



ប្រឹក្សាភិបាលក្រុមហ៊ុន អាក់ទីវ ភីអិលស៊ី

Active People's Microfinance Institution Plc.



របាយការណ៍ប្រចាំឆ្នាំ
២០២០

ANNUAL REPORT

2020



ក្រុមហ៊ុនឯកជន / Private Company

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Foreword



The world is going through a health crisis that has plunged the economy into the worst crisis since the Great Depression of the 1930s. Since the beginning of 2020, Covid-19 has caused the whole world to experience a health crisis, leading to a more severe economic crisis than the global crisis of 2008-2009. The Covid-19 crisis changed the way of life, relationships and economic processes and led to new normalization, in which the use of technology gained popularity and became a source of new growth potential for the economy. Faced with this crisis, both developing and emerging countries have implemented fiscal and monetary policies, as well as supportive measures to maintain socio-economic stability. International trade, investment and tourism, as well as domestic economic activity, have been declining sharply due to the introduction of measures to prevent the spread of Covid-19, such as temporary demarcation, sanitation, protection and maintaining social gaps in accordance with the guidelines of the Ministry of Health.

In this situation, the Royal Government of Cambodia has taken effective measures to control the spread of Covid-19, which has had minimal impact on local public health. Outbreaks appear to be exacerbated during this time in Cambodia, which has been exposed to the effects of the crisis, especially on tourism, garment and footwear exports, and construction and real estate. However, due to the growth of the agricultural sector and the banking sector,

along with the increase in exports of some products, as a result of past diversification, the Cambodian economy is expected to decline by about 1.9% by 2020.

Along with good control over the spread of Covid-19, confidence in the Cambodian economy has also been supported by macroeconomic and financial stability. Monetary policy has been flexibly implemented to contribute to controlling inflationary pressures.

In line with the policy of the Royal Government and the National Bank of Cambodia, the institution has organized to provide preferential credit to the affected poor through the reorganization of credit to provide some relief to the people and Cambodia's people at this time as well.

At the same time, the institution has strengthened its fight against money laundering and terrorist financing to contribute to the development of Cambodia's financial and economic sector, especially during the epidemic phase Covid-19. The strengthening of these activities is reflected in the improvement of the legal framework to increase the effectiveness of implementation and expand the scope of cooperation with relevant authorities, both domestically and internationally.

Finally, the Company would like to express its deep gratitude to the Royal Government, Board of Directors of the National Bank of Cambodia for their continued support and the management of Active People's Microfinance Finance Institution and staff at all levels who always work hard with high responsibility to collectively referred to develop operation system of institutions. The institution would also like to thank the relevant ministries and institutions for their good cooperation in the past. The Company still believes that the Board of Directors and staff at all

levels continue to operate well, contributing to new achievements in the field of banking and microfinance, and contributing to people's benefit of Cambodia.

CEO



TATSUHIRO KURIHARA

APMFI'S KEY MILESTONES

Active People's Microfinance Institution Plc (Called APMFI) is incorporated as a Public Limited Company in the Kingdom of Cambodia. The Company is registered with the Ministry of Commerce under the registered number 00009429, Dated March 21, 2011 and has obtained a permanent license from the National Bank of Cambodia (The Central Bank of Cambodia) to conduct business as a microfinance institution from August 18, 2011 onwards.

Active People's Microfinance institution is fully invested by a Japanese company, Business Partner Co., Ltd. Active People's Microfinance Institution has been striving to expand its operations, not only that, it has always strived to strengthen capacity to serve the Cambodian people with a strong will to contribute to the business and livelihood. Better as well as participate in the development of the country to grow together. In recent years, the institution has steadily increased capital to meet the requirement of the Cambodian people as a microfinance institution in microfinance features.

As of December 31, 2019, Active Microfinance Plc. APMFI Has approval from the National Bank of Cambodia for a request to increased capital from \$ 10,001,800 to \$ 20,000,000 through the approval letter ៣៧-០២០-១៦២ ៣៧ dated 28 January 2020 of the National Bank of Cambodia, APMFI has continued to expand by holding more branches. The company has received licenses 20 branches, such as:





- Increased capital from \$ 8,501,800 to \$ 10,001,800
- Opened Battambang Branch and Kampong Cham Branch.

2016

2017

- New relocated address at Building 88, Street 214, Village 4, Sangkat Boeung Prei, Khan 7 Mahla, Phnom Penh.
- Opened Kandal Branch, Takeo Branch and Veal Kneil Branch.

2018

- Opened Mean Chay Branch, Chhor Ampov Branch, Chhory Chngvra Branch, Banteay Meanchey Branch and Kampong Spea Branch.

2019

- Increased capital from \$ 10,001,800 to \$ 20,000,000.
- Opened Tbong Khmum Branch.
- Opened Preah Vihear Branch.

2020

- Opened Kampong Chhnang Provincial Branch, Kantei Provincial Branch and Ratan Kiri Provincial Branch

VISION

- We aim To Become a Leading Microfinance Institution By Providing a Better Service And Keep Growing In a Sustainable Manner.

MISSION

- To Improve Living Condition Of Cambodian People By Being Engaged And Pronding Credit By Adhering To Partnership In Financial Business.

SLOGAN

- We Listen To You And Think With You In Order To Create The Best Solution For Your Success.

PRINCIPLE

- APMFI provides financial service to all people regardless of their social status.
- APMFI provides most flexible and convenient financial service.
- APMFI is committed to respecting and valuing her clients as priority.
- APMFI is committed to ensuring good characteristics and working standards to ensure the reliability.

