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SMALL AND MEDIUM ENTERPRISE BANK OF CAMBODIA

# Credit Product Presentation

Nov 23rd, 2022





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- About SME Bank of Cambodia
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# Overview of Cambodia's Financial Market

No.	Descriptions	2019	2020	2021
1	Population	16m	16m	16m
2	No. of household	-	-	3.58m
3	GDP	27.09b	25.87b	26.96b
4	GDP Growth Rate	7.1%	-3.1%	3.0%
5	Loan Balance	33.9b	39.6b	49.1b
6	Loan Growth Rate	31%	17%	24%
7	Loan to GDP Ratio	125%	153%	182%
8	Deposit	29.1b	33.5b	39.2b
9	Deposit Growth Rate	15.1%	15.5%	16.6%
10	No. of Banks	47	51	54
11	No. of MDIs	7	6	5
12	No. of MFIs	76	75	79
13	No. of Leasing Companies	15	15	17
14	No. of Rural Credit Operators	245	245	232
15	No. BFI's Branches	2,205	2,330	2,399
16	No. of BFI's Employee	71,631	78,770	83,781

# About SME Bank of Cambodia

Small and Medium Enterprises (SMEs) are the vital drivers for economic growth in developing country like Cambodia. However, accessing to affordable financial services is the key challenge for them to growth.

The SME Bank of Cambodia was officially licensed as a commercial bank by the National Bank of Cambodia (“NBC”) on the 27th of February 2020.



With the technical and financial guidance of the Ministry of Economic and Finance (“MEF”), Royal Government of Cambodia, the Bank’s strategic intent and direction are primarily coherent with the policies set by the Royal Government of Cambodia to assure a reliable and sustainable banking system for all Small and Medium Enterprises.

# About SME Bank of Cambodia Cont.



## Vision

To be the Best and Preferred SME Bank in Cambodia providing affordable financing, easy accessibility, technical support and excellent customer experience.



## Mission

To provide efficient and sustainable financing and commercial banking services to support SMEs to promote economic diversification and exports in line with government policy.



## Core Value "IPACE"

### PEOPLE

We consider all employees as our core asset and will respect, value and actively engage them in all our business dealings

### ACCOUNT-ABILITY

We will be professional by being accountable to all our stakeholders and responsible in discharging our duties

### INTEGRITY

We will ingrain integrity in our DNA to ensure a high level of trust and reputation in our business

### EFFICIENCY

We strive for operational excellence to ensure profitability, growth and sustainability for all our stakeholders

### CUSTOMER

As customers are the main purpose for our existence we will provide excellent and consistent customer experience





# About SME Bank of Cambodia Cont.

## Milestones

### In 2020

Received **License**  
as a Commercial Bank on  
27th February 2020



Launched SME Co-Financing  
**Scheme 1 with a total fund  
of 100 million US dollars**

by cooperating with 33 financial institutions  
and completed on 27<sup>th</sup> October 2020



Launched  
**Direct Credit Schemes**

including Cambodia SME Scheme (CSS),  
Cambodia Digital and Automation Scheme  
(CDAS), Cambodia Women Entrepreneurs  
Scheme (CWES), and Cambodia Recovery  
Support Scheme (CRSS).



Achieved  
**100 million US dollars'**  
worth of total assets



### In 2021

Awarded as  
**"SME Bank of the Year -  
Cambodia" from Asian Banking  
& Finance**



Launched SME Co-Financing  
**Scheme 2 with a total fund  
of 240 million US dollars**

by cooperating with 28 financial institutions  
and providing financing to 981 enterprises.



