



គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ អាក់ទីវភីភល ភីអិលស៊ី
 Active People's Microfinance Institution Plc.



២០២១

របាយការណ៍ប្រចាំឆ្នាំ
 ANNUAL REPORT

2021



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Foreword



For more than two years from the end of 2019 to 2021, the world continues to face to the Covid-19 crisis. This challenge has been alleviated and improved by increasing the number of vaccinations and strengthening the precautionary measures. With the possibility of implementing economic support policies, developed countries have recovered rapidly and contributed to the economic growth of growing and developing countries. In particular, ASEAN countries have been facing a wave of Covid-19 outbreaks, which has slowed economic activity.

Cambodia is one of the countries in the ASEAN region that has been affected by the Covid-19 and has been slowed to recovery the economy, which has reduced the income of people, companies, small and large enterprises with continue to decline in foreign investment. The sector most affected by Covid-19 infection is tourism. In the construction sector, construction activity has been continued, but new construction projects continued to decline in accordance with the declining of real estate sector. The garment sector has rebounded due to rising export demand, despite some disruptions. At the same time, the agricultural sector has benefited from climate change and supportive policies that have boosted production, albeit at a slower pace.

Under the wisdom and prudent leadership of the Royal Government of Cambodia, a series of measures have been put in place, such as blocking areas in the high prevalence of Covid-19 and launching a rapid vaccination campaign. Today,

Cambodia has become one of the countries with the highest vaccination rates in the region and the world. The government's protection and support measures have effectively helped the affected people, companies and enterprises. The success of vaccinations, the control of epidemics, and the implementation of government policies and support measures have provided opportunities for Cambodia's economy to recover with confidence in 2022. Major economic sectors are expected to grow, although tourism still needs time to return to pre-crisis started. Price stability and exchange rates are expected to be maintained with the strength of the banking system, which will co-operate with innovative, environmentally friendly and sustainable growth. At the same time, Cambodia economic may also face some risks, especially if there is a wave of Covid-19 with a new mutation virus, a faster-than-expected normalization of monetary policy in developed countries, which creates uncertainty Finance Market, cybercrime and climate change.

In accordance with the policy of the Royal Government and the National Bank of Cambodia to support economic activities and alleviate the burden of vulnerable populations, Active Microfinance Plc. donated 20,000,000 Riels in the direction of humanitarian aid to the Cambodian Red Cross. Institution has also continued to provide loans, reduced interest rates and other fee, and delay repayment date on customers affected by Covid-19. At the same time, Active People also continues to restructure loan for affected customers in accordance with the Prakas of the National Bank of Cambodia.

Finally, we would like to express our deep gratitude to the Royal Government of Cambodia, the Board of Directors of the National Bank of Cambodia for their continued support and the management of Active People's Microfinance Institution Plc., and all levels of staff who have worked hard and high responsibilities aimed to build the strong operating system of institutions. The institution would also like to thank the relevant ministries and institutions for their good cooperation.

The Company still believes that the Board of Directors and staff at all levels continue to well cooperation,

contributing to the new achievements in banking and microfinance, sector and contributing to develop Cambodia.

CEO



TATSUHIRO KURIHARA

Annual Report 2021 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 2021. At that time, our cash balance was only 180,000 US dollars and the number of employees was only six. Its means that our company was very small in the past. In 2021, the company has a balance of 148,613,612.03 US dollars and 538 employees. In addition, there are 29 branches and 139,879 customers.

By the second semester of 2021, the world economy seems to be recovering gradually. Due to the Covid-19 vaccination and the strengthening of preventive measures, people have become immune to the new way of life. Although the wave of Covid-19 outbreak has not disappeared, many countries around the world, including developing

countries, have reopened their borders to recover economies after closed the doors almost two years ago. However, Cambodia is one of the countries in the ASEAN region that has been affected by the Covid-19 epidemic, leading to slower-than-expected economic growth. Almost all major sectors push economic growth have falling down, especially tourism. However, the Cambodia economic has been approaching positive signs since the second semester of 2021, in which the banking and financial sectors, with the National Bank of Cambodia as the authority, have been an important role in supporting the Royal Government's policies to face this crisis and support the National Economic. Active People, a microfinance institution, has been actively involved in the business partnership of people, no matter what the circumstances. Following the National Bank of Cambodia's policy of supporting the Royal Government of Cambodia in recovering the economy affected by the Covid-19, Active People's has reduced interest rates and

other fees to customers.

