



សហគមន៍សហគ្រិនវ័យក្មេងកម្ពុជា
YOUNG ENTREPRENEURS ASSOCIATION OF CAMBODIA

BANK MAPPING GUIDE



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About YEAC

The Young Entrepreneurs Association of Cambodia (YEAC) was launched in September 2009 by a team of passionate Cambodian young entrepreneurs from various sectors of businesses in Cambodia. YEAC was established as a volunteer-driven non-profit organization, driven by a common belief that advancement of one country's next generation economy largely depends on the readiness of the next generation's young professionals as entrepreneurs and business leaders for which they actively participate.



Our Vision

Cambodian Young Entrepreneurs achieve sustained competitive advantages and bottom-line growth.



Our Mission

Have regionally competitive and resilient Cambodian SMEs fostered by innovative capacity and existence of enabling policy, Business and Regulatory Environment.

STRATEGY 2025

1 Access to Debt & Equity Financing



2 Digital & Inclusive MSMEs



3 Skilled Workforces



4 Conducive SMEs Policy



5 Market Access



6 Resilient & Sustainable Association





Khmer Enterprise (KE), with the support of the Ministry of Economy and Finance, is established as a unit to provide the support programs and directly work with partners and beneficiaries of the entrepreneurship ecosystem in Cambodia. It is a government funded program articulated in the Royal Government of Cambodia's Rectangular Strategy IV.



Our Vision

Khmer Enterprise has a vision to become the national platform for promoting entrepreneurial activities.



Our Mission

- Synergically support entrepreneurship ecosystem building
- Provide financial and non-financial support to startups and SMEs
- Encourage and stimulate growth in prioritized sectors
- Encourage local and international VCs/investors to invest in Cambodia entrepreneurship ecosystem.



Our Core Programs

- Capacity Upgrading
- Entrepreneurial Cultural Promotion
- Networking
- Seed Funding

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YOUNG ENTREPRENEURS ASSOCIATION OF CAMBODIA

ACCESS TO FINANCE for MSMEs



To help MSMEs access to finance by:



PRE-ASSESSMENT TO LOAN APPLICATION



FINANCING APPLICATION FACILITATION



**SYSTEM DEVELOPMENT
& BOOK KEEPING SERVICE**



BANKING MAPPING REPORT

For more information, please contact:

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YEAC – Bank Mapping Guide (BMG)



By developing this tool, YEAC aims at overcoming the generally mentioned lack of information about sources of financing for both debt and equity financing. The BMG's objective is to make it easier for MSME's to identify sources of finance, to compare different loans from different financial institutions and be better informed before requesting a specific product. The BMG will be published on-and offline as a pocket guide, including major banks in Cambodia, especially those that participate in SME Co-Financing Scheme with the Cambodian Government.

ផ្តួចផ្តើមដោយ

តាមរយៈ



តំណទានសម្រាប់សហគ្រាស ផុនតូច និងមធ្យម

គម្រោងសហហិរញ្ញប្បទានទ្រទ្រង់សហគ្រាស
ផុនតូច និងមធ្យម

7%

អត្រាការប្រាក់អតិបរមា

នាំមកជូនដោយ

សម្រាប់ព័ត៌មានបន្ថែម



096 811 1118

ឬក៏ទៅកាន់គ្រឹះស្ថានហិរញ្ញវត្ថុដែលមានដូចខាងក្រោម



Agricultural and Rural Development Bank



ធនាគារអភិវឌ្ឍន៍ជនបទ និងកសិកម្ម
AGRICULTURAL AND RURAL DEVELOPMENT BANK



Special loan of the Cambodia Government:

Credit Limit / Amount	- Working Capital : 10.000 – 200.000 USD or not in excess of 4 times of borrowers capital - Investment purpose: 10.000 – 300.000 USD or not in excess of 4 times of borrowers capital
Interest Rate	- 5%/year for USD and plus 1% for riel (Working Capital) - 5.5%/year for USD and plus 1% for riel (Investment)
Loan fee	No
Loan Term	- Less than/equal 2 years (Working Capital) - 7 years (Investment)
Loan-to-Value Ratio (LTV)	80% of collateral
Collateral	Property/machinery/ Inventory/ Debt Guarantee/ Certificate of Deposit
Accept title deed	Hard/soft title deed
Eligibility	1. Food manufacturing and processing, 2. Manufacturing of finished products, spare parts or assembling parts to supply other manufacturers, 3. Enterprises located in the SME cluster zones and enterprises developing the cluster. 4. Registered company 5. For non-registered company can apply loan but require to register within 1 month after loan approval