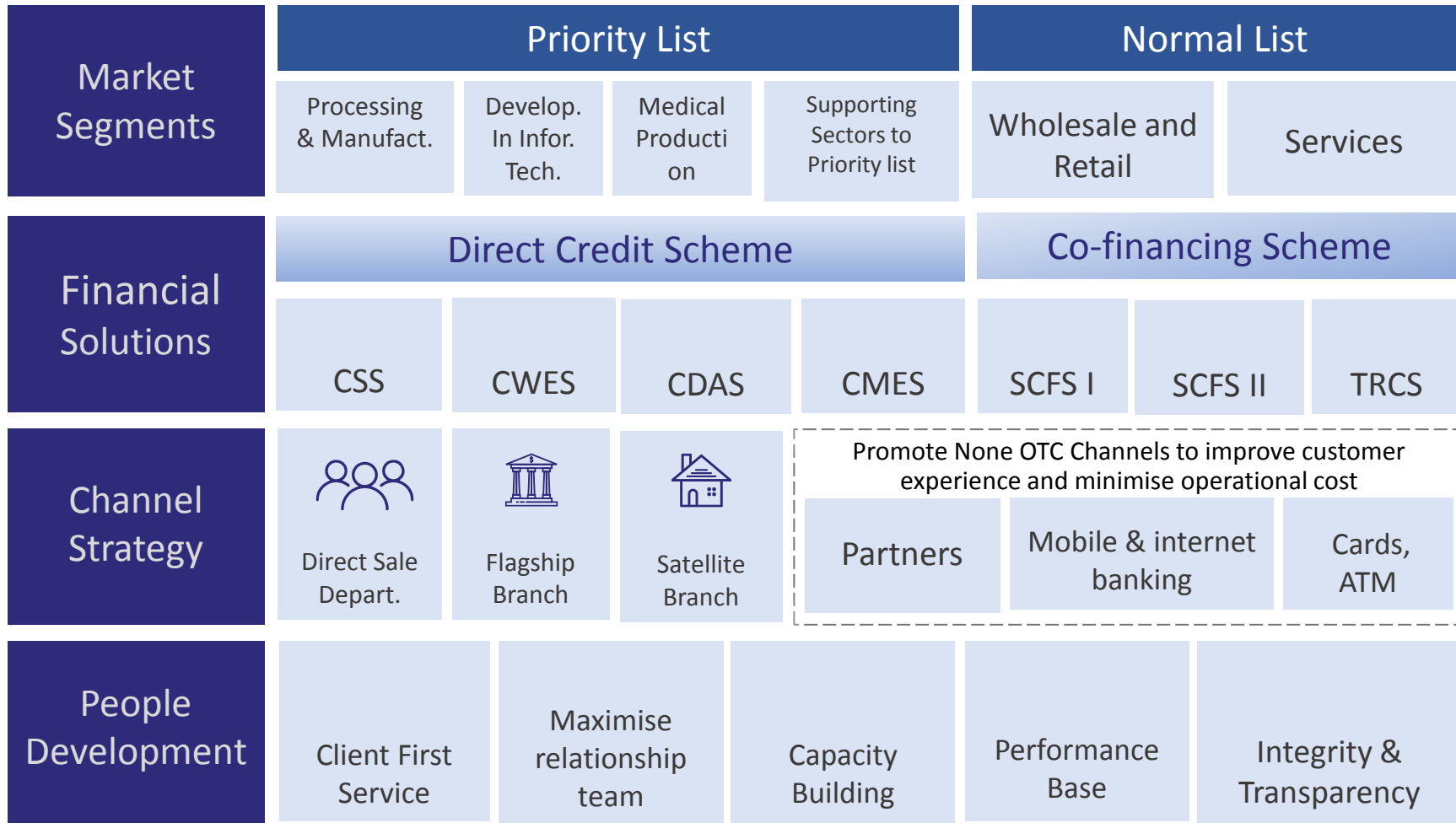
**Memorandum of Understanding**  
Promoting accessible and affordable  
financing for SMEs through developing  
partnership with FASMEC, KE, Banhji, ect.



Achieved  
**149 million US dollars'**  
worth of **total asset**



# About SME Bank of Cambodia Cont.



## Unique Value Proposition

- Favourable pricing
- Collateral free for micro enterprises loan scheme

## Risk Management

- Cash flow based lending
- Collateral based lending
- Credit bureau check
- E&S Management System
- Consumer Protection