In addition, the institution has delay repayment date to affected customers. In accordance with the Prakas issued by the National Bank of Cambodia on the Restructure Loans to customers affected by this crisis, till the end of 2021, the institution has prepared a total of 10,331 customers in the amount of 60,900.53. US dollars.

In addition, to become the “Nearest Microfinance Institution in Cambodia”, Active People expanded its operations by obtaining licenses from the National Bank of Cambodia nine more on March 31, 2021, which are Khan Dangkor, Khan Por Senchey, Kampot, Oddar Meanchey, Preah Vihear, Poipet, Pearn Ro, Balang and Svay Rieng branches. This proves that the institution is strong and still focuses on customer needs even during in global economic crisis. This expansion has had a positive effect on political support, boosting the Cambodian economy by increasing employment opportunities, paying taxes and providing more credit to Cambodian . The Institution continues to

work hard to strengthen and expand, making our role to be more important in providing with a satisfactory service and as a good business partnership. Active Microfinance Plc. Would like to thank you for your continued supporting and encouragement.

General description of the world economy

The global economy has gradually recovered at a different pace, with each country supported by political, fiscal and monetary policy, also by according to the International Monetary Fund, the world economy is growing from -3.1% in 2020 to 5.9% in 2021, with developed economies is growing from -4.5% to 5.2%. Growing and developing countries increased from -2.1 to 6.4%. The ASEAN economy increased from -3.4% to 2.9% in 2021, which is lower than expected due to the widespread epidemic of Covid-19 in the region.

World trade volume has increase from -8.2% in 2020 to 9.7% in 2021 due to the recovery of demand and economic activity, while direct investment is expected to recover within 10 % to 15% in 2021 after falling to the lowest level in 2020. The global economic recovery has led to increased demand for raw materials and increased prices for these commodities, especially fuel, since the third quarter. Global inflation will increase from 3.2% in 2020 to 4.3% in 2021, with

developed countries increasing from 0.7% to 2.8%, while developing countries increase from 5.1% to 5.5%. However, most central banks continue to keep low benchmark interest rates to boost economic activity. In developed countries, the US Federal Reserve has maintained a benchmark interest rate of 0.25%, while the European Central Bank and the Bank of England have decided to keep their benchmark interest rates at 0% and 0.1% respectively, and the Bank of Japan has decided to keep its benchmark interest rate at -0.1%. Most emerging and developing central banks kept unchanged their benchmark interest rates, except Brazil, Mexico and Russia, which increased their benchmark interest rates from the third quarter of 2020 on concerns of over pressure on inflation.

Cambodia's economic growth

In 2021, the Cambodian economy will continue to be affected by Covid-19, especially due to the prolongation of community outbreaks on February 20. However, compared to 2020, economic activity has improved, especially from the second semester of 2021, mainly supported by the recovery of global economic growth, adaptation to new normality and the success of the vaccination. Cambodia's economic grew 3% in 2021. The manufacturing sector has improved, with manufacturing products for the export industry increased

by 12.7%, Garment products increasing by 9%, while non-garment products increased by 21.6%. The construction and real estate sectors are estimated to grow by 1.4%, supported by existing construction projects. On the other hand, Tourism continues to show negative signs due to impact by the Covid-19. The Agricultural sector continued to make good progress with a growth rate of 1.4%, supported by measures to boost agricultural production combined with climate benefits.



APMFIE KEY MILESTONES





2011

- * Obtained of the main license from National Bank of Cambodia.
- * Registered at the Ministry of Commerce as A public Limited Company.