- APMFI is committed to providing the best services and communication with all stakeholders.

- APMFI is an academic institution that provides information exchange and sharing in order to develop and train our staff as well as to improve internal principles and systems.

CODE OF Practice

- Avoiding over-indebtedness: We will offer credit to our clients as per their solvency and try to find any way to avoid over-indebtedness as possible.
- Code of ethic: We provide additional education and adhere to ethical behavior. Our staff at all levels pays respect to all clients.
- Free choice: Clients are free to choose from our products and services that suit their business or needs.
- Comment response Mechanism: We accept all comments and offer response appropriately.

ANNUAL REPORT 2020 MESSAGE FROM THE CEO



APMFI got a business license from the Ministry of Commerce in March 2011 and a microfinance license from the National Bank of Cambodia in May 2011. Then, Business Partner Co., Ltd, a shareholder in Japan bought a 100% stake in Active Microfinance Plc. And started business as a Japanese MFI in December 2012. At that time, our cash balance was only \$ 180,000 and the

number of employees was only six. It's means that our company was very small in the past. But at the moment, the company has a balance of 102,739,148.08 US dollars and 590 employees. In addition, there are 20 branches and 113104 customers. We have continued to grow for 7 years due to customer support. We will not give up our business expansion and continue to work harder.

In 2020, the economic crisis caused by the spread of Covid-19, the establishment will continue to operate for the common good and as a good partner of the community, not only our most important role is to benefit Customers, employees and society whole in Cambodia. We provide clients with on-demand services and support their daily lives and businesses. We are making them in good standing, which is the stable management of our company, increasing in employment opportunities, stable taxation and providing stable services to customers due to our activities.

At the same time, the institution participates in all activities at a time when the country is experiencing a slowdown in the Cambodian economy, as well in favor of the people affected by the loss of jobs or the decline of the Cambodian business.

By easing repayments in various ways possible in accordance with the policy of the National Bank of Cambodia, including participation in sanitation and gap maintenance through the Ministry of Health's campaign to ensure safety from COVID-19 of these diseases.

In addition, the institution continues to move forward even Cambodian's economic is decreased and its role will not change. We will present a vision that our company has been made since its started to employees who are not just managers, not only senior but all members as well also a new employee. To become the "nearest MFI in Cambodia" that many clients need, we will continue our efforts to expand and strengthen our role is more focused adhere to business ethics and set up a good management to achieve the progress of growth.

APMFI would like to thank you for your continued support and encouragement.

CEO



TATSUHIRO KURIHARA

GENERAL DESCRIPTION OF THE FINANCIAL SECTOR

By 2020, the world economy will be severely affected by the spread of covid-19, and the International Monetary Fund estimates that growth will down to 4.4%, with developed economies downing to 5.8%. And the economy of emerging and developing countries declined -3.3%. Meanwhile, ASEAN economic growth may down to 3.4%. Responding to this health and economic crisis.

Governments have put in place fiscal stimulus policies to boost economic activity and social protection policies, and most central banks have adopted austerity measures, lowering interest rates, injecting cash into markets, and easing restrictions. Tighten regulations in the banking sector to restore economic stability.

The Cambodian economy is also

estimate to contract -1.9% due to a decline in external demand-dependent sectors, including tourism, manufacturing, construction and real estate, while the agricultural sector continues to grow well. Cambodia's balance of payments is estimated to be in surplus due to rising exports and declining imports, combined with continued influx of foreign direct investment, despite lower import flows. The balance of payments contributed to the increase in international reserves to \$ 21.3 billion, which was more than 10 months of imports of goods and services for the next period, higher than the minimum for developing countries (3 months).

Inflation continued to be low at 2.9%, slightly higher than the same period last year (1.9%) due to higher food prices as

oil and commodity-related services fell. At the same time, the riel exchange rate against the US dollar continued to be stable, averaging around 4,090 riel per US dollar, higher than the same period last year (4,061 riel), lower inflation and exchange rate stability. Exchange Rate has contributed significantly to macroeconomic stability.

Contributing to reduce the impact of COVID-19 on the economy of the National Bank of Cambodia. Implemented monetary policy, diversified and intervened in the foreign exchange market, increased the level of liquidity in the banking system and gained confidence in the banking sector and the riel. In fact, the reserve and currency reserve ratio has been lowered to 7%, while the interest rate on tradable securities (NCD) and liquefied securities (LPCO) has been lowered to reduce the cost of loans

in Riel. The NCD served to maintain the liquidity of banking and financial institutions, of which the NCD issued in US \$ 30.8 billion, an increase of 45.3% and 10.9 trillion riel. Riel with an increase of 4%. In addition, the National Bank of Cambodia provided liquidity in riel to banking and financial institutions in need of liquidity in riel through 23 LPCO transactions totaling 5.9 trillion riels, an increase of 24.5%. In the context of downing economic growth, the general monetary volume (M2) also declined by 14.7% (lower than the same period last year at 18.2%), but at a reasonable level to support monetary demand. In the economy. It should be reminded that the loan in KHR compared to the total portfolio kept at 12.8%. And the dollar level in globalization (currency deposits against common currencies) remains high at 83.8.

