គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ អាក់ទីវភីភល ភីអិលស៊ី

Active People's Microfinance Institution Plc.

របាយការណ៍ប្រចាំឆ្នាំ 2022

ANNUAL REPORT

គ្រឹះស្ថានឯកជន / Private Company

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1. Messages From CEO

A. Overview of Global Economy

Global economic activity in 2022, has a worse-than-expected decline compared to 2021. Due to the effects of the war between Russia and Ukraine, the rise in inflation and the tightening of the international financial situation have slowed the growth of the global economy as a whole. According to the International Monetary Fund, global economic growth is projected to slow to 3.7% with developed economies up to 2.4% and developing countries up to 3.7, while Asean economies can maintain growth increased by 5.2%.

B. Cambodian Economy

According to the National Bank of Cambodia's 2022 annual report, inflation rose to 5.3% higher than in 2021 (2.9%), mainly due to rising fuel and food prices under the war between Russia and Ukraine, and global supply chain disruptions as domestic demand continues to grow.

Economic growth continued to increase at 5.1%, supported mainly by the reopening of domestic economic activity and growth in external demand. The manufacturing sector achieved growth, with garments for export increasing by 64.3%, non-garments for export by 1.1 times, and manufacturing products for the domestic market by 88.5%. At the same time, the tourism sector grew well, with international visitors exceeding expectations by 2.2 million, despite being still one-third of the prior situation before the Covid Crisis, even if local tourism has returned to a normal state. The construction and real estate sectors slowed to 0.8% and 0.5%, respectively, supported by rising domestic demand, while the agricultural sector continued to grow at a slower pace of 0.7% due to heavy and large quantities of rains, and rising production costs due to rising fuel and fertilizer prices. The balance of payment was estimated to have improved, with a surplus of $ 298.8 million due to inflows of financial accounts and a decrease in current and capital deficits. International fund reserve is high enough, although slightly lower; to $ 17.8 billion US dollars, equals seven months of imported good and services for the next period, which is higher than the minimum for developing countries (3 months).

C. Banking system in Cambodia

According to the 2022 Annual Report of the National Bank of Cambodia, the banking and financial system in Cambodia remains healthy and contributes to the recovery of economic activity. Assets of the banking system increased by 14.5%, loans to major sectors increased by 20.2% and customer deposits increased by 11.3%. The financial environment has steadily increased, reflecting the increase in the number of customer deposit accounts from 12.7 million to 14.3 million and consumer credit accounts from 3.4 million to 3.7 million. Our institution has restructured of 183,117 accounts (a decrease of 49%) with a total with a loan size of 3.3 billion US dollars (decrease of 38%) to help alleviate the burden of the people affected by. the impact of the Covid-19 pandemic and floods. credit quality remains good, with the nonperforming loan ratio of 3.2% for the banking sector and 2.6% for the microfinance sector. At the same time, the capital and liquidity situation was strong, with the transparency ratio being as high as 22.5% for the banking sector and 21.2% for the microfinance sector, compared to the regulatory minimum of 15%, and the liquidity ratio as high as 143% for commercial banking institutions and 172.8% for microfinance institutions accepting deposits above the minimum level set by the regulations 100%.

E. Achievement in 2022

In 2022, Active People's Microfinance Institution Plc (AP) has become the leading financial institution in the country. For 11 years, AP has been standing steadily in the direction of improving the lives of Cambodians and supporting the government in national economic development. By the end of 2022, the institution achieved 281,695,309 US dollars in assets, including a total credit portfolio of 248,620,497 US dollars, and provided customers a total of 178,162 accounts with 29 branch operations and 570 employees. After the recovery of the economy after the Covid-19 crisis two years ago, in 2022, the institution has a net profit of 10,966,250 US dollars, an unprecedented amount. The Company continues to implement its strategy to increase its assets by providing more and more efficient credit to its customers. In addition to providing credit, we have also been actively involved with the Royal Government through The Cambodia Microfinance Association in blood donation and humanitarian assistance campaigns for flood-affected people in Kampong Thom province. In particular, the company always continues its activities directly to donate some money to the Cambodian Red Cross every year, and in 2022, the company has donated 20,000,000 Riels to the Cambodian Red Cross. In addition, the organization has donated $ 3,000 to help alleviate the hardships of the people affected by the October 2022 floods.

AP has grown so far and beyond is due to the good cooperation of staff in all departments and at all levels. On behalf of the Board of Directors, I would like to express my sincere gratitude to all the management and staff of AP who have worked hard to fulfill their respective duties well and achieve remarkable success. Please continue this effort to provide better service to every customer. I would also like to thank the shareholders, the Board of Directors, the Royal Government, and especially the National Bank of Cambodia, for their continued support and good advice.