2012

- * Increased capital from \$ 300,000 to \$ 791,800
- * Boeng Keng Kang III Branch at House 149C, Street 143, Sangkat Boeung Keng Kang III, Khan Chamkar Morn, Phnom Penh.



2013

- * Increased capital from \$ 791,800 to \$ 5,001,800.
- * Opened Head Office at No. 35-37, Street 214, Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh.
- * Opened Siem Reap Branch.



2014

- * Opened Sen Sok Branch.



2015

- * Increased capital from \$ 5,001,800 to \$ 8,501,800

2016

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

2017

- * New relocated address at Building 88, Street 214, Village 4, Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh.
- * Opened Kandal Branch, Takeo Branch and Toul Kork Branch.

2018

- * Opened Mean Chey Branch, Chbar Ampov Branch, Chhroy Changva Branch, Banteay Meanchey Branch and Kampong Speu Branch.

2019

- * Increased capital from \$ 10,001,800 to \$ 20,000,000.
- * Opened Tboung Khmum Branch.
- * Opened Preaek Phnov Branch.

2020

- * Opened Kampong Chhnang Provincial Branch , Kratie Provincial Branch and Ratana Kiri Provincial Branch.

2021

- * Opened Baray District Branch-Ballangk Commune Branch, Preah Vihear Provincial Branch, Oddar Meanchey Provincial Branch, Khan Dangkao Branch, Khan Pur Senchey Branch, Kampot Province Branch, Krong Paoy Paet Branch, Svay Rieng Provincial Branch and Peam Ro District Branch-Preack Khsay Kha Commune.



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.

OPERATIONAL INFORMATION

**Gross Loan Porfolio
(Dollar)**

01

Number Branches

02

Active Borrowers

03

Operatiol Information

04

OPERATIONAL INFORMATION

For the period ended December 31 . 2021

Year	Gross Loan Porfolio (Dollar)	Number of Branch	Active Borrowers
2017	28,727,962	9	33,001
2018	40,388,171	14	52,431
2019	65,841,9442	16	79,465
2020	102,739,148.08	20	113,104
2021	148,613,612.03	29	139,879