List of different criteria and documents needed to apply for the loan:

- Copy of tax registration, patent, VAT
- Copy of Business's other relevant license
- Copy of borrower ID card
- Copy of borrower spouse
- Require loan application forms provided by ARDB
- Copy of title deed of collateral
- Financial statements for the last 2 years
- Business plan
- Other documents require from ARDB



077 759 159 / 012 881 969

SME Bank



SME Co-Financing Scheme:

Credit Limit / Amount	<ul style="list-style-type: none"> - Up to USD 300.000 for capital expenditure - Up to USD 200.000 for working capital
Interest Rate	7% per year
Loan fee	No
Loan Term	Up to 7 years
Loan-to-Value Ratio (LTV)	Base on participate bank
Collateral	Base on participate bank
Accept title deed	Base on participate bank
Sectors Eligibility	<ol style="list-style-type: none"> 1. Food manufacturing and processing; 2. Manufacturing of local consumable goods, waste recycling and production of goods for the tourism sector; 3. Manufacturing of finished products, spare parts or assembling parts to supply other manufacturers; 4. Research and development (R&D) associated with IT or the supply of IT-based services; 5. Enterprises located in the SME cluster zones and enterprises developing the cluster. 6. Able to create new job positions shall be given preference. 7. Manufacture of medical equipment and medicines
Grace period	Up to 12 months



List of different documents needed to apply for the loan: Base on participate bank

Contact info:



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AMRET Microfinance Plc.



Business Loan:

Credit Limit / Amount	Up to USD 100.000
Interest Rate	1.1% - 1.5% per month
Loan Fees	1% of loan amount
Loan Term	Up to 6 years
Loan-to-Value Ratio (LTV)	50% for soft tittle and 66% for hard title
Collateral	- Land and building - Third party collateral
Accept title deed	Hard and Soft title deed
Others:	Grace period up to 6 Months (Pay only interest)



List of different criteria and documents needed to apply for the loan:

- Applicant must be older than 18
- Khmer nationality
- National Identify
- Family book
- Patent/License
- Sample of invoice and record

Contact info:



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AMK Microfinance Institution Plc.



SME Loan:

Credit Limit / Amount	From 20.000 up to 100.000 USD
Interest Rate	12%-15.6 % per year (AMK's Policy) 7% per year (SME BANK SCHEME)
Loan Fees	0 -1% of loan amount 0% (SME BANK SCHEME)
Loan Term	Up to 72 months (AMK's policy) Up to 7 years (SME BANK SCHEME)
Loan-to-Value Ratio (LTV)	Up to 70%
Collateral	Land and building
Accept title deed	Hard or Soft title deed
Others:	Grace period up to 6 months (Pay only interest)



List of different criteria and documents needed to apply for the loan:

- ID
- Family book
- Patent
- Invoice
- Financial report (if any) other documents to support biz.

Contact info:



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BRED Bank Cambodia Plc.



Long-term asset financing:

Credit Limit / Amount	- USD 10.000 - 200.000 (for soft title deed) - No defined max for hard title deed
Interest Rate	- 10% - 13% per year (soft title) - 7.5% - 10% per year (hard title)
Loan Fees	1% (Min150\$)
Loan Term	- Up to 7 years (soft title) - Up to 15 years (hard title)
Collateral	Properties and cash
Accept title deed	Soft and hard title deed
Others:	Eligibility: - Business owner/shareholder, with steady and sustainable income - Annual turnover up to USD 3 million - Ministry of Commerce registered (or other Govt Dept as required) - Satisfactory credit history Loan purpose: - Financing / Refinancing assets



List of different criteria and documents needed to apply for the loan:

Business Income

- Business license/patent
- 3 years income statement & Balance sheet
- Last 12 months bank statement and/or sale invoices and receipts
- Copy of Collateral title deed
- National IDs and family or residential book or married certificate

SME Customer

- Business license/patent
- 2 years income statement & Balance sheet
- Last 12 months bank statement and/or sale invoices and receipts
- Copy of Collateral title deed or 6 months sales
- National IDs and family or residential book

Contact info:

☎ Mr. Heang Piseth Saothnou 089 646 546 🌐 www.bredcambodia.com
 ✉ saothnoupiseth.heng@bredcambodia.com

Foreign Trade Bank of Cambodia



Standard SME Loan:

Credit limit/amount	Form \$10,000 - Up to 20% of Net Worth
Interest Rate	9% to 12%
Loan Term	120 Months
Loan-to-Value Ratio (LTV)	65%
Collateral	Land and Building
Accept title deed	Soft / Hard Title
Eligibility	Applicant's age 18-65 including loan term
Grace period	1 Year for Construction
Loan fee: i.e processing fee, lawyer fee....	1% , Lawyer fee: Nil



List of different criteria and documents needed to apply for the loan:

- Business License or business registration
- Business Patent in current year
- National ID Cards/Passport of Borrower and/or Co-Borrower
- Family Book or equivalent certification
- National ID Cards/Passport of owner and/or spouse of the pledged assets
- Title Deed to be pledged for security
- Financial Statement or Sale and purchase Invoice

Contact info:



Mr. Ork Vanda 078 888 874



Mr. Hout Sarath 092 858 949

Kookmin Bank Cambodia Plc.



Business Loan:

Credit Limit / Amount	Up to USD 100.000.000
Interest Rate	From 6.99% per year
Loan Fees	1% of Approved Loan
Loan Term	Up to 10 years
Loan-to-Value Ratio (LTV)	Maximum 60% of collateral
Collateral	Must be hard title deed
Accept title deed	Hard title deed
Others:	- Early settlement : 3% before 3years, waived after - Can be grace period (Pay interest only up to 3 years)



List of different criteria and documents needed to apply for the loan:

Individual Borrowers

- National ID
- Residential book / Family book
- Marriage certificate
- Hard copy of collateral
- Stock list
- Sale record / purchasing record (last 3 months)
- Biz. Registration / Biz. Patent / Other doc verify biz. ownership
- Other related documents

Legal Entity (Cooperate)

- Company Memorandum and Article
- National ID of owner
- Profit and loss / income statement (last 3 years)
- Balance sheet (last 3 years)
- Biz. Registration / Biz. Patent
- Hard copy of collateral
- Other related documents

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🌐 www.global.kbstar.com

Maybank (Cambodia) Plc.



Maybank



Standard SME Loan:

Credit limit/amount	Up to USD 1 Million for Working capital, Capex and Property Purchase
Interest Rate	7.75% per year - 8.5% per year
Loan Fees	1% of loan amount
Loan Term	Up to 20 Years
Collateral	Hard title deed
Grace Period	None



List of different criteria and documents needed to apply for the loan:

- National ID Card
- Business License/ Patent (For registered business)
- Family book/ Birth Certificate
- 3-6 months Bank's statement
- Last 3 year Financial Statements
- Memorandum of Article
- Copy of Hard title deed

Contact info:

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☎ Mr. Bun Savan 077 899 995

🌐 <https://www.maybank2u.com.kh/#section3>

Oxley-Worldbridge Specialized Bank Plc.



Oxley-Worldbridge Specialized Bank



Business Loan:

Credit Limit / Amount	Min 30.000 USD
Interest Rate	9 % per year
Loan Fees	- 1% of processing fee - Lawyer fee - Hypothecation fee: 250 USD per title - Insurance fee: 150 USD per unit - Fire insurance (depending on property)
Loan Term	Up to 7 years
Loan-to-Value Ratio (LTV)	Up to 70%
Collateral	Land and/or building
Accept title deed	Hard title only



List of different criteria and documents
needed to apply for the loan:

Individual

- ID Card/ Passport
- Family book or residential book
- Marriage certificate
- Bank statements of business income of the last 6 months
- If client has a loan with another MFI or Bank, repayment schedule and history of repayment of last 6 months
- Other income as property or car rental
- Receipt of income and expenses of the last 6 months

Company

- Patent License
- Business License
- Certification of Incorporation from Ministry of Commerce
- Memorandum of Association (MOA)
- Financial statement (Balance sheet, Profit and loss statement)

Contact info:

- ☎ Mr. Kosal Deno 011 233 666
- ☎ Ms. Chhin Mongrachana 070 790 014
- ✉ deno@owbank.com.kh
- ✉ rachana@owbank.com.kh

www.owbank.com.kh

Prince Bank Plc.