Board Member / Chief Execution Officer and Director

Active People's Microfinance Institution PLC.

TATSUHIRO KURIHARA

2. AP's Backgrounds

AP is a registered institution in the in the Kingdom of Cambodia, a public limited liability company. License number 00009429 dated March 21, 2011 and received a permanent license from the National Bank of Cambodia (NBC) to operate as a microfinance institution on August 18, 2011. Currently, there are 29 branches.

2011

- Obtain a permanent license from the National Bank of Cambodia
- Registered with the Ministry of Commerce of the Kingdom of Cambodia as a public limited liability company

2012

- Increased capital from 300,000 US Dollars to 791,800 US Dollars
- Located at # 149C, Street 143, Boeung Keng Kang III Commune, Chamkarmon District, Phnom Penh.

2013

- Increased capital from 791,800 US Dollars to 5,001,800 US Dollars
- Relocated to 35-37, Street 214, Boeung Reang Commune, 7 Makara District, Phnom Penh.
- Establish Siem Reap province branch and Boeung Keng Kang III branch

2014

- Establish a branch in Sen Sok District

2015

- Increase capital from 5,001,800 US Dollars to 8,501,800 US Dollars

2016

- Increase the capital from 8,501,800 US Dollars to 10,001,800 US Dollars
- Establish Battambang Province and Kampong Cham Province branches

2017

- Relocated to the new headquarters located at Building 88, Street 214, corner of Street 113, Village 4, Boeung Prolit Commune, 7 Makara District, Phnom Penh
- Establish Kandal Province Branch, Takeo Province Branch and Toul Kork Branch

2018

- Establish a branch in Meanchey District, Chbar Ampov District, Chroy Changva District, Banteay Meanchey Province and Kampong Speu Province

2019

- Establish Tbong Khmum Province Branch and Prek Pnov District Branch

2020

- Establish branches in Kampong Thom Province Branch Kampong Chhnang Province, Kratie and Ratanakkiri Province branches
- Increase capital from 10,001,800 US Dollars to 20,000,000 US Dollars

2021

- Establish a branch in Baray district, Balang commune (Kampong Thom province), Preah Vihear branch, Oddor Meanchey Branch, Dangkor District Branch, Por Sen Chey District Branch, Kampot Province Branch, Poipet City Branch, Svay Rieng Province Branch, Peam Ro District Branch, Prek Khsay Khor Commune (Prey Veng Province)

A. Vision

- We aim to be a leading financial institution by providing excellent services and growing steadily.

B. Mission

- We improve the lives of Cambodians by participating and providing credit by adhering to a financial business partnership.

C. Institution's slogan

- We listen to you, think with you to create the best solution for your success.

D. Guidelines

- AP will provide financial services to the general Cambodian regardless of status.
- AP will provide more flexible and convenient financial services.
- AP is committed to respecting and prioritizing its customers.
- AP is committed to adhering to our work ethic and standards to ensure reliability.
- AP is committed to providing the best services and relationships to all citizens.
- AP is an educational institution that exchanges and shares appropriate information to contribute to staff development, training, as well as to improving policies and systems.

E. Practical Code of AP

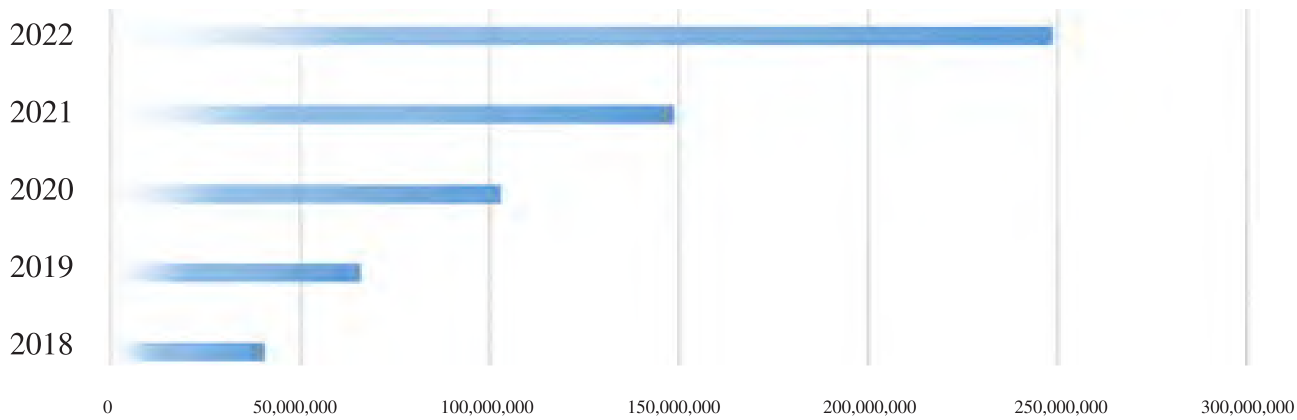
- Avoiding excessive debt: We will provide credit according to the customer's ability to repay and find ways to avoid over-indebtedness as much as possible. Employee ethics: We are highly educated and adhere to a highly ethical attitude, respecting customers from all circumstances by all levels of staff.
- Freedom of choice: Customers have the right to choose our products and services that suit their business or needs.
- Feedback Response Mechanism: We will take feedback and respond to the most appropriate.