1. Gross Loan Portfolio (Dollar)



2.Number of Branches



3. Actie Borrowers



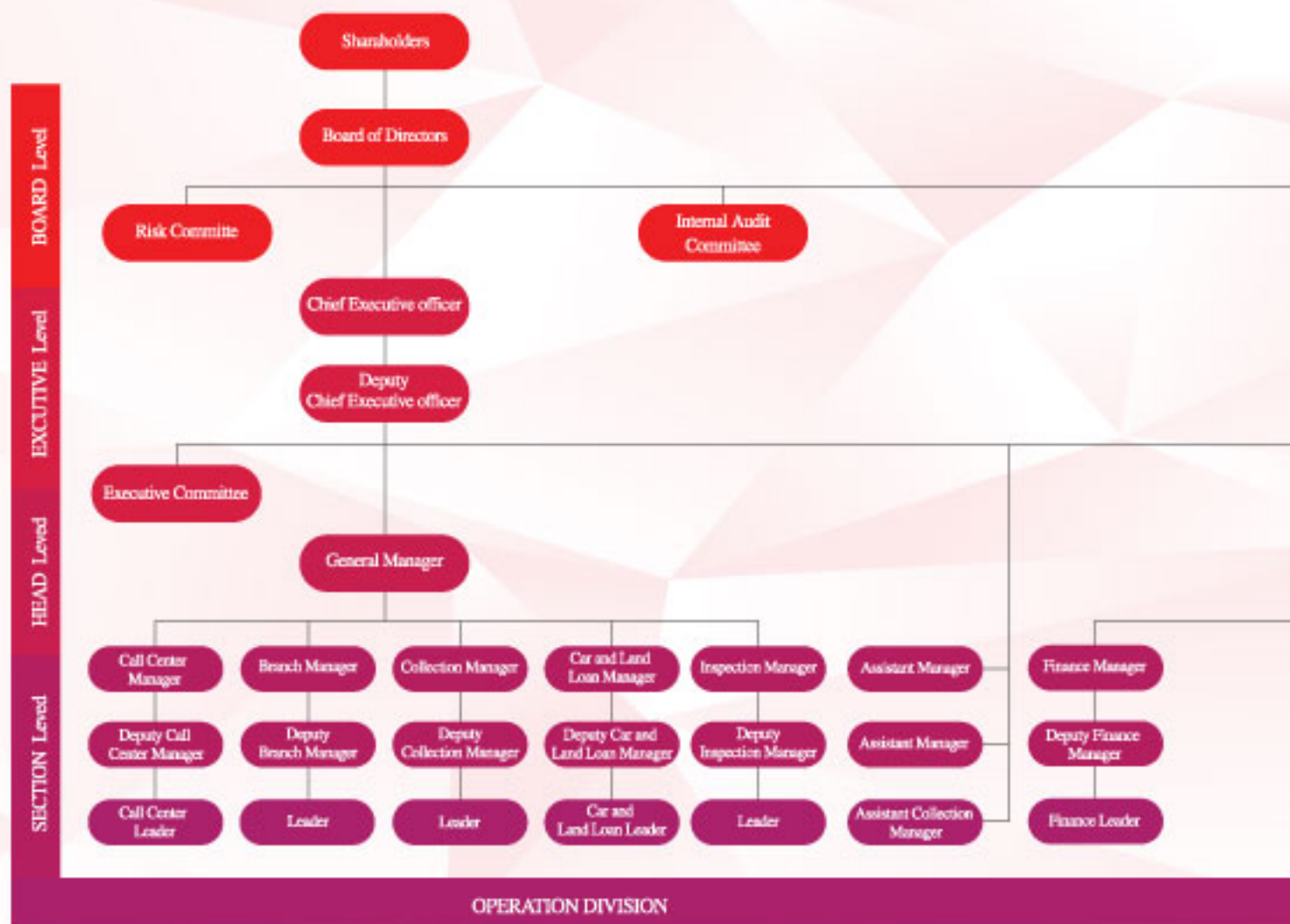
4. OPERATIONAL INFORMATION

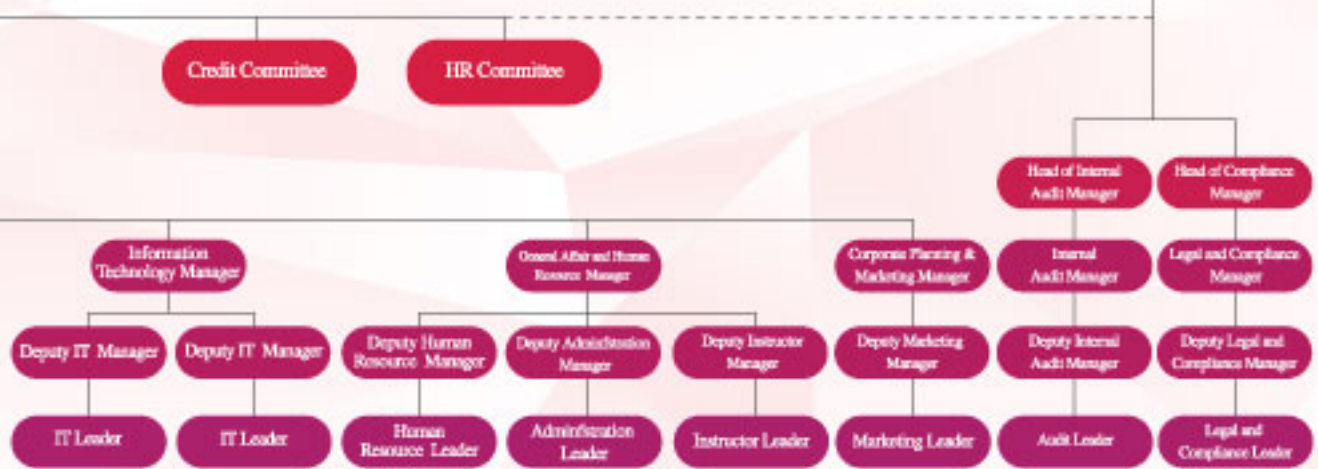
For the period ended December 31 . 2021

Loan Asset by Products	2020	2021
Agriculture	729,834	549,420
Car	7,956,873	21,911,933
Electronic	8,531,298	8,681,779
Land	738,426	444,682
Motor	55,752,301	90,513,080
Others	1,539,267	1,245,274
Quick Loan	27,491,150	25,267,444
Grand Total	102,739,148	148,613,612

