



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, 2011

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

| Training Types | Courses Conducted | Number of Participant |
|--|-------------------|-----------------------|
| Training Programs for External Participants | | |
| In-class Training | 47 | 910 |
| Exposure Visit/Study Tour | 49 | 201 |
| On-the-Job Training | 27 | 453 |
| Skill Development Training | | |
| Training Programs for ACLEDA Staff | | |
| New Recruit Training | 256 | 7,956 |
| Skill Development Training | 11,169 | 150,242 |
| Introductory Training | | 4,584 |
| Training of Trainer | 24 | 860 |
| Student Internship Program | | |
| National Internship | | 8,076 |
| International Internship | | 46 |

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 | Credit Microfinance | MFI |
| 17 | Credit Mutuel Kampuchea | MFI |
| 18 | Credit Scheme of Rural Development | NGO |
| 19 | ECPAT Cambodia | NGO |
| 20 | Entean Akphevath Pracheachun | MFI |
| 21 | GPPGC | NGO |
| 22 | Green Central | MFI |
| 23 | Habitat of Humanity Cambodia | NGO |
| 24 | Hatthakaksekar | MFI |
| 25 | Intean Poal Roth ROUNG Reoung IPR | MFI |
| 26 | Journey Within Our Community | NGO |
| 27 | MAXIMA | MFI |
| 28 | Ministry of Agriculture forest & fishery | Govt |
| 29 | New Economic Worker | MFI |
| 30 | Niron ADEC | MFI |
| 31 | Oxfam | NGO |
| 32 | Phnom Penh Cambodia Bank | Bank |
| 33 | Prasac | MFI |
| 34 | Reproductive & Child health alliance | NGO |
| 35 | Rural Development Bank | State Own Bank |
| 36 | SAMIC | MFI |
| 37 | Samrithisak | MFI |
| 38 | Sathapana | MFI |
| 39 | Seilaniith Limited | MFI |
| 40 | Somaly Mam Foundation | NGO |
| 41 | Thaneakea Phum Limited | MFI |
| 42 | Vision Fund | MFI |
| 43 | Wholistic Development Organization | NGO |
| Total Participants: | | 833 |

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 | Change Xing United Rural Bank | Bank | China |
| 15 | China Foundation for Poverty Alleviation CFPA | MFI | China |
| 16 | Commerce Bank AG | Bank | Vietnam |
| 17 | Community Credit & Saving Association | MFI | Laos |
| 18 | Development Bank of Malaysia (BPMB) | Bank | Malaysia |
| 19 | DT MFI | MFI | Laos |
| 20 | Egypt Microenterprise Finance (EMF) | MFI | Egypt |
| 21 | Egyptian Insurance Supervisory Authority | Insurance | Egypt |
| 22 | Emerging Markets Investment (EMI) | MFI | Laos |
| 23 | Enterprise Bank Inc. (EBI) | Bank | Philippine |
| 24 | Fond Coperatif | MFI | Laos |
| 25 | General Authority for Investment and Free Zones (GAFI) | MFI | Egypt |
| 26 | Geneshaha Microfinance Foundation | MFI | Indonesia |
| 27 | Haiphong Women's Union | NGO | Vietnam |
| 28 | International Development Center | NGO | Japan |
| 29 | Japan Center for Conflict Prevention | NGO | Japan |
| 30 | Kashf Foundation | MFI | Pakistan |
| 31 | KfW | Bank | Germany |
| 32 | KLao Development Bank | Bank | Laos |
| 33 | Lao Postal Institute | MFI | Laos |
| 34 | LOLC Micro Credit Limited (LOMC) Lanka ORIX Leasing Company PLC | MFI | Sri Lanka |
| 35 | Mekong Delta | MFI | Vietnam |
| 36 | Mianyang China Construction Bank | Bank | China |
| 37 | Micro Credit Regulatory | Govt | Bangladesh |
| 38 | Microfinance Capacity Building and Research Project (MCBR) | NGO | Laos |
| 39 | Ministry of Interior (MOI) | Govt | Egypt |
| 40 | Ministry of Rural & Regional Development | Govt | Malaysia |
| 41 | National Rural Support Program (NRSP) | Govt | Pakistan |
| 42 | NDT MFI | MFI | Laos |
| 43 | Newton Microfinance | MFI | Laos |
| 44 | Oudomxai NMFI | MFI | Laos |

| | | | |
|----------------------------|---|------------|---------------------|
| 45 | Pak Oman Microfinance Bank Limited | MFI | Pakistan |
| 46 | Pakistan Microfinance Network | MFI | Pakistan |
| 47 | Rural Development Cooperative | MFI | Laos |
| 48 | SACOM Bank | Bank | Vietnam |
| 49 | Sainiyom MFI | MFI | Laos |
| 50 | Saving & Credit Union (SCU) | MFI | Laos |
| 51 | Shandong Liuhe Group | MFI | China |
| 52 | Shore Cap Exchange | Bank | USA |
| 53 | Sichuan Finance Bureau | Govt | China |
| 54 | Sindh Agricultural and Forestry Worker Coordinating Organisation (SAFWCO) | Govt | Pakistan |
| 55 | Tameer Microfinance Bank Limited | Bank | Pakistan |
| 56 | Thardeep Rural Development Program (TRDP) | MFI | Pakistan |
| 57 | The Saving and Micro Credit Program | NGO | Eritrea |
| 58 | Tuba Rai Metin | MFI | Timor L'East |
| 59 | Unitus Advisors Private Foundation | Bank | India |
| 60 | USAID Egypt | Govt | Govt |
| 61 | VDF Association | MFI | Laos |
| 62 | Zhong An Credit | MFI | China |
| Total Participants: | | 717 | 18 Countries |



ACLEDA Training Center

Building #50, corner of street 516 and 335, Phum 6, Sangkat Beung Kak I, Khan Tuol Kork, Phnom Penh, Cambodia

Tel: 855 23 999 944 / 987 896 / 881 790

Fax : 855 23 881 780 / 999 979