3. Operation's Activities/ information's

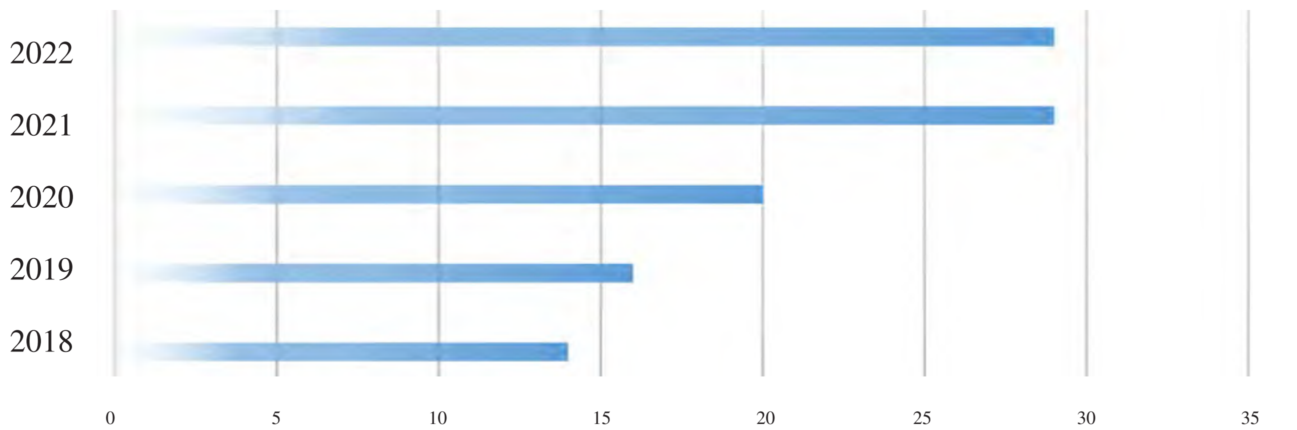
For the period ended December 31, 2022

Year	2018	2019	2020	2021	2022
Total Credit Portfolio (dollar)	40,388,171	65,841,442	102,739,148,08	148,613,612,03	248,620,497
Number of Branches	14	16	20	29	29
Number of Customers	52,431	79,465	113,104	139,879	178,162

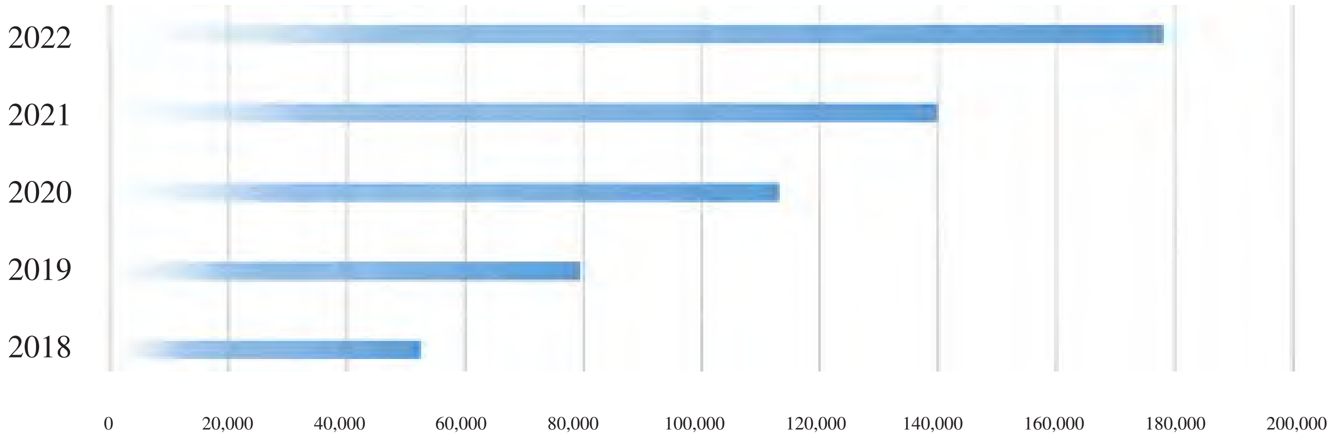
A. Total Credit Portfolio (Same as above chart)



