



## 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 November, 2012

Since its inception, ATC has conducted training as below:

Training Types	Courses Conducted	Number of Participant
<b>Training Programs for External Participants</b>		
Financial Institution	69	1,012
Graduates & Public	06	134
ACLEDA Subsidiary Companies	32	474
Exposure Visit/Study Tour	42	241
<b>Training Programs for ACLEDA Staff</b>		
New Recruit Training	201	7,115
Skill Development Training	14,396	186,376
Introductory Training	1,502	6,380
Training of Trainer	31	1,013
<b>Student Internship Program</b>		
National Internship		9,424
International Internship		48

# 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	Australian People for Health, Education and Development Abroad (APHEDA)	NGO
04	Bridges Across Borders Cambodia (BABC)	NGO
05	Cam Capital Plc.(Cam Capital)	MFI
06	Cambodia Airports	Company
07	Cambodia Economic Network (CEN)	NGO
08	Cambodian Health Committee (CHC)	NGO
09	Cambodia Microfinance Association (CMA)	MFI
10	Cambodian Community Savings Federation (CCSF)	MFI
11	Cambodian War Amputees Rehabilitation Society (CWARS)	NGO
12	CAMMA MICROFINANCE LIMITED (Camma)	MFI
13	CANADIA BANK PLC.	Bank
14	CANADIAN Business Integrated in Rural Development (CBIRD)	MFI
15	CHAMROEUN MICROFINANCE LIMITED (CHAMROEUN)	MFI
16	Cogetel Limited (Online)	Private Company
17	Crédit Mutuel Kampuchea (CMK)	MFI
18	Credit Scheme of Rural Development (CSRd)	NGO
19	Community Development Fund (CDF)	NGO
20	End Child Prostitution, Abuse and Trafficking in Cambodia (ECPAT Cambodia)	NGO
21	Entean Akpevath Pracheachun (EAP)	MFI
22	Grand Phnom Penh Golf Co.,Ltd. (GPPGC)	Private Company
23	Green Central Micro Finance Ltd. (GCMF)	MFI
24	Habitat for Humanity Cambodia (HHC)	NGO
25	Hattha Kaksekar Limited (HKL)	MFI
26	HR Inc. Cambodia Co., Ltd.	Private Company
27	Intean Poalroath Rongroeurng Ltd (IPR)	MFI
28	Intergrating Human to Quality (IHQ)	Training Provider
29	IntLeeBrac (Indochina) Co., Ltd.	Private Company
30	Journeys Within Our Community (JWOC)	NGO
31	KREDIT Microfinance Institution Ltd (KREDIT Ltd)	MFI
32	KONG NUON IMPORT & EXPORT CO., LTD	Private Company
33	LEDA	NGO
34	MEADA	NGO
35	MAXIMA Mikroheranhvatho Co. Ltd (MAXIMA)	MFI
36	Ministry of Agriculture Forest & Fisheries (MAFF)	Govt
37	New Economic Worker (NEW)	NGO
38	Niron ADEC	NGO
39	Oxfam	NGO
40	Phnom Penh Commercial Bank (PPCB)	Bank
41	PRASAC MFI, Ltd. (PRASAC)	MFI
42	Reproductive & Child Health Alliance (RACHA)	NGO
43	Rural Development Bank (RDB)	State Own Bank
44	SAMIC Microfinance (SAMIC)	MFI
45	SAMRITHISAK Limited (SAMRITHISAK)	MFI
46	SATHAPANA Limited (SATHAPANA)	MFI
47	SEILANITHIH Limited (SEILANITHIH)	MFI

48	Somaly Mam Foundation	NGO
49	SOKIMEX GROUP CO., LTD. (SOKIMEX)	Private Company
50	Sciaroni & Associates (SA)	Private Company
51	Trust Global Service Co., Ltd.	Private Company
52	Thaneakea Phum Cambodia (TPC)	MFI
53	Toyota Tsusho Corporation	Private Company
54	VisionFund (Cambodia) Ltd (VisionFund)	MFI
55	Vattanac Bank	Bank
56	Wholistic Development Organization (WDO)	NGO
57	Yamaha Motor Cambodia Co., Ltd.	Private Company
Total Participants:		899

