



សហគមន៍សហគ្រិនវ័យក្មេងកម្ពុជា
YOUNG ENTREPRENEURS ASSOCIATION OF CAMBODIA

BANK MAPPING GUIDE



CO-FUNDED BY



TABLE OF CONTENTS

About YEAC	02
About Khmer Enterprise	03
Access to Finance for MSMEs Programme	04
YEAC – Bank Mapping Guide (BMG)	05
Agricultural & Rural Development Bank	07
SME Bank	08
AMRET Microfinance Plc	09
AMK Microfinance Institution Plc	10
BRED Bank Cambodia Plc	11
Foreign Trade Bank of Cambodia	12
Kookmin Bank Cambodia Plc	13
Maybank (Cambodia) Plc	14
Oxley Worldbridge Specialized Bank	15
Prince Bank	16
Phillip Bank	17
RHB Indochina Bank	18
Shinhan Bank	19
Bank for Investment and Development of Cambodia	20
CIMB Bank PLC.....	21

Foreword of President of Young Entrepreneurs Association of Cambodia



YEAC has the ambition to enhance entrepreneurship and success of youth-owned businesses by creating a platform for networking, sharing, learning, and synergizing business opportunities, thereby contributing to productive employment and economic development in Cambodia.

An inadequacy of access to finance is often mentioned by our members and MSMEs in Cambodia as a major bottleneck for growth and vibrancy of entrepreneurship in Cambodia. Most recurring causes of limited access to finance are the lack of collateral, the high interest rate, the absence of financial statements and a general lack of information on sources of debt financing.

In order to tackle the lack of readily available information on financial products, YEAC is proud to present hereby the Bank Mapping Guide (BMG). With the BMG, we want to provide a summary of the major options Cambodian MSMEs have at hand when it comes down to accessing debt through commercial banks, with directly accessible information on terms and conditions, costs, eligibility etc.

I would like to thank, in name of YEAC, all the individual banks for their cooperation and their willingness to share the details of their different products. This BMG wouldn't have been possible either without the approval of our trusted partners in the Ministry of Finance and Economy and the Central Bank.

A handwritten signature in white ink, consisting of several overlapping loops and a long vertical stroke at the end, set against a dark red background.

Oknha Kouch Pheng

President

Young Entrepreneurs Association of Cambodia

Foreword CEO of Khmer Enterprise



Khmer Enterprise (KE), a unit of the Ministry of Economy and Finance, envisions to become the national platform of promoting entrepreneurial activities. With a mission to build a vibrant ecosystem, KE supports MSMEs and startups by focusing on its four core programs; entrepreneurial cultural promotion, capacity upgrading, networking, and seed funding.

During the COVID-19 pandemic, MSMEs were exposed to a variety of constraints that unprecedentedly slowed down their operations and made the businesses less viable to access to any form of finances. To address this challenge, KE is proudly cooperating with Young Entrepreneurs Association of Cambodia (YEAC) to provide an Access to Finance Program, which aims to alleviate the procedure of access finances by providing a technical assistance from pre-loan assessment to loan request facilitation. The significant component of this program, Bank Mapping Guide (BMG) is developed to make business loans from various financial institutions available for MSMEs to review and select the most suitable product for their businesses.

This program represents the strength of collaboration among the ecosystem builders during the challenging times. Khmer Enterprise expects that this is the tipping point of where the ecosystem stakeholders cooperate with one another to create a more enabling environment for the local MSMEs to thrive.

A handwritten signature in blue ink, consisting of stylized cursive letters, positioned above a horizontal line.

H.E. Dr. Chhieng Vanmunin,
CEO
Khmer Enterprise

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 Resilience & 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

Contact info:



+855 23 900 855



ke@khmerenterprise.info



www.khmerenterprise.info



Unit 3A-F, 3rd Floor,
TK Royal One Building, #155
Confederation de la Russie,
Phnom Penh



សហគមន៍ក្មេងវ័យកម្ពុជា
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:

096 334 8935 / 086 43 45 41

CO-FUNDED BY



CO-OPERATED BY



YEAC – Bank Mapping Guide (BMG)



In support of the Access to Finance Program, YEAC has recently elaborated a Bank Mapping Guide/ Report listing all the major options for local MSMEs to access debt financing through financial institutions in Cambodia. The guide collects information and compares banking products of commercial banks and micro finance institutions accessible to MSMEs. It gives a detailed outlook of each bank with a listing of interest rates, processing fees, eligibility criteria and other requirements both for secure and unsecure loans.