B. Number of Branches (Same as above chart)

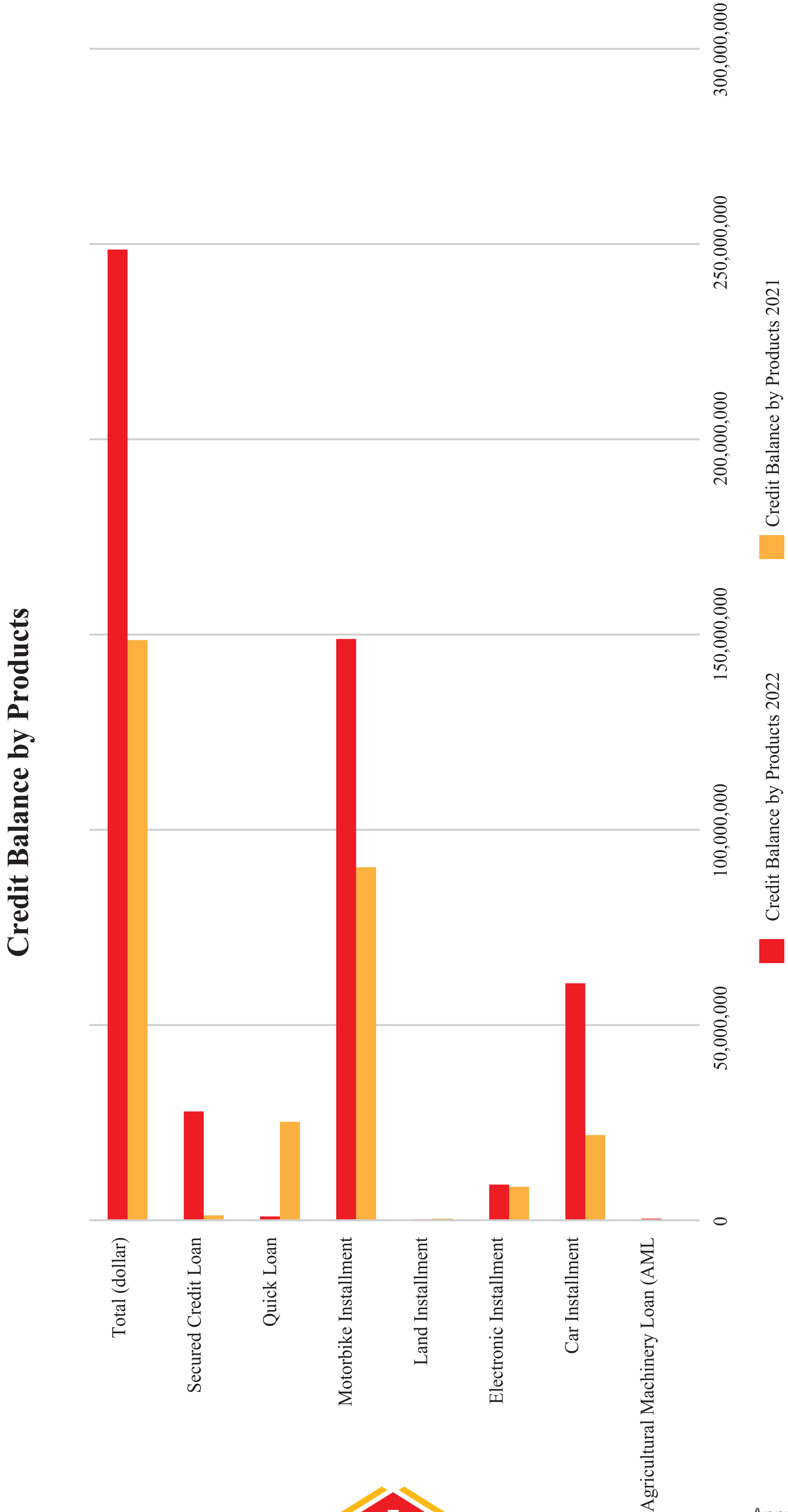


C. Number of Customers (Same as above chart)

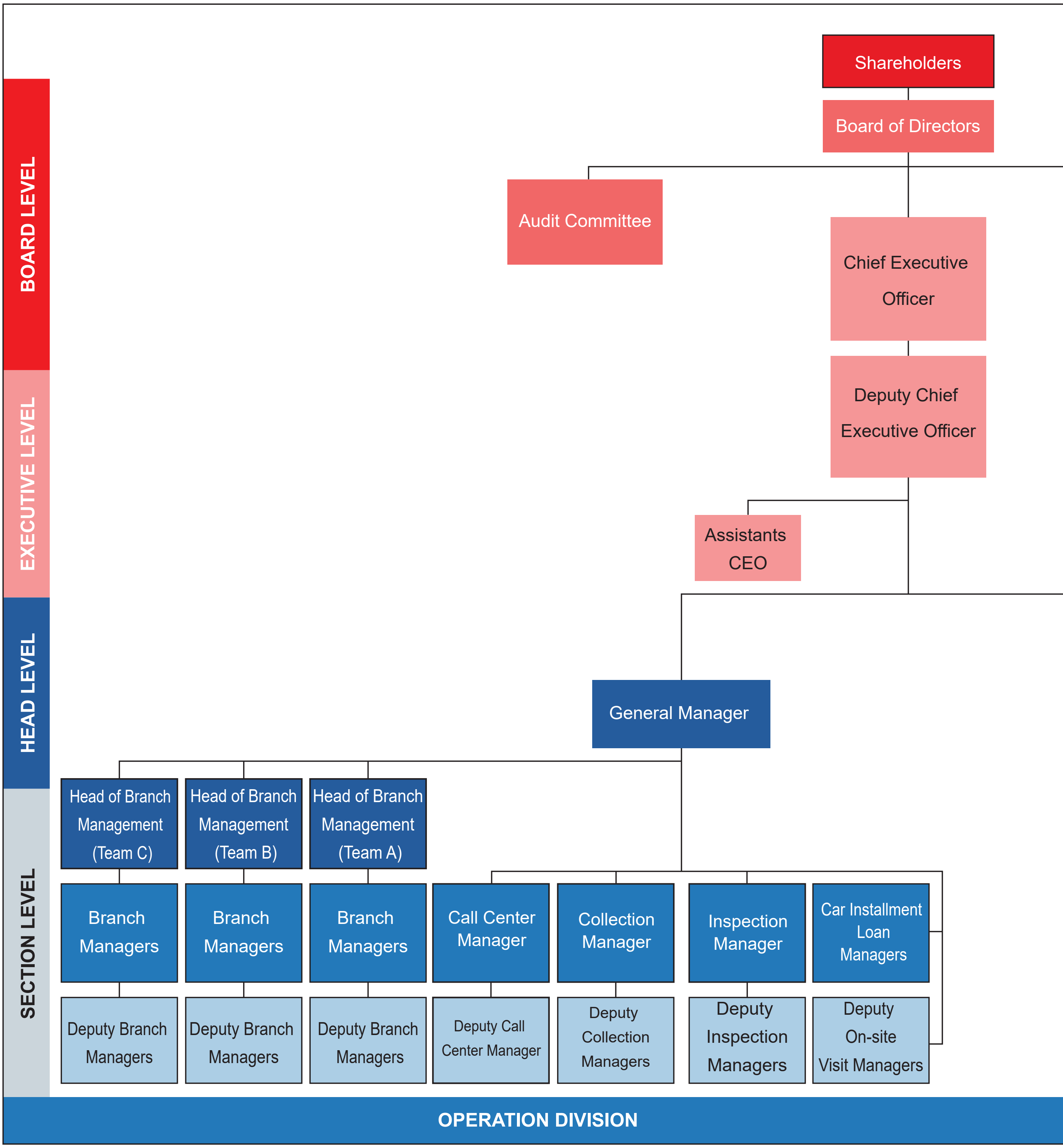


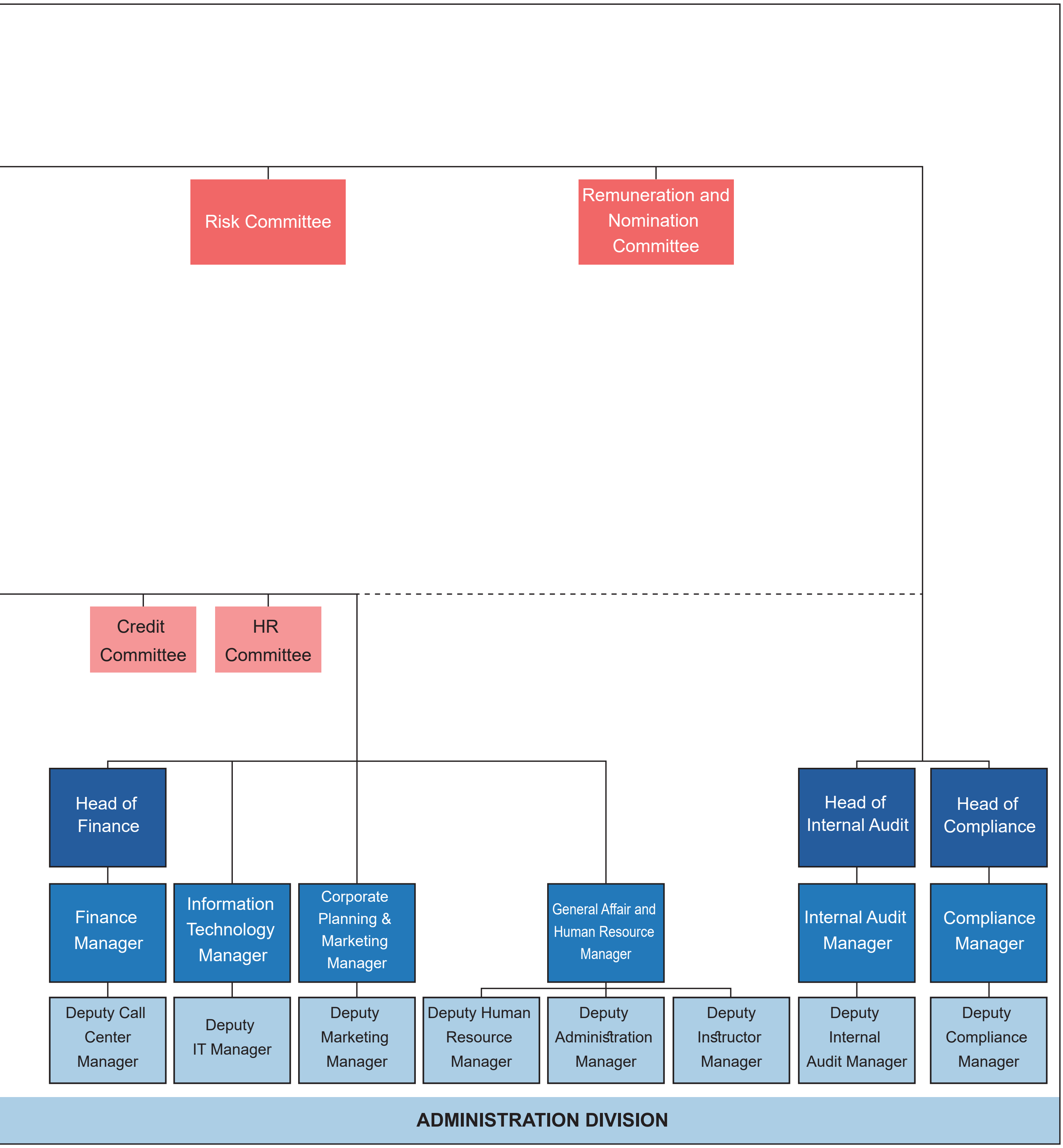
G. Credit Balance by Products

Type of Product	2021	2022
Agricultural Machinery Loan (AML)	549,420	501,538
Car Installment	21,911,933	60,773,020
Electronic Installment	8,681,779	9,196,284
Land Installment	444,682	254,763
Motorbike Installment	90,513,080	148,893,035
Quick Loan	25,267,444	1,086,011
Secured Credit Loan	1,245,274	27,915,846
Total (dollar)	148,613,612	248,620,497


Credit Balance by Products
Total (dollar)
