



## 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 Plc., ACLEDA INSTITUTE OF BUSINESS (AIB), ACLEDA MFI Myanmar Co., Ltd. and ACLEDA Properties Ltd.

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). On January 25, 2016, ATC obtains the license as a higher education institution named "ACLEDA INSTITUTE OF BUSINESS"(AIB) with reference to the sub-decree of the Royal Government of Cambodia No. 13 ANKr. BK. AIB provides academic programs and training to ACLEDA staff as well as local and international students, participants from other organizations and the public.

## Vision & Mission

### Vision:

ACLEDA INSTITUTE OF BUSINESS's vision is to be leading institute of excellence providing superior quality of educational and training services to all segments of the community.

### Mission:

Our mission is to provide both national and international students and participants with the superior quality of higher education services in business administration and professional knowledge & skills of finance & banking and contributing to positive attitude to build their capacity qualified to gain competitive advantage in labor market as well as to manage their businesses effectively. By achieving these goals we will ensure a sustainable and growing benefit to our shareholders, our staff and the community at large.

We will at all times observe the highest principles of ethical behaviour, respect for society, the law and the environment.

## AIB Faculty

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

### A. Training Programs for External Organizations and the Public

AIB provides a diverse range of training courses that combine concepts and practice — delivering the "know-how" and "showhow" and prioritizing highest training quality. Currently, eight types of training are offered to local and international participants from external organizations and the public:

#### 1. Yearly Training Calendar

A yearly training calendar offers a variety of short courses with great appeal, such as credit management, product development, internal control, 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 our website and other promotional networks. Courses are offered in Khmer and English.

#### 2. Tailor-made Training

Training is tailored to meet an organization's areas of interest. AIB offers detailed courses outlines for consideration to select any suitable course topics for the training needs. AIB staff also 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 management and specialists on a variety of technical and managerial topics. Our management and specialists have expertise to share, time

for lectures and 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 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 and supervisory 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 for Students and Public

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. The yearly training programs are scheduled and announced in our website and other promotional networks.

#### 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.

#### 7. General English Program (GEP)

A non-assessed, non-academic course especially prepared for learners particularly targeted ACLEDA Bank's staff, students, graduates and the public with a focus on improving general English skills.

#### 8. English for Specific Purposes (ESP)

English for Specific Purposes (hereafter referred to ESP) is purposively designed by ACLEDA INSTITUTE OF BUSINESS (hereafter referred to AIB) to provide staff working in ACLEDA bank Plc., and any interested learners with two areas of English – Business Writing and Business Communication. ESP aims at improving communication skills – speaking and writing – of ACLEDA staff to meet the demands of their daily performance within their institution, and to standardize the quality of communication locally and regionally.

*"We Train, You Gain"*

## B. Training for ACLEDA Bank's Staff

AIB 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 AIB staff and Bank staff to enhance the quality of training and adult learning techniques used in the classroom and the field.

## C. Academic Programs

To continue its sustainable missions, AIB provides higher education services on department of business administration in field of finance and banking to local and international students. Currently, AIB has academic programs as the following:

### 1. Associate Degree in Business Administration

Two-Year Undergraduate Program Specialize in Finance and Banking.

### 2. Bachelor Degree in Business Administration

Four-Year Undergraduate Program Major in Finance and Banking.

### What Benefits from AIB?

Optimistically, after training courses with AIB, 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.

**Since its inception, AIB has delivered training to ACLEDA Bank's staff as well as external participants from other financial institutions, public and students as shown in the bellow table: Training Report as of December, 2016**

1) Training For Other Organizations and Public	Number of Courses/Class	Number of Participants/ Trainers
<b>Local Organizations and Public</b>		
Financial Institutions	173	2,788
Training for Students and Public	108	2,180
General English Program (GEP)	69	674
<b>International Organizations</b>		
Financial Institutions	73	739
Trainer Exposure	1	2
ACLEDA Bank's Overseas Subsidiaries	82	1,057
2) Training For ACLEDA Bank's Staff	Number of Courses	Number of Participants
New Recruit Training	424	17,435
Skill Development Training	29,839	390,566
Introductory Training	10,041	13,345

Our Participants	Types of Organizations						Total
	Government	Bank	MFI	NGO	Company	Others	
Local Organizations	2	22	37	64	76	4	205
International Organizations	12	30	69	12	2	4	129

### List of Countries:

Afghanistan, Albania, Bangladesh, Bhutan, China, Egypt, Eritrea, Germany, India, Indonesia, Japan, Laos, Luxembourg, Malaysia, Morocco, Myanmar, Nigeria, Pakistan, Peru, Philippines, Senegal, Sri Lanka, Tajikistan, Timor L'East, Thailand, Tunisia, USA, Vanuatu, and Vietnam.

### 3) Academic Programs:

Degree	Number of class	Number of Students
Bridging Course	14	325
Associate Degree	5	88
Bachelor Degree	14	308



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