



## 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, 2011

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

Training Types	Courses Conducted	Number of Participant
<b>Training Programs for External Participants</b>		
In-class Training	46	894
Exposure Visit/Study Tour	49	201
On-the-Job Training	27	453
Skill Development Training		
<b>Training Programs for ACLEDA Staff</b>		
New Recruit Training	254	7,879
Skill Development Training	11,158	149,810
Introductory Training		4,497
Training of Trainer	24	860
<b>Student Internship Program</b>		
National Internship		7,501
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	CBIRD	NGO
14	Chamroeun Microfinance Limited	MFI
15	Credit Microfinance	MFI
16	Credit Mutuel Kampuchea	MFI
17	Credit Scheme of Rural Development	NGO
18	ECPAT Cambodia	NGO
19	Entean Akphevath Pracheachun	MFI
20	GPPGC	NGO
21	Green Central	MFI
22	Habitat of Humanity Cambodia	NGO
23	Hatthakaksekar	MFI
24	Intean Poal Roth ROUNG Reoung IPR	MFI
25	Journey Within Our Community	NGO
26	MAXIMA	MFI
27	Ministry of Agriculture forest & fishery	Govt
28	New Economic Worker	MFI
29	Oxfam	NGO
30	Phnom Penh Cambodia Bank	Bank
31	Prasac	MFI
32	Reproductive & Child health alliance	NGO
33	Rural Development Bank	State Own Bank
34	SAMIC	MFI
35	Samrithisak	MFI
36	Sathapana	MFI
37	Seilanithih Limited	MFI
38	Somaly Mam Foundation	NGO
39	Thaneakea Phum Limited	MFI
40	Vision Fund	MFI
41	Wholistic Development Organization	NGO
<b>Total Participants:</b>		<b>831</b>

### 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
<b>Total Participants:</b>		<b>717</b>	<b>18 Countries</b>



#### ACLEDA Training Center

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