# SME Bank at a Glance

**+2,900**



No. of  
Customers

**+195m**



Loan  
Outstanding

**+24%**



No. of Female  
Customers

**+54%**



Loans to  
Priority Sectors

**198m**



Total  
Bank Equity

**+128**



No. of  
Total Employee

**3**



No. of  
Branches

**10**



No. of Business  
Strategic Partners



# Credit Products



## Direct Lending Scheme

- Loan size: up to USD500,000.
- Interest rate: 5.5% to 8.5% p.a.
- Tenor: Up to 7years for Working Cap, or 10years for Cap Exp.
- LVR: 70% for Soft Title, 80% for Hard title.
- Unsecured loan: for loans up to USD 50k

Completed



## SME Co-financing Scheme I (SCFS I)

- Total Budget: USD100m (USD50m from PFIs, and USD 50m from SME bank of Cambodia)
- No. of PFIs: 33
- Start Date: Apr 2020
- Completion Date: Oct 2020
- 100% credit risk on PFIs
- Support to priority list only

Completed



## SME Co-financing Scheme II (SCFS II)

- Total Budget: USD 240m (USD120m from PFIs, and USD120m from SME bank Cambodia)
- No. of PFIs: 28
- Start Date: Aug 2021
- Completion Date: Aug 2022
- 100% credit risk on PFIs
- Support to both priority and normal list

Completed



## Tourism Recovery Co-financing Scheme (TRCS)

- Total Budget: USD 150m (USD75m from PFIs, and USD 75m from SME bank of Cambodia)
- No. of PFIs: 19
- Start Date: Jul 2022
- Expected Completion Date: Q1 2023
- 100% credit risk on PFIs
- Support to enterprises in the tourism sector such as hotels, guesthouses, restaurants, souvenir shops etc.

On Going



# Direct Lending Scheme

# Target Market Segment

## Priority List

- Food Manufacturing and Processing
- Manufacturing of consumer goods,
- Manufacturing of spare parts or assembly to supply for other manufacturers,
- Processing of Waste Recycling
- Manufacturing of Goods Serving the Tourism Sector
- Research and Development in IT or the supply of innovative IT-based services
- Enterprise located in SME Cluster Zones and Development of SME Cluster Zone
- Manufacturing of medical equipment and medicines
- Business supporting priority sectors

## Normal List

- Wholesale and Retail
- Services

# Target Market Segment Cont.

The SME definition is based explicitly on two sectors: Industry and Service and Trade. Each sector's size is determined based on the number of staff and the annual turnover or total assets, whichever is higher.

Source: Govt's SME definition dated 21 Jan 2021.



## INDUSTRY



## SERVICE & TRADE

SMALL	No. of Employee	5 – 49	5 – 49
	Annual Turnover (USD)	62,250 – 400,000	62,250 – 250,000
	Total Assets (USD)	50,000 – 500,000	50,000 – 250,000

MEDIUM	No. of Employee	50 – 199	50 – 199
	Annual Turnover (USD)	400,001 – 2,000,000	250,001 – 1,500,000
	Total Assets (USD)	500,001 – 1,000,000	250,001 – 500,000

# Direct Lending Schemes



## Cambodia SME Scheme (CSS)

From **5.88%**p.a

- Maximum loan limit up to USD500,000
- Currency - KHR/USD
- Purpose - Working Cap and/or Capital Expenditure
- Facility - OD/TL
- Collateral - soft or hard title deed
- Priority/normal
- Registered/non-registered biz.



## Cambodia Women Entrepreneur Scheme (CWES)

From **5.50%**p.a

- Maximum loan limit up to USD500,000
- Currency - KHR/USD
- Purpose - Working Cap and/or Capital Expenditure
- Facility - OD/TL
- Collateral - soft or hard title deed
- Female own-enterprise in priority list only
- For registered biz only.



## Cambodia Digital And Automation Scheme (CDAS)

From **5.88%**p.a

- Maximum loan limit up to USD500,000
- Currency - KHR/USD
- Purpose - Working Cap and/or Capital Expenditure
- Facility - OD/TL
- Collateral - soft or hard title deed
- Research and development in technology business only
- Registered/non-registered biz.



## Cambodia Micro Enterprise Scheme (CMES)

From **7.50%**p.a

- Maximum loan limit up to USD50,000
- Currency - KHR/USD
- Purpose - Working Cap and/or Capital Expenditure
- Facility - OD/TL
- Collateral – not required
- Priority/normal
- Registered/non-registered biz.



