External Participants</b>		
In-class Training	48	920
Exposure Visit/Study Tour	51	215
On-the-Job Training	27	453
Skill Development Training		
<b>Training Programs for ACLEDA Staff</b>		
New Recruit Training	268	8,413
Skill Development Training	527	17,497
Introductory Training	660	2,097
Training of Trainer	24	860
<b>Student Internship Program</b>		
National Internship		8,979
International Internship		47

## List of External Participants

### A.National Participants

No	Organization Names	Type
01	Amret	MFI
02	Angkor Microfinance Kampuchea	MFI
03	APHEDA	NGO
04	Bridge Across Border Cambodia	MFI
05	Cam Capitall	MFI
06	Cambodia Airport	Com.
07	Cambodia Economic Network	MFI
08	Cambodia Health Committee	MFI
09	Cambodia Microfinance Association	MFI
10	Cambodian Community Saving	MFI
11	Cambodian War Amputee Rehabilitation Society	NGO
12	CAMMA	MFI
13	CANADIA Bank PLC	Bank
14	CBIRD	NGO
15	Chamroeun Microfinance Limited	MFI
16	Cogetel Limited (Online)	Private Company
17	Credit Microfinance	MFI
18	Credit Mutuel Kampuchea	MFI
19	Credit Scheme of Rural Development	NGO
20	ECPAT Cambodia	NGO
21	Entean Akphevath Pracheachun	MFI
22	GPPGC	NGO
23	Green Central	MFI
24	Habitat of Humanity Cambodia	NGO
25	Hatthaksekhar	MFI
26	Intean Poal Roth Rong Reoung IPR	MFI
27	Journey Within Our Community	NGO
28	MAXIMA	MFI
29	Ministry of Agriculture forest & fishery	Govt
30	New Economic Worker	MFI
31	Niron ADEC	MFI
32	Oxfam	NGO
33	Phnom Penh Cambodia Bank	Bank
34	Prasac	MFI
35	Reproductive & Child health alliance	NGO
36	Rural Development Bank	State Own Bank
37	SAMIC	MFI
38	Samrithisak	MFI
39	Sathapana	MFI
40	Seilaniithih Limited	MFI
41	Somaly Mam Foundation	NGO
42	Sokimex	Private Company
43	Thaneakea Phum Limited	MFI
44	Vision Fund	MFI
45	Vattanac Bank	Bank
46	Wholistic Development Organization	NGO
<b>Total Participants:</b>		<b>857</b>

### B.International Participants

No	Organization Names	Type	Country
1	Access to Finance for the Poor (AFP-GTZ)	NGO	Laos
2	ACLEDA Bank Lao	Bank	Laos
3	Agriculture Promotion Bank (APB)	Bank	Laos
4	Alliance de Credit et d'Epargne pour la Production (ACEP)	MFI	Senegal
5	Amanah Ikhtiar Malaysia (AIM)	MFI	Malaysia
6	Bank of Lao PDR (BOL)	Central Bank	Laos
7	Bank Training Company Ltd	Bank	Vietnam
8	Beichun Minfu Village and Township Bank (VTB)	Bank	China
9	BESA Foundation	MFI	Albania
10	Bile and Milada Gate	Foundation	USA
11	BRAC Microfinance	MFI	Bangladesh
12	BTC	MFI	Vietnam
13	Capital Aid Fund for Employment of the Poor (CEP)	Bank	Vietnam
14	Central Bank of the Republic of the Union of Myanmar	Central Bank	Myanmar
15	Change Xing United Rural Bank	Bank	China
16	China Foundation for Poverty Alleviation CFPA	MFI	China
17	Commerce Bank AG	Bank	Vietnam
18	Community Credit & Saving Association	MFI	Laos
19	Development Bank of Malaysia (BPMB)	Bank	Malaysia
20	DT MFI	MFI	Laos
21	Egypt Microenterprise Finance (EMF)	MFI	Egypt
22	Egyptian Insurance Supervisory Authority	Insurance	Egypt
23	Emerging Markets Investment (EMI)	MFI	Laos
24	Enterprise Bank Inc. (EBI)	Bank	Philippine
25	Fond Coperatif	MFI	Laos
26	Financiera EDYFICAR	MFI	Peru
27	General Authority for Investment and Free Zones (GAFI)	MFI	Egypt
28	Geneshaha Microfinance Foundation	MFI	Indonesia
29	Haiphong Women's Union	NGO	Vietnam
30	International Development Center	NGO	Japan
31	Japan Center for Conflict Prevention	NGO	Japan
32	Kashf Foundation	MFI	Pakistan
33	KfW	Bank	Germany
34	Lao Development Bank	Bank	Laos
35	Lao Postal Institute	MFI	Laos
36	LOLC Micro Credit Limited (LOMC) Lanka ORIX Leasing Company PLC	MFI	Sri Lanka
37	Mekong Delta	MFI	Vietnam
38	Mianyang China Construction Bank	Bank	China
39	Micro Credit Regulatory	Govt	Bangladesh
40	Microfinance Capacity Building and Research Project (MCBR)	NGO	Laos
41	Ministry of Interior (MOI)	Govt	Egypt
42	Ministry of Rural & Regional Development	Govt	Malaysia
43	National Rural Support Program (NRSP)	Govt	Pakistan
44	NDT MFI	MFI	Laos
45	Newton Microfinance	MFI	Laos

46	Oudomxai NMFI	MFI	Laos
47	Pak Oman Microfinance Bank Limited	MFI	Pakistan
48	Pakistan Microfinance Network	MFI	Pakistan
49	Rural Development Cooperative	MFI	Laos
50	SACOM Bank	Bank	Vietnam
51	Sainiyom MFI	MFI	Laos
52	Saving & Credit Union (SCU)	MFI	Laos
53	Shandong Liuhe Group	MFI	China
54	Shore Cap Exchange	Bank	USA
55	Sichuan Finance Bureau	Govt	China
56	Sindh Agricultural and Forestry Worker Coordinating Organisation (SAFWCO)	Govt	Pakistan
57	Tameer Microfinance Bank Limited	Bank	Pakistan
58	Thardeep Rural Development Program (TRDP)	MFI	Pakistan
59	The Saving and Micro Credit Program	NGO	Eritrea
60	Tuba Rai Metin	MFI	Timor L'East
61	Unitus Advisors Private Foundation	Bank	India
62	USAID Egypt	Govt	Govt
63	VDF Association	MFI	Laos
64	Zhong An Credit	MFI	China
<b>Total Participants:</b>		<b>731</b>	<b>20 Countries</b>



#### ACLEDA Training Center

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