Secured Credit Loan
Quick Loan
Motorbike Installment
Land Installment
Electronic Installment
Car Installment
Agricultural Machinery Loan (AML
0
50,000,000
100,000,000
150,000,000
200,000,000
250,000,000
300,000,000
Credit Balance by Products 2022
Credit Balance by Products 2021

4. AP's Organization Chart 2022




Risk Committee
Remuneration and Nomination Committee
Credit Committee
HR Committee
Head of Finance
Finance Manager
Deputy Call Center Manager
Information Technology Manager
Deputy IT Manager
Corporate Planning & Marketing Manager
Deputy Marketing Manager
General Affair and Human Resource Manager
Deputy Human Resource Manager
Deputy Administration Manager
Deputy Instructor Manager
Head of Internal Audit
Internal Audit Manager
Deputy Internal Audit Manager
Head of Compliance
Compliance Manager
Deputy Compliance Manager
ADMINISTRATION DIVISION

5. Shareholders

Active People's Microfinance Institution Plc has a registered capital of 20 million US dollar (equivalent to 80 billion riels) that comes from a 100% investment from Business Partner Co.,Ltd, Japan.

Business Partner is a company that has been stationed in Japan for more than 20 years in providing installment loans. The Business Partner has a total assets 100,436,614,585 yen in 2022.

