



## 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 Training Center Ltd.(ATC), and ACLEDAMFI Myanmar Co., 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). 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 for Other Organizations

ATC provides a diverse range of training that combine concepts and practice delivering the "know-how" and "show-how". Currently, six types of training are offered to external participants:

### 1. Yearly Training Calendar

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. Study Visit Program

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. 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 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.

### 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 for ACLEDA Bank's 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.

## 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"

Since its inception, ATC has delivered training to ACLEDA Bank's staff as well as external participants from other financial institutions and public as shown in the bellow table:

### Training Report as of December, 2015

1) Training For Other Organizations and Public	Number of Courses	Number of Participants
<b>Local Organizations and Public</b>		
Financial Institutions	143	2,277
Students	91	1,909
<b>International Organizations</b>		
Financial Institutions	68	699
ACLEDA Bank's Overseas Subsidiaries	79	1,017
2) Training For ACLEDA Bank's Staff	Number of Courses	Number of Participants
New Recruit Training	396	16,128
Skill Development Training	26,307	346,090
Introductory Training	8,742	11,865

Our Participants	Types of Organizations						Total
	Government	Bank	MFI	NGO	Company	Others	
Local Organizations	2	19	30	59	55	2	167
International Organizations	12	29	68	9	3	3	124

### 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.



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