## B.International Participants

No	Organization Names	Type	Country
1	Access to Finance for the Poor (AFP-GTZ)	NGO	Laos
2	ACLEDA Bank Lao Ltd.	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	Appui au Développement Autonome (ADA)	NGO	Luxembourg
7	ADA-APPUI AU DEVELOPPEMENT AUTONOME A.S.B.L	NGO	Luxembourg
8	Bank of the Lao PDR (BOL)	Central Bank	Laos
9	Bank Training Company Ltd.	Bank	Vietnam
10	Beichun Minfu Village and Township Bank (VTB)	Bank	China
11	BESA Foundation	MFI	Albania
12	Bill & Melinda Gates Foundation	Foundation	USA
13	BRAC Microfinance	MFI	Bangladesh
14	Belgian development agency (BTC)	MFI	Vietnam
15	Bank Indonesia (BI)	Central Bank	Indonesia
16	Capital Aid Fund for Employment of the Poor (CEP)	Bank	Vietnam
17	Central Bank of Myanmar	Central Bank	Myanmar
18	Change Xing United Rural Bank	Bank	China
19	China Foundation for Poverty Alleviation CFPA	MFI	China
20	Commerce Bank AG	Bank	Vietnam
21	Community Credit & Saving Association	MFI	Laos
22	Cooperatives Surya Kencana	MFI	Indonesia
23	Cordillera Community & Family for Progress, Inc	MFI	Philippine
24	CF Lanka Microfinance (CFLM)	MFI	Sri Lanka
25	CFG Services Company Limited (CFGs)	MFI	Thailand
26	Development Bank of Malaysia (BPMB)	Bank	Malaysia
27	Deposit Taking Microfinance Institution	MFI	Laos
28	Egypt Microenterprise Finance (EMF)	MFI	Egypt
29	Egyptian Insurance Supervisory Authority (EISA)	Insurance	Egypt
30	Emerging Markets Investment (EMI)	MFI	Laos
31	Enterprise Bank Inc. (EBI)	Bank	Philippine
32	Fond Coperatif	MFI	Laos
33	Financiera EDYFICAR	MFI	Peru
34	Frankfurt School of Finance & Management (FS)	Training School	China
35	General Authority for Investment and Free Zones (GAFI)	MFI	Egypt
36	Geneshaha Microfinance Foundation	MFI	Indonesia
37	GIZ-Microfinance-Access to Finance for the poor	MFI	Laos
38	Hai Phong Women's Union	NGO	Vietnam

39	International Development Center (IDC)	NGO	Japan
40	IMON International	MFI	Tajikistan
41	Japan Center for Conflict Prevention (JCCP)	NGO	Japan
42	Kashf Foundation	MFI	Pakistan
43	Kreditanstalt für Wiederaufbau (KfW)	Bank	Germany
44	Kunming Gaoxin Kechuang Microcredit Co., Ltd.	MFI	China
45	Kunming Xishan Baolifong Microcredit Co., Ltd.	MFI	China
46	Kunming (Wuhua) Harmony Microcredit Co.,Ltd.	MFI	China
47	Lao Development Bank (LDB)	Bank	Laos
48	Lao Postal Institute	MFI	Laos
49	LOLC Micro Credit Limited (LOMC) Lanka ORIX Leasing Company PLC	MFI	Sri Lanka
50	LAPO MICROFINANCE BANK	Bank	Nigeria
51	Mekong Delta	MFI	Vietnam
52	Mianyang China Construction Bank	Bank	China
53	Micro Credit Regulatory	Govt	Bangladesh
54	Microfinance Capacity Building and Research Project (MCBR)	NGO	Laos
55	Ministry of Interior (MOI)	Govt	Egypt
56	Ministry of Rural & Regional Development (MRRD)	Govt	Malaysia
57	Myanmar Microfinance Supervisory Enterprise (MMSE)	Govt	Myanmar
58	National Rural Support Program (NRSP)	Govt	Pakistan
59	NDT MFI	MFI	Laos
60	Newton Microfinance	MFI	Laos
61	National Commercial Bank of Timor Leste	Bank	Timor L'East
62	Oudomxai NMFI	MFI	Laos
63	OXUS Afghanistan	MFI	Afghanistan
64	Pak Oman Microfinance Bank Limited	MFI	Pakistan
65	Pakistan Microfinance Network (PMN)	MFI	Pakistan
66	Prime Grameen Micro Finance Ltd	MFI	Sri Lanka
67	Rural Development Cooperative	MFI	Laos
68	SACOM Bank	Bank	Vietnam
69	Sainiyom MFI	MFI	Laos
70	Saving & Credit Union (SCU)	MFI	Laos
71	Shandong Liuhe Group Co., Ltd.	MFI	China
72	Shore Cap Exchange	Bank	USA
73	Sichuau Finance Bureau	Govt	China
74	Sindh Agricultural and Forestry Worker Coordinating Organisation (SAFWCO)	Govt	Pakistan
75	Sparkassenstiftung	Bank	China
76	San Isidro (SN) Development Cooperative	MFI	Philippine
77	Tameer Microfinance Bank Limited	Bank	Pakistan
78	Thardeep Rural Development Program (TRDP)	MFI	Pakistan
79	The Saving and Micro Credit Program	NGO	Eritrea
80	Tuba Rai Metin (TRM)	MFI	Timor L'East
81	Unitus Advisors Private Foundation	Bank	India
82	USAID Egypt	Govt	Egypt
83	VDF Association	MFI	Laos
84	Vanwods MFI	MFI	Vanuatu
85	Yunnan Province Microcredit Association (YNMA)	MFI	China
86	Zhong An Credit	MFI	China
Total Participants:		828	26 Countries

### ACLEDA Training Center

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