MAIN-ORGANIZATION CHAT ON APRIL
2021

MAIN-ORGANIZATION CHART ON APRIL 2021





ADMINISTRATION DIVISION

MANAGEMENT TEAM





Mr. Yutaka Tanimoto (Deputy Chief Executive Officer (DCEO))

Mr. Tanimoto has 15 years of experience in the financial industry. He has comprehensive knowledge and experience in sales, IT systems, accounting, corporate planning, inspection, etc., and he has played an important role in organizational decision-making. He holds an MBA from Business Breakthrough University.

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 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 Compliance)



Ms. Chea Thida has been working for Active people's Microfinance Institution Plc since 2015 by holding position of Accounting Manager. By December 2017, Ms. Chea Thida has performed her position as the Manager of Head of corporate planning and Administrative of the intuition. In April 2021 she has become the head of compliance department. Before working for Active people's Microfinance Institution, Mrs. Chea Thida had experiences in working with other microfinance institution for more than ten years in total by holding positions of Accounting Manager, Finance and Administration Manager. Mrs. Chea Thida graduated Bachelor's Degree of Accounting and Finance form Build Bright University in 2009. Currently, she graduated a Master's Degree of Finance and Banking.

Mr. Vong Bunchhoeurn (Head of Internal Audit)

Mr. Vong Bunchhoeurn holds a Bachelor's Degree in Economics from Mekong University and he graduated 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 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 and managing director internal audit. He has been working for Active people's Institution since 2019 by holding a position as the Head of the internal audit until now.



Mrs. Lim Lida (General Affairs and Human Resources Manager)

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. From January 2019, Mrs. Lida been performing her position as the Manager of General Affairs and Human Resources of ctive People's Microfinance Plc the institution. Before working for Active People's Microfinance Institution, Mrs. Lida had experiences in working with other companies for more than 5 years as Call center officer. Mrs. Lim Lida finished her Bachelor Degree of Finance and Banking in 2012. She has also participated in various professional courses such as Labor Law, Leadership, Word, Excel and Advanced so on.

Ms. Seng Chanda (Finance Manager)

Ms. Seng Chanda has been working for Active people's Microfinance Institution Plc since March 2015 by holding position as an interpreter and secretary of CEO, and now she is holding the position as Finance Manager. Before working with Active people's Microfinance 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.



Mr. Ek Sin Deng (Information Technology Manager)



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.



Ms. Nop Malish (Corporate Planning and Marketing Manager)

Ms. Nop Malish has been working for Active People's Microfinance Institution Plc since December 2012 by holding position as Sale Officer. In August 2015 she had been promoted to be the first female Branch Manager of Active People's Microfinance. By April 2021, Ms. Nop Malish has started new role at Active People's Microfinance as Corporate Planning and Marketing Manager. Before working for Active People's Microfinance Institution Plc, she had work experience at other

MFI and company as Sale and Marketing Officer for more than 2 years. She was a scholarship student at Royal University of Law and Economics and graduated her Bachelor's Degree of Economics (Enterprise Management skill) in 2012.

OTHER ACTIVITIES OF APMFI IN 2021

01. APMFI Lucky Draw for the Customers

01. APMFI Lucky Draw for the Customers

Despite the Covid-19 crisis, which has hit the economy hard, until now, APMFI continues to draw and offer prizes to customers.