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	- 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:

Mr. Suon Sophea 099 34 7777

sophea.suon7@gmail.com

Mr. Eng Tongngy 012 798 976

tong_ngy@yahoo.com

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 title 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:

Mr. Rom Ratha 077 92 25 25

✉ ratha.rom@amret.com.kh

Mr. Sroem Roatha 017 469 490

✉ roatha.sroem@amret.com.kh

🌐 www.amret.com.kh

AMK Microfinance Institution Plc.



សេវាហិរញ្ញវត្ថុនៅជិតលោកអ្នកបំផុត



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:

Mr. Huot Sokha 093 558 555

sokha.huot@amkcambodia.com

Mr. Tum Chandet 093 796 888

chandet.tum@amkcambodia.com

www.amkcambodia.com

BRED Bank Cambodia Plc.

BRED
BANK

CAMBODIA



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

Contact info:

☎ Mr. Som Rotha 092 555 708

✉ rotha@kbf.com

☎ Mr. Phum Poli 012 890 516

✉ phumpoli@kbf.com

🌐 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:

☎ Mr. Seng Sovidia 010 307 888 ✉ sovidia.seng@maybank.com.kh

☎ 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



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:

📞 Mr. Chea Vou 016 222 097

✉️ vou_chea@phillipbank.com.kh

RHB Indochina Bank

RHB  **Indochina Bank**



Business Loan:

Credit Limit / Amount	50.000 – 5.000.000 USD
Interest Rate	8 – 8.5 % per year
Loan Fees	- 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)	- 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)

Contact info:

 Mr. Nhim Borey 012 911 071

 borey.nhim@rhbgroup.com

 Ms. Hin Sokunthavary 081 781 688

 sokunthavary.hin@rhbgroup.com

 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)

Contact info:

☎ Mrs. Ngov Kimnay 092 155 551

✉ : www.bidc.com.kh

CIMB Bank PLC



Business Loan:

Loan amount	Min \$50,000.00
Interest Rate	7,5%-9% pa
Loan Fees	- Loan Processing Fee: Negotiable - Other fee charges, including property valuation, to be advised
Loan Term	Up to 10 years
Loan-to-Value Ratio (LTV)	Up to 80% for property
Type of Collateral / Guarantee	Land and Building
Accept title deed	Hard Title Deed
Others: (Ex: Grace Period...)	



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

- Legal document of the business/companies
- A copy of National ID of borrowers/shareholders/guarantors/hypothecators and other related document
- At least last 3 years financial statement, including list stock/creditors/debtors
- Up to 6 months bank statement
- A copy of the Hard Title Deed
- Other documents to be requested based on actual discussion

Contact info:

Name: CIMB Bank Customer Care Center

☎ 023 988 388

✉ customercare@cimb.com.kh

🌐 www.cimbbank.com.kh

Our Sponsors

Partner Sponsors



National Sponsors



Main Sponsors



Co-Sponsors



Development Partners





សហគមន៍សហគ្រិនវ័យក្មេងកម្ពុជា
YOUNG ENTREPRENEURS ASSOCIATION OF CAMBODIA



Building C2, 5th Floor, Zone B, Olympia City, Monireth Blvd (St. 217),
Corner Tepphorn Blvd (St. 182),
Sangkat Veal Vong, Khan 7 Makara,
Phnom Penh, Cambodia



+855 (0) 16 999 762

+855 (0) 96 334 8935



secretariat@yeacambodia.org



www.yeacambodia.org

PREPARED BY YEAC



សហគមន៍សហគ្រិនវ័យក្មេងកម្ពុជា
YOUNG ENTREPRENEURS ASSOCIATION OF CAMBODIA



CO-FUNDED BY KE



សហគ្រិនខ្មែរ
KHMER ENTERPRISE