The banking sector continues to grow and stabilize, and has actively contributed to supporting economic activity. Banking assets increased 15.7% (to 217%). Which GDP increased by 14.8% (136% of GDP) and deposits increased by 15.4% (123% of GDP). The network of operations and financial services continues to be developed and expanded to all regions throughout the country, which has steadily improved the financial environment, with the number of customer deposit accounts reaching 3.2 million (up 3.9%). Also banking and financial institutions have provided preferential treatment to borrowers through the reorganization of 285,074 accounts, equivalent to approximately 4.2 billion US dollars, which has been declining steadily since August. . The National Bank of Cambodia has implemented a risk monitoring framework and prospects, as

well as a series of precautionary macro- and micro-precautionary measures to strengthen financial stability. In addition, the financial environment, financial literacy and consumer protection are also regularly promoted through financial education to the public, local microfinance outreach, Receiving and resolving customer complaints of banking and financial institutions, and the Deposit Protection Unit and the banking and financial institution settlement framework have also been established.

In line with global and regional trends, financial technology is allowed to be used with caution, especially in payment systems to make payments more efficient, secure and affordable. The National Bank of Cambodia has officially launched the Bakong system, a one-stop payment system that facilitates electronic transfers

and cross-institutional payments. Meanwhile, the Cambodia Swiss system and retaliation system are being pre-launched and are scheduled to be officially launched soon. The QR Code standard has also been developed for implementation in payment systems aimed at facilitating cross-border payments between payment service providers and implementing payment connectivity schemes with countries in the region. To support cross-border trade and investment between the two countries, as well as expand the use of the national currency, the National Bank of Cambodia and the Central Bank of Thailand have introduced QR codes for cross-border payments in Thai Riel and Thai Baht.

The National Bank of Cambodia has continued to manage cash flow effectively and safely to meet the needs of people across the country. The quality and

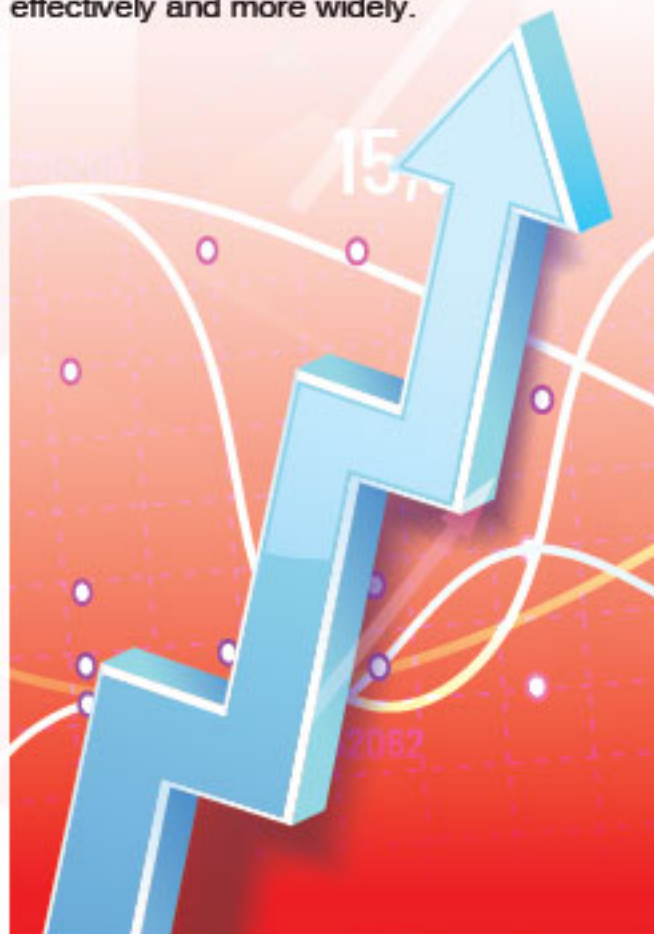
aesthetics of banknotes are enhanced in line with technological advances. In order to promote good governance and efficiency, auditing and inspection have focused on keeping pace with technological advances. To promote good governance and efficiency, audits and inspections focus on risk prevention and job sustainability. Human resources continue to be a priority.

In addition, international cooperation in both bilateral and multilateral frameworks has been steadily strengthened and expanded. The National Bank of Cambodia (NBC) has successfully strengthened the integration and security of the regional financial network through the successful amendment of multilateral agreements, Asian bond market initiatives, and the successful co-chairmanship of the ASEAN High Commission (SLC). The National Bank of Cambodia has also been elected

Co-Chair of the ASEAN Financial Environment Commission (WC-FINC) with the Central Bank of Indonesia for the 2020-2022 term.

In particular, despite the crisis of COVID-19, the process of drafting a law on anti-money laundering and terrorist financing continued until it was approved and promulgated on June 27, 2020. In order to disseminate the contents of this law widely, the Financial Intelligence Unit of Cambodia (CSF) organized a workshop with the participation of representatives from relevant ministries, institutions and reporting persons. The OCF has been steadily strengthening its efforts to monitor and prevent money laundering and terrorist financing activities, as well as assessing the qualifications and experience of compliance officers in the audit report. At the same time, cooperation with relevant ministries and

cooperation with relevant ministries and institutions and international partners has been strengthened and expanded to improve the implementation of work more effectively and more widely.