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

01

Quick Loan

05

Car Installment Loan

Motorbike Installment Loan

02

Land Installment Loan

06

03

Electronic Installment Loan

07

Agriculture Machine
Installment Loan

Secured Consumption Loan

04

A-Plus Loan

08

SERVICES:

- Appropriate low interest rate
- Convenient Condition
- Quick Services
- Seek the best solution for you
- Put every effort in making your dream comes true.

PRODUCTS:

01. Quick Loan

Provided to client with immediate need.

Product	➤	Quick Loan
Currency	➤	Riel / Dollar
Amount	➤	400,000 - 20,000,000 / 100 - 5,000
Loan Term	➤	13 - 36 month

02. Motorbike Installment Loan

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

Product	➤	Motorbike Installment Loan
Currency	➤	Riel / Dollar
Amount	➤	400,000 - 20,000,000 / 100 - 5,000
Loan Term	➤	13 - 60 month

03. Electronic Installment Loan

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

Product	➤	Electronic Installment Loan
Currency	➤	Riel / Dollar
Amount	➤	400,000 - 80,000,000 / 100 - 20,000
Loan Term	➤	06 - 60 month

04. Secured Consumption Loan

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

Product	➤	Secured Consumption Loan
Currency	➤	Riel / Dollar
Amount	➤	8004,000 - 120,000,000 / 201 - 30,000
Loan Term	➤	13 - 60 month

05. Car Installment Loan

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

Product	➤	Car Installment Loan
Currency	➤	Riel / Dollar
Amount	➤	20,000,000 - 200,000,000 / 5,000 - 50,000
Loan Term	➤	24 - 84 month

06. Land Installment Loan

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

Product	➤	Land Installment Loan
Currency	➤	Riel / Dollar
Amount	➤	4,000,000 - 120,000,000 / 100 - 30,000
Loan Term	➤	13 - 60 month

07. Agriculture Machine Loan

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

Product	➤	Car Installment Loan
Currency	➤	Riel / Dollar
Amount	➤	4,000,000 - 2400,000,000 / 100 - 60,000
Loan Term	➤	13 - 60 month

08. A-Plus Loan

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

Product



Land Installment Loan

Currency



Riel / Dollar

Amount



4,000,000 - 120,000,000 / 100 - 30,000

Loan Term



13 - 60 month



LOCATION OF ACTIVE PEOPLE'S MICROFINANCE INSTALLMENT PLC.



Head office (214 Olympic)

Tel: 855 23 214 255 / 855 78 777 340
Address: #88, St. 214 corner of St. 113,
Boeng Prohit Commune, 7Makaa District,
Phnom Penh



Boeng Keng Korng 3 Branch

Tel: 855 23 224 156 / 855 78 777 259
Address: #149C, St. 143, Boeng Keng Kang 3
Commune, Chamkameat District, Phnom Penh



Siem Reap Provincial Branch

Tel: 855 78 254 112 / 855 10 822 030
Address: #88, Sivatha Street , Mondul
Village, Svay Dangum Commune, Siem Reap
City, Siem Reap Province



Tuek Thla Branch

Tel: 855 10 960 619 / +855 78 777 251
Address: #87-89, St. 1019 (Northbridge Street),
Tuek Thla Commune, Sen Sok District,
Phnom Penh



Battambang Branch

Tel: 855 53 732 600 / 855 71 331 6777
Address: #23-25, Street Number 3, Svay Por
Commune, Battambang City, Battambang
Province





Toul Kork District Branch

Tel: 855 23 231 912 / 855 81 994 958
Address: #3A, St. 355, Phumi 1 Village,
Boeung Kork Commune, Toul Kork District,
Phnom Penh

Kampong Cham Provincial Branch

Tel: 855 42 210 887 / 855 71 323 9777
Address: #64, Preah Monivong Boulevard,
Kampong Cham Commune, Kampong
Cham City, Kampong Cham Province

Kandal Provincial Branch

Tel: 855 23 425 678 / 855 17 276 031
Address: #137D, National Road No. 2,
Takhmao Commune, Takhmao City,
Kandal Province