# Business Strategic Partners



Young Entrepreneurs Association of Cambodia (YEAC)



Federation of Associations for SMEs of Cambodia (FASMEC)



Khmer Enterprise (KE)



Banhji FinTech Co., Ltd



Cambodian Water Supply Association (CWA)



AGRIBEE (CAMBODIA) PLC.



Women Farm Association (WFA)



CEO Master Club



Cambodia Women Entrepreneurs Association (CWEA)



Cambodia Food Manufacturer Association





# Tourism Recovery Co-financing Scheme

# TRCS Scheme

## Coverage Sectors

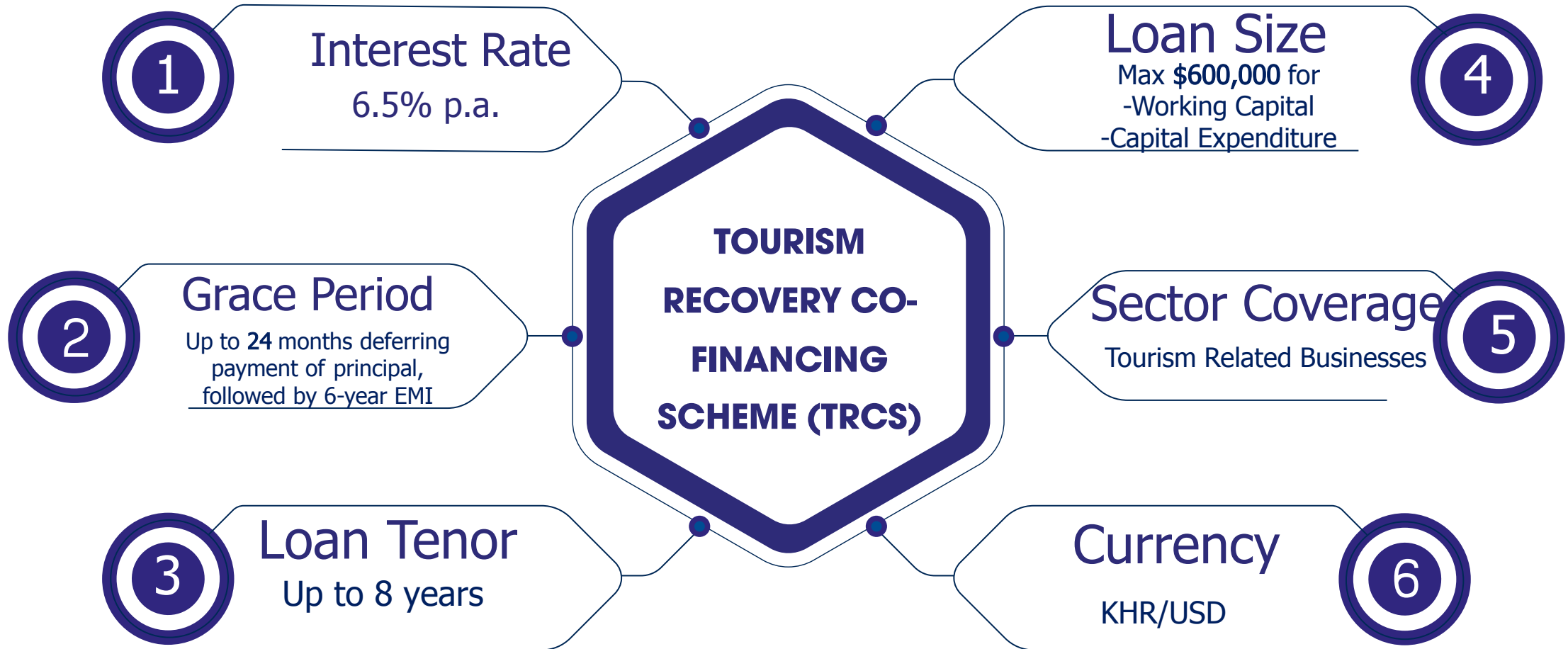


Supply of Products and Services Supporting Tourism Sector



# TRCS Scheme Cont.

## Scheme Features



# TRCS Scheme Cont.

## Participating Financial Institutions (PFIs)





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