OPERATIONAL INFORMATION

For the period ended December 31,2020

Year	Gross Loan Portfolio (Dollar)	Number Of Branch	Active Borrowers
2016	21,720,209	4	19,181
2017	28,727,962	9	33,001
2018	40,388,171	14	52,431
2019	65,841,442	16	79,465
2020	102,739,148.08	20	113104

01. Gross Loan Portfolio (Dollar)



02. Number Of Branches



03. Active Borrowers

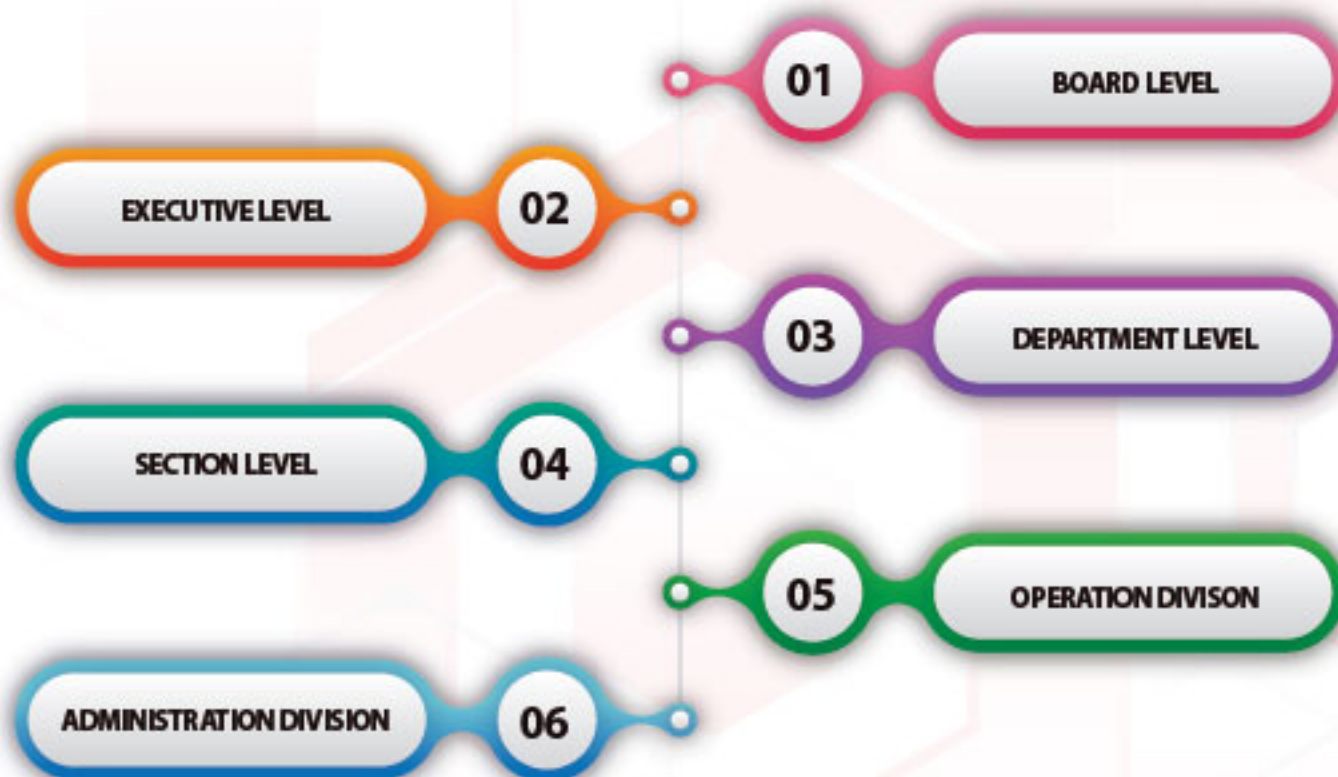