Takeo Provincial Branch

Tel: 855 61 204 445 / 855 81 994 871
Address: #2, Rorika Knong District, Daun Keo
City, Takeo Province

Chbar Ampov District Branch

Tel: 855 86 245 512 / 855 92 765 570
Address: #15 DE0-E1, National Road No. 1,
Chbar Ampov Commune, Chbar Ampov
District, Phnom Penh

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, Stung Meanchey Commune, Meanchey
District, Phnom Penh



Kampong Speu Provincial Branch

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 Meas City, Kampong Speu Province



Banteay Meanchey Provincial Branch

Tel: 855 54 710 513 / +855 12 425 964

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



Chroy Changva District Branch

Tel: 855 12 430 791 / 855 86 256 041

Address: #10B (P10), National Road No. 6,
Phumi 3 Village, Chroy Changva Commune,
Chroy Changva District, Phnom Penh



Prek Proov District Branch

Tel: 855 23 230 280 / 855 95 329 036

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





Tboung Khnum Provincial Branch

Tel: 855 45 211 131 / 855 69 385 222
Address: Jeng Long Village, Suong
Commune, Suong City, Tboung Khnum
Province

Kampong Thom Provincial Branch

Tel: 855 95 443 882 / 855 70 222 586
Address: #547, National Road No. 6, Kampong
Thom Village, Kampong Roset Commune,
Stueng Sen City, Kampong Thom Province

Kampong Chhnang Provincial Branch

Tel: 855 61 329 848 / 855 69 390 222
Address: Thomayuth Village, Pa'e Commune,
Kampong Chhnang City, Kampong Chhnang
Province

Ratana Kiri Provincial Branch

Tel: 855 69 641 222 / 855 71 271 6777
Address: Street 78, Chey Channa Village,
Sangkat Laban Seak, Krong Ban Ling, Ratana
Kiri Province

Kratie Provincial Branch

Tel: 855 69 638 222 / 855 88 206 9777
Address: Plum Psar Vong Village, Sangkat
Kratie, Krong Kratie, Kratie Province

Baray District Branch-Ballangk Commune

Tel: 855 15 51 55 45 / 855 98 93 80 88

Address: N° 12, Group1, Prey Ta Thav village,
Ballangk Commune, Baray District, Kampong
Thom Province.



Preah Vihear Provincial Branch

Tel: 855 81 34 20 09 / +855 88 33 25 027

Address: Phum Andoung Pou, Sangkat
Kampong Pranak, Krong Preah Vihear,
Preah Vihear Province



Oddar Meanchey Provincial Branch

Tel: 855 12 41 26 39 / 855 70 43 12 22

Address: Phum Samraong, Sangkat Samraong,
Krong Samraong, Oddar Meanchey Province.



Khan Dangkao Branch

Tel: 855 87 90 00 58 / 855 16 84 61 94

Address: Phum Boutei Kameakkar Sangkat
Cheung Ask Khan Dangkao Phnom Penh.