6. Board of Directors

Mr. Ryosuke KATAOKA is the Chairman of the Board.

Mr. Ryosuke KATAOKA is the Chairman of the Board of AP. He was appointed on July 4, 2022, and before being appointed to the position of Chairman of the Board, he had more than 10 years of experience in the field of finance. He has many years of experience as a Head of Marketing, Head of Corporate Planning. He also had three years of experience as CEO of a company. He is currently working as the Director of Corporate Planning at Business Partner Co., Ltd. in Tokyo, Japan.

For education, he holds a Master's Degree in Business Administration from Breakthrough University, Japan.

Mr. Tatsuhiro KURIHARA is the Chief Executive Officer and Director.

Mr. Tatsuhiro KURIHARA is the Chief Executive Officer and Director of Active People's Microfinance Plc. In the field of finance, he has more than 30 years of experience, having passed through and also has knowledge in many areas such as financial operations, law and compliance (AML), marketing, and corporate planning. He is currently the Managing Director of Business Partner Co., Ltd., Tokyo, Japan.

Mr. Yutaka TANIMOTO is the Deputy Chief Executive Officer and Director.

Mr. Yutaka TANIMOTO is the Deputy Chief Executive Officer and Director of Active People's Microfinance Institution Plc. He has 16 years of experience in the financial sector. He also has knowledge of marketing, information technology, accounting, corporate planning, and credit control.

For education, he holds a Master's degree from Breakthrough University, Japan.

Mr. Masao SUGITA is a Director.

Mr. Masao SUGITA is the Director of Active People's Microfinance Institution Plc. He has 15 years of experience in finance, insurance, and consulting. In his work experience, he has been the Director of the Accounting and Finance Department, the Director, and the Chairman of the Audit Committee. He is currently the Managing Director of NFC Holdings in Tokyo, Japan.

Mr. Malai Khemsoly is the Independent Director and Chairman of the Risk Committee.

Mr. Malai Khemsoly is the Independent Director and Chairman of the Risk Committee of Active Pepole's Microfinance Institution Plc. He has 30 years of experience in finance, banking and insurance.He has covered many positions, such as an Insurance Consultant, CFO and CFC. He also has experience in Treasury Manager and Chief Accountant. In addition, he has also been the Deputy Chief of Monetary Situation of the Economic Research Department of the National Bank of Cambodia.

For education, he has a Master's Degree in Economics Science from Dagestan State University and a MBA from Charles Stuart University of Australia.

Mrs. Sin Silen is an Independent Director and Chairman of the Audit Committee.

Mrs. Sin Silen is an Independent Director and a Chairman of the Audit Committee. She has 20 years of experience in the accounting and finance field. She worked in PricewaterhouseCoopers (PwC) as an Auditor for eight years and was seconded to PwC London, United Kingdom for two years. She has been a Finance Advisor, an Audit Quality Reviewer at Accounting and Auditing Regulator (ACAR) and a Chief Financial Officer in the local Group Companies for many years.

Mrs. Sin Silen is a fellow of the Association of Chartered Certified Accountants, ACCA and a member of the Kampuchea Institute of Certified Public Accountants and Auditors,KICPAA.

7. Committee Board of Directors

Audit Committee

The composition of the Audit Committee is in accordance with the Prakas of the National Bank of Cambodia which states as follows:

- The Audit Committee shall be chaired by the Independent Director of the Board.
- Must be composed of at least one independent person with experience in finance and accounting.
- Must be composed of at least one independent person with legal skills and banking.

The Audit Committee consists of three members from the Board of Directors, chaired by an independent board member, and has the following members:

1- Mrs. Sin Silen,	Independent Director, Chairman
2- Mr. Ryosuke KATAOKA,	Chairman of the Board, Member
3- Mr. Malai Khemsoly,	Independent Director, Member

The Audit Committee has the following roles and responsibilities:

- Ensure compliance with the requirements of laws and regulations and
- Ensure that the information provided to the public and the National Bank of Cambodia is accurate and reliable.
- Evaluate the appropriateness of the accounting methods used to set up separate and consolidated accounts
- Evaluate the quality of the internal audit, the roles, and responsibilities of the Audit Committee.