04. Operational Information

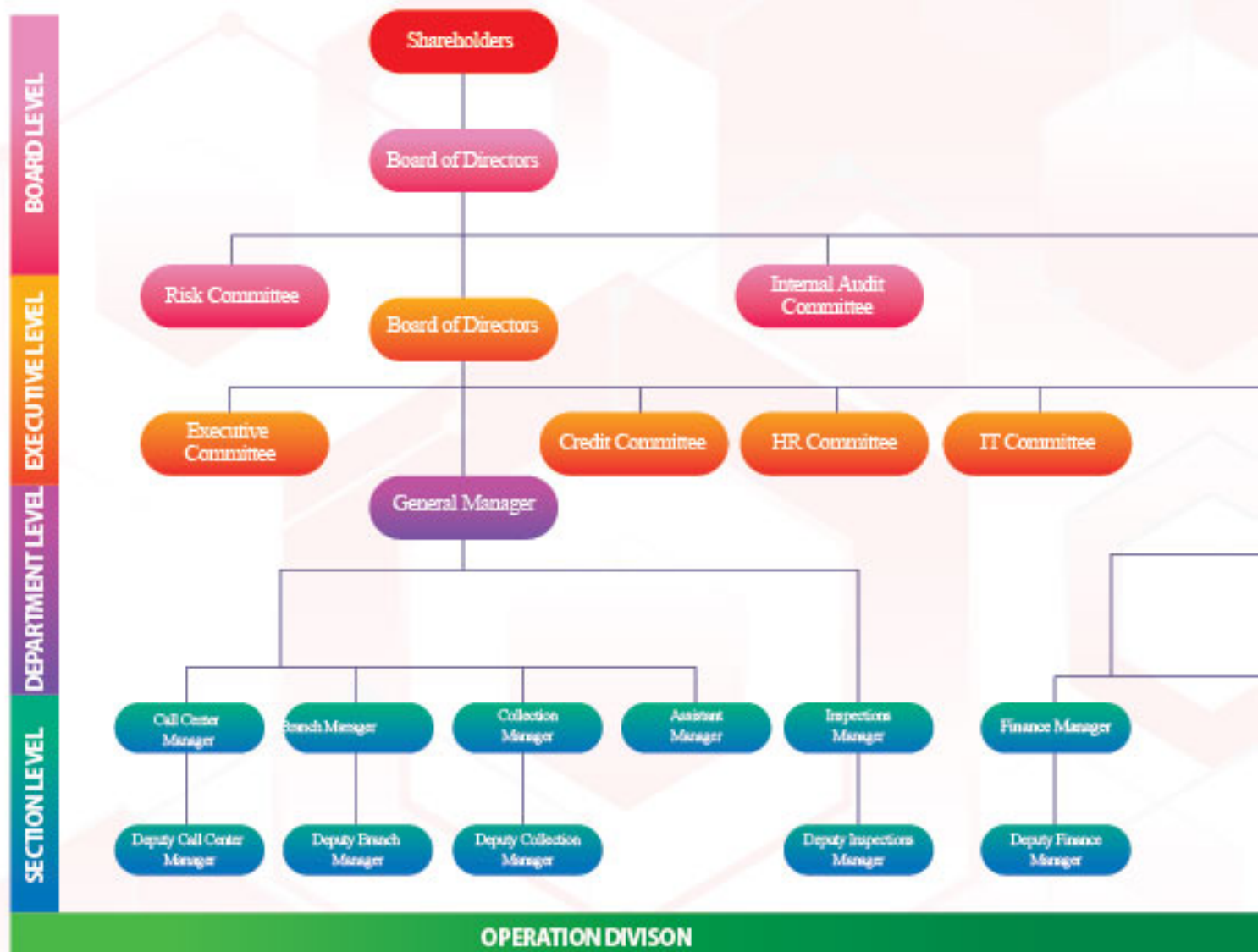
For the period ended December 31, 2020

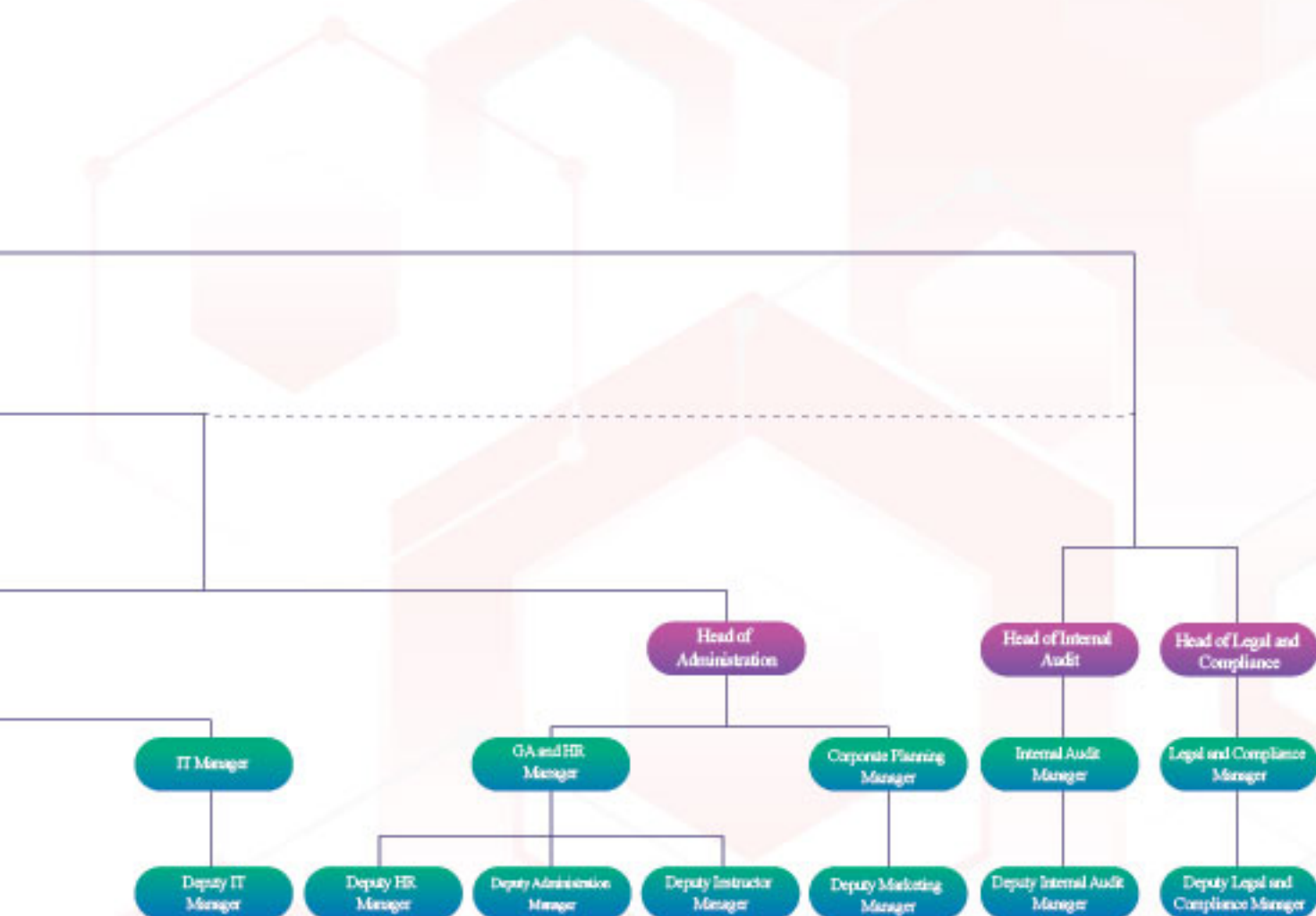
Loan Asset by Products	2019	2020
Agriculture	1,190,645	729,834
Car	5,207,855	7,956,873
Electronic	6,298,051	8,531,298
Land	871,657	738,426
Motor	24,338,455	55,752,301
Others	2,076,398	1,539,267
Quick Loan	25,858,381	27,491,150
Grand Total	65,841,442	102,739,148