SME Loans offered under the SME Co-Financing Scheme of the Royal Government of Cambodia

Credit Limit / Amount	- Maximum limit of \$300K for Capital Expenditure - Maximum \$200K for Working Capital
Interest Rate	7% per annum
Loan Fees	- Actual fee charge on CBC - Actual fee charge on Hypothec registration on collateral - Actual fee charge on property valuation report - Actual fee charge on fire insurance
Loan Term	Maximum up to 7 years
Loan-to-Value Ratio (LTV)	Maximum up to 70%
Collateral	Properties
Accept title deed	Soft and hard title deed



List of different criteria and documents needed to apply for the loan:

- Copy of valid National Identification Card or Passport, Family Book or Residence Book
- Copy of Business Patent + Certificate of Incorporation + Memorandum and Articles of Association
- Sale and purchase invoice for the past 6 to 12 months
- Payment receipt to suppliers for the past 6 to 12 months
- Past 2-year business Income Statement and Balance Sheet
- Past 2-year statement of cash transaction with other financial institutions
- Copy ownership title deed of security property
- Other support document

Contact info:

☎ 1800-20-8888

🌐 <https://www.princebank.com.kh/>

Phillip Bank



PhillipBank



SME Loan

Credit limit/amount	Up to USD 700,000
Interest Rate	7% - 12% per year
Loan Fees	Up to 1%
Loan Term	Flexible
Loan-to-Value Ratio (LTV)	Up to 70%
Collateral	Vacant Land/Building
Accept title deed	Soft/Hard Title



List of different criteria and documents needed to apply for the loan:

- ID card/ Passport
- Business license/patent
- Business Income/Income Statement

Contact info:



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vou_chea@phillipbank.com.kh

RHB Indochina Bank



Business Loan:

Credit Limit / Amount	50.000 – 5.000.000 USD
Interest Rate	8 – 8.5 % per year
Loan Fees	<ul style="list-style-type: none">- Processing fee : 1% on approved limit- Lawyer fee: 150 USD per case- Valuation fee: min 150 USD depending on property- Hypothecation fee: 230 USD per title- Fire insurance (if the charged property got building value): min 70 USD per year
Loan Term	5 to 10 years
Loan-to-Value Ratio (LTV)	<ul style="list-style-type: none">- 70% for land with building- 50% for vacant land or condo unit
Collateral	Landed property or condo unit
Accept title deed	Hard title deed only
Others	Eligibility: Open to resident and non-resident with sources of income in Cambodia



List of different criteria and documents needed to apply for the loan:

- Latest Business Patent
- Valid Business license
- Business Registration and M&A (if any)
- Bank Statement (if any)
- Financial statement for the last 6months (2 years is preferred)
- 3 months sales or purchased invoices
- Company's profile (if any)

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🌐 www.rhbbank.com.kh

Shinhan Bank



Business Loan:

Credit Limit / Amount	From \$ 20.000 up to \$ 2.000.000
Interest Rate	7,5% per year (when loan over 700.000 USD negotiable)
Loan Fees	- 1% processing fee of approved limit - Lawyer fee (loan below \$300K: no lawyer fee) but loan over \$300K lawyer fee is 90\$ - Evaluation fee: around \$120 to \$250 (Base on collateral type) - Blocking title deed fee: \$210 - Insurance fee: base on collateral type
Loan Term	Up to 5 years
Loan-to-Value Ratio (LTV)	Up to 60 %
Collateral	Land or Residence Building (House Warehouse, Flat, Villa....) in Phnom Penh or Takhmao City
Accept title deed	Soft title up to 100.000 USD and hard title deed
Others	2 types of Grace Period can be provided: 1- For loan period mix 3years: Pay only interest for 3years and need to pay all principal by end of the year. 2- For loan period mix 5 years: Pay only interest for 1st year and need to partial some principal in each end of year at least 10% of total principle.



List of different criteria and documents needed to apply for the loan:

- National ID (Borrower & Guarantor)
- Family Book or Residential Book or Married Letter
- Copy Collateral to mortgage
- Document related with business (i.e. Biz license, Patent License, M&A.....)
- Document related with income (i.e. Purchase invoice & sale invoice, Bank statement & any contract....)

<https://www.shinhan.com/en/#300000000000>

Bank for Investment and development of Cambodia



Be your side, by your hand



SME Loan

Loan amount	300,000 USD (for working capital not exceed 200,000 USD)
Interest Rate	Maximum 7% per annum
Loan Fees	None
Loan Term	7 Year
Loan-to-Value Ratio (LTV)	Maximum 70%
Type of Collateral / Guarantee	Land and building
Collateral	Hard title deed only
Accept title deed	Phnom Penh only
Others: (Ex: Grace Period...)	Negotiable



List of different criteria and documents needed to apply for the loan:

- Legal document of Individual/Enterprise
- Financial document of Individual/Enterprise
- Document about loan at other bank of Individual/Enterprise
- Document of asset used to secure loan (Hard title deed)
- Other documents required by BIDC (If any)

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✉ : www.bidc.com.kh

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