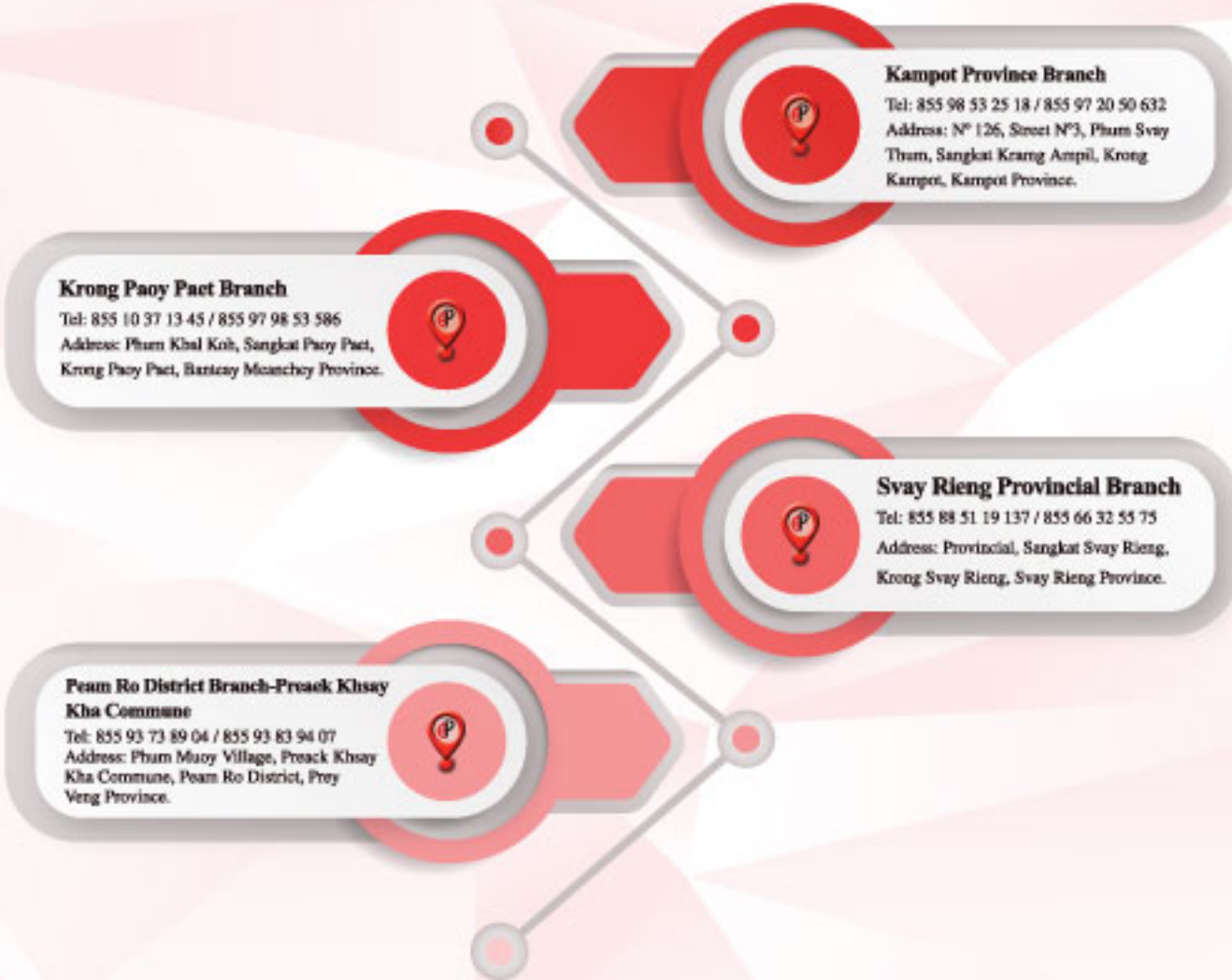


Khan Pur Senchey Branch

Tel: 855 86 64 69 79 / 855 96 92 19 288

Address: Phum Champa Voan1, Sangkat
Chaom Chau3, Khan Pur Senchey, Phnom Penh.





Krong Paoy Paet Branch

Tel: 855 98 53 25 18 / 855 97 20 50 632
Address: N° 126, Street N°3, Phum Svay
Thum, Sangkat Keang Ampil, Krong
Kampot, Kampot Province.

Krong Paoy Paet Branch

Tel: 855 10 37 13 45 / 855 97 98 53 586
Address: Phum Khal Koh, Sangkat Paoy Paet,
Krong Paoy Paet, Banteay Meanchey Province.

Svay Rieng Provincial Branch

Tel: 855 88 51 19 137 / 855 66 32 55 75
Address: Provincial, Sangkat Svay Rieng,
Krong Svay Rieng, Svay Rieng Province.

**Peam Ro District Branch-Proaek Khsay
Kha Commune**

Tel: 855 93 73 89 04 / 855 93 83 94 07
Address: Phum Maoy Village, Proaek Khsay
Kha Commune, Peam Ro District, Prey
Veng Province.





 081 828 666 / 071 828 6666



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