MAIN-ORGANIZATION CHART ON APRIL 2020



MAIN-ORGANIZATION CHART ON APRIL 2020





ADMINISTRATION DIVISION

MANAGEMENT TEAM



Mr. Son Kimsa
General Manager



Ms. Seng Chanda
Accounting and Finance Manager



Mrs. Chea Thida
Head of Corporate Planning
and Administrative



Mrs. Lim Lida
Manager of General Affairs and
Human Resources



Mr. Vong Bunchhoeum
Head of Internal Audit Manager



Mr. Ek Sin Deng
Manager of Information Technology



Mr. Son Kimsa
General Manager

Mr. Son Kimsa has been working with Active People's Microfinance Institution Plc since October 2014 as General Staff. Before working with Active People's Microfinance Institution Plc, he had been working with Business Partner Co. Ltd for 1 year and has passed Qualification Test for Manager Position organized by the company.

Mr. Son Kimsa finished his Bachelor Degree in Finance and Banking, Nagoya University, in 2010. With a career of more than 5 years, he is now General Manager at Active People's Microfinance Institution Plc.

**Mrs. Chea Thida**

Head of Corporate Planning and Administrative

Ms. Chea Thida has been working for Active People's Microfinance Institution Plc since 2015 by holding a position of the Accounting Manager. By December 2017, Ms. Chea Thida has performed her position as the Manager of Head of Compliance of the institution. Before working for Active People's Microfinance Institution, Mrs. Chea Thida had experiences in working with other microfinance institutions for more

than ten years in total by holding positions of Accounting Manager, Finance and Administration Manager. Ms. Chea Thida graduated Bachelor's Degree of Accounting and Finance from Build Bright University in 2009. Currently, she graduated a Master's Degree of Finance and Banking.

She has also participated in various professional courses such as Quick Books, Access, Excel, and so on.



Mr. Vong Bunchhoeurn
Head of Internal Audit Manager

Mr. Vong Bunchhoeurn is a Cambodian. He holds a Bachelor's Degree in Economics from Mekong University and is pursuing his Master's Degree in Banking and Finance at Western University. He attended courses on risk assessment and internal control, internal fraud audit, planning and time management, microfinance risk management and tax base. He also attended other courses: Leadership and Success and Corporate Finance Analysis.

He has been for more than 3 years at Analysis. He has been for more than 3 years at Mekong University in Administration. He also worked for more than 10 years in microfinance banks, specialized in internal audit, chief audit officer, chief audit officer and managing director Internal Audit.

He has been working for Active People's Microfinance Institution since 2019 by holding a position of the Head of the Internal Audit until now.

**Ms. Seng Chanda**

Accounting and Finance Manager

Ms. Seng Chanda has been working for Active People's Microfinance Institution Plc since March 2015 by holding the position as an interpreter and secretary of CEO, and now she is holding the position as Accounting and Finance manager. Before working with Active People's Microfinance Institution Plc, she had worked with Business Partner Co., Ltd for 1 year.

Ms. Seng Chanda finished her Bachelor Degree of Education in English, from Royal University of Phnom Penh in 2005, and got her Master Degree in Education from Nihon University in Japan in 2011. She is now pursuing ACCA through CamEd Business School.



Mrs. Lim Lida

Manager of General Affairs and Human Resources

Mrs. Lim Lida has been working for Active People's Microfinance Institution since September 2013 by holding a position of the Sales Officer, Instructor Leader, Senior Customer Relations Officer and Instructor Manager. By January 2019, Mrs. Lida has performed her position as the Manager of General Affairs and Human Resources of the institution. Before working for Active People's Microfinance Institution, Mrs. Lida had experiences in working with

other microfinance institutions and companies for more than ten years in total by holding positions of Accounting Manager, Finance and Administration Manager. Mrs. Lida graduated with a Bachelor's Degree of Bank from Build Bright University in 2009. Currently, She also goes through a variety of skills courses such as Labor Law, Leadership, Trainer Training and courses such as Quick Books, Access, Excel, and so on.

**Mr. Ek Sin Deng**

Manager of Information Technology

Mr. Ek Sin Deng has been working for Active People's Microfinance Institution Plc since June 2015 as IT Manager. Before working for Active People's Microfinance Institution Plc, he had IT job experience with Bank for five years as the IT Senior Officer and more experience with system analysis, design, programming and business flow analysis.

He graduated Bachelor's Degree of Computer Science and Engineer from Royal University of Phnom Penh (RUPP) in 2009 and graduated Master of Business Administration (MBA) from National University of Management (NUM) in 2012.

OTHER ACTIVITIES OF APMFI IN 2020

01

APMFI Lucky Draw for the Customers

02

Donate/Provide/Contribute some funds to the Cambodian Red Cross to help people affected by the rapid floods In 2020

03

Donate/Provide/Contribute some funds to the Royal Government for the purchase of vaccines' Covid-19 disease

01. APMFI Lucky Draw for the Customers

APMFI has created a lucky draw event to provide the gifts to the customers.

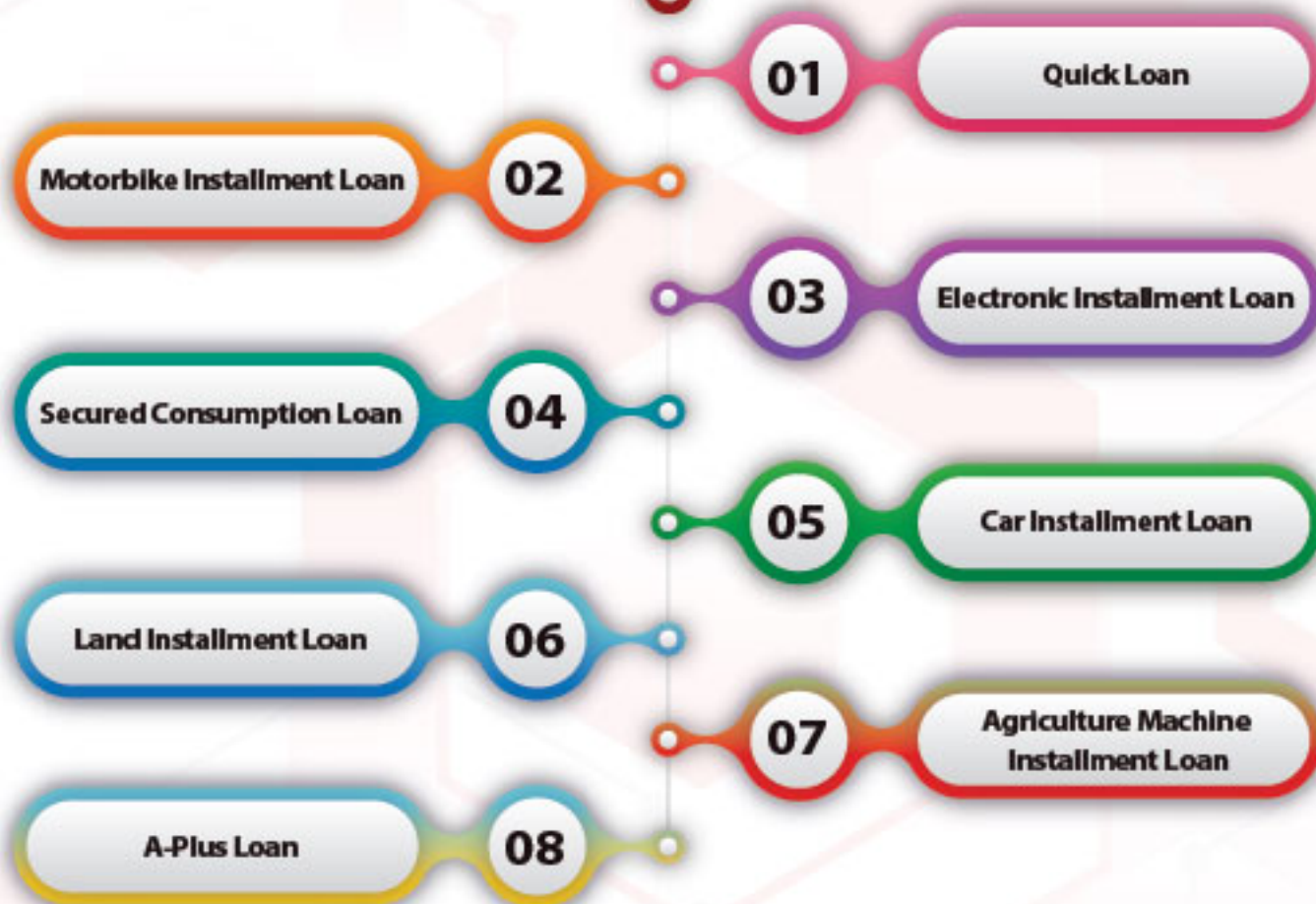


03. Donate/Provide/Contribute some funds to the Royal Government for the purchase of vaccines/Covid-19 disease

Which has donated some amount of **20,000,000** (twenty million) riel to the Royal Government for purchase of Covid-19 vaccine to alleviate the government's burden on prevention and caring for the well-being of the Cambodian people.



PRODUCTS AND SERVICES OF ACTIVE PEOPLE'S MICROFINANCE INSTITUTION PLC.



SERVICES:

- * Appropriate low interest rate
- * Convenient condition
- * Quick service
- * Seek the best solution for you, and
- * Put every effort in making your dream comes true.

PRODUCTS:**1. Quick Loan**

Provided to client with immediate need.

Product	Currency	Amount	Loan Term
Quick Loan	Rile	400,000- 20,000,000	13 - 36 months
	Dollar	100 - 5,000	

2. Motorbike Installment Loan

Provided to client who wishes to buy a motorbike for his/her daily need.

Product	Currency	Amount	Loan Term
Motorbike Installment Loan	Rile	400,000- 20,000,000	13 - 60 months
	Dollar	100 - 5,000	

3. Electronic Installment Loan

Provided to client who wishes to use electronic appliances such as telephone, television, computer and so on.

Product	Currency	Amount	Loan Term
Electronic Installment Loan	Rile	400,000- 80,000,000	06 - 60 months
	Dollar	100 - 20,000	

4. Secured Consumption Loan

Provided to client who lack of capital for establishing a new business or for expanding the existing business.

Product	Currency	Amount	Loan Term
Secured Consumption Loan	Rile	8004,000-120,000,000	13 - 60 months
	Dollar	2001 - 30,000	

5. Car Installment Loan

Provided to client who wishes to buy a car for use to meet daily need.

Product	Currency	Amount	Loan Term
Car Installment Loan	Rile	20,000,000-200,000,000	24 - 84 months
	Dollar	5,000 - 50,000	

6. Land Installment Loan

Provided to client who wishes to buy a plot of land.

Product	Currency	Amount	Loan Term
Land Installment Loan	Rile	4,000,000- 120,000,000	13 - 60 months
	Dollar	1,000 - 30,000	

7. Agriculture Machine Loan

Provided to client who lacks of capital for establishing a new business or for expanding the existing business.

Product	Currency	Amount	Loan Term
Agricultuer Machine Loan	Rile	4,000,000- 240,000,000	13 - 60 months
	Dollar	100 - 60,000	

8. A-Plus Loan

Provided to client who is using or applying Agriculture Machine installment loan by providing money to facility agricultural works.

Product	Currency	Amount	Loan Term
A-Plus Loan	Rile	400,000- 4,000,000	13 - 36 months
	Dollar	100 - 10,000	



LOCATION OF ACTIVE PEOPLE'S MICROFINANCE INSTITUTION PLC.





01. Head Office (214 Olympic)

Tel: +855 23 214 255

+855 78 777 340

Address: #88, St. 214 corner of
St. 113, Boeng Prolit Commune,
7Makara District, Phnom Penh

Tel: +855 23 224 156

+855 78 777 259

Address: #149C, St. 143, Boeng
Keng Kang 3 Commune,
Chamkamorn District,
Phnom Penh

02. Boeng Keng Korng 3 Branch





03. Siem Reap Provincial Branch

Tel: +855 78 254 112

+855 10 822 030

Address: #88, Sivutha Street,
Mondul Village, Svay Dangum Commune,
Siem Reap City, Siem Reap Province

Tel: +855 10 960 619

+855 78 777 251

Address: #87-89, St. 1019
(Northbridge Street), Tuek Thla
Commune, Sen Sok District,
Phnom Penh

04. Tuek Thla Branch





05. Battambang Provincial Branch

Tel: +855 53 732 600

+855 71 331 6777

Address: #23-25, Street Number 3,
Svay Por Commune, Battambang City,
Battambang Province

Tel: +855 42 210 887

+855 71 323 9777

Address: #64, Preah Monivong
Bulevard, Kampong Cham
Commune, Kampong Cham City,
Kampong Cham Province

06. Kampong Cham Provincial Branch





07. Toul Kork District Branch

Tel: +855 23 231 912

+855 81 994 958

+855 61 421 112

Address: #3A, St. 355, Phumi 1 Village,
Boeung Kork Commune, Toul Kork District,
Phnom Penh

Tel: +855 23 425 677

+855 23 425 678

+855 17 276 031

Address: #137D, National Road No. 2,
Takhmao Commune, Takhmao City,
Kandal Province

08. Kandal Provincial Branch





09. Takeo Provincial Branch

Tel: +855 61 204 445

+855 81 994 871

Address: #2, Rorka Knong District,
Daun Keo City, Takeo Province

Tel: +855 23 231 413

+855 86 245 512

+855 92 765 570

Address: #15 DE0-E1, National Road
No. 1, Chbar Ampov Commune,
Chbar Ampov District, Phnom Penh

10. Chbar Ampov District Branch





11. Meanchey District Branch

Tel: +855 23 231 412

+855 98 804 739

+855 12 425 934

Address: #27, St. 217, Damnak Thom Ti 1
Village, Steung Meanchey Commune,
Meanchey District.

Tel: +855 25 210 236

+855 17 522 026

+855 70 523 783

Address: #296, National Road No. 4,
Pea Nichakam Village, Rorka Thom
Commune, Chbar Morn City,
Kampong Speu Province

12. Kampong Speu Provincial Branch





**13. Chroy Changva
District Branch**

Tel: +855 12 430 791

+855 86 256 041

+855 97 575 4777

Address: #10B (F10), National Road No. 6,
Phumi 3 Village, Chroy Changva Commune,
Chroy Changva District, Phnom Penh

Tel: +855 54 710 513

+855 12 425 964

+855 86 245 013

Address: #415, Phumi 3 Village,
National Road No. 5, Preah Ponlea
Commune, Serei Sophorn City,
Banteay Meanchey Province

**14. Banteay Meanchey
Provincial Branch**





15. Prek Pnov District Branch

Tel: +855 23 230 280

+855 95 329 036

+855 69 222 439

Address: National Road No. 5, Phumi
Kandal Village, Prek Pnov Commune,
Prek Pnov District, Phnom Penh

Tel: +855 62 210 212

+855 95 443 882

+855 70 222 586

Address: #547, National Road No. 6,
Kampong Thom Village, Kampong
Rotes Commune, Stueng Sen City,
Kampong Thom Province

**16. Kampong Thom
Provincial Branch**





**17. Tboung Khmum
Provincial Branch**

Tel: +855 45 211 131

+855 69 385 222

+855 61 407 304

Address: Jerng Lorn Village, Suong
Commune, Suong City, Tboung Khmom
Province

Tel: +855 61 329 848

+855 69 390 222

+855 31 213 2777

Address: Thomayuth Village, Pa'e
Commune, Kampong Chhnang
City, Kampong Chhnang Province

**18. Kampong Chhnang
Provincial Branch**





19. Kratie Provincial Branch

Tel: +855 69 638 222

+855 88 206 9777

Address: Phum PsarVeng Village,
Sangkat Kratie, Krong Kratie, Kratie
Province

Tel: +855 69 641 222

+855 71 271 6777

Address: Street 78, Chey Chumnas
Village, Sangkat Laban Seak,
Krong Ban Lung, Ratana Kiri
Province

20. Ratana Kiri Provincial Branch