Risk Management Committee:

The Risk Management Committee is composed of three members from the Board of Directors,chaired by an independent board member and has the following members:

1- Mr. Malai Khemsoly,	Chairman
2- Mr. Ryosuke KATAOKA,	Member
3- Mrs. Sin Silen,	Member

The Risk Management Committee is responsible for:

- Credit provision
- Credit risk management
- Capital risk management
- Risk management, liquidity, and capital sources
- Operational risk management
- Compliance risk management and bases
- Monitor and control legal risks and the political situation and Politics Principle
- Monitor ceiling levels and key risk ratios set by the institution
- Monitor the economic condition and competition

Nominations and Remuneration Committee:

The Nominations and Remuneration Committee consists of three members from the Board of Directors and has the following members:

1- Mr. Malai Khemsoly, Chairman
2- Mr. Tatsuhiro KURIHARA, Member
3- Mrs. Sin Silen, Member

The Nominations and Remuneration Committee is responsible for:

- Improving the implementation of policies, internal regulations, and procedures in human resource management and recruitment
- Implement new information technology systems to facilitate human resource management
- Implement a comprehensive and up-to-date training program, increase salaries, and provide annual bonuses to employees.
- Review the implementation of officers, Human resource management in accordance with the labor law and relevant regulations.

8. Management Team

Mr. TATSUHIRO KURIHARA (Chief Executive Officer)

Mr. TATSUHIRO KURIHARA is the CEO of Active People's Microfinance Institution Plc. He has over 30 years of experience in the financial sector, with extensive experience in financial operations, legal and compliance (AML), marketing, and corporate planning. He is currently the Director of Business Partner Co., Ltd., Tokyo, Japan.

Mr. Yutaka Tanimoto (Deputy Chief Executive Officer)

Mr. Yutaka TANIMOTO is the Deputy Chief Executive Officer of Active People's Microfinance Institution Plc. He has 16 years of experience in the financial sector. He also has knowledge of marketing, information technology, accounting, corporate planning, and credit control.

Education, He holds a Master's degree from Breakthrough University, Japan.

Mr. Son Kimsa (General Manager)

Mr. Son Kimsa is a Cambodian who has been working at AP Since 2014, starting as the general staff. He was later promoted to Assistant Manager and then appointed as Branch Manager.

He was appointed as the General Manager of AP In 2018. With more than 9 years of career in the financial sector, he and the family of AP have been striving to contribute to the development and people in Cambodia as well.

Mrs. Chea Thida (Head of Compliance Department)

Ms. Chea Thida, a Cambodian, joined Active People's Microfinance Institution Plc in 2015 as the Accounting Director. As of April 2021, she has served as the Head of the Compliance Department. Prior to joining AP, she had more than 10 years of experience with other financial institutions and companies, serving as Finance Manager.

She graduated with a Bachelor's Degree in Accounting and Finance from Build Bright University in 2009. She currently holds a Master's degree in Finance and banking. She also went through various professional courses such as computer accounting, Quick Books, Access, Excel, and so on.

Mr. Vong Bunchhoeun (Head of Internal Audit Department)

Mr. Vong Bunchhoeun, Cambodian, joined Active People's Microfinance as the Head of Internal Audit in October 2019. He holds a Bachelor of Economics, major in Finance and Banking, from Mekong University of Cambodia, and a Master of Business Administration in Finance and Banking from Western University. He has more than 10 years of experience in microfinance activities at an accredited institution in Cambodia in various positions such as Internal Auditor, then was appointed head of Internal Audit in September 2017. He has attended various courses such as, Risk Assessment and Internal Audit, Auditing for Internal Fraud, Planning and Time Management, Risk Management, Microfinance Institutions, and Tax Base.

Ms. Seng Chanda (Head of Accounting and Finance)

Ms. Seng Chanda is a Cambodian who joined AP in March 2015 as a Translator and Secretary to the Director and is currently the Head of the Accounting and Finance Department. Prior to joining AP, She worked for Business Partner Co., Ltd of Japan for one year.

She graduated Bachelor of English Education at the Royal University of Phnom Penh in 2005 and a Master of Education at Nihong University, Japan in 2011. She is currently studying at CamEd Business School to earn an ACCA International Certificate.

Ms. Lim Lida (Manager of General Affairs and Human Resources)

Ms. Lim Lida is a Cambodian national who joined Active People's Microfinance Institution Plc. From September 2013 in various positions such as Sales Officer, Team Leader, Trainer, Senior Customer Relations Officer and Trainer Director. From January 2019 to the present, she has been the Manager of General Affairs and Human Resources. Prior to joining AP, she had five years of experience as a Telephone Customer Service Officer. She graduated with a Bachelor of Arts in Banking and Finance in 2012 from Norton University. She is currently pursuing a Master's degree in Business Administration at Build Bright University. She also went through various professional courses such as labor law, effective human resource management in the human resources profession, leadership, training of trainers, designing indicators and managing staff performance, methods of calculating under Cambodian labor law, human resource management, and compliance for financial institutions.

Mr. Ek Sindeng (Manager of Information Technology)

Mr. Ek Sindeng, a Cambodian national, joined AP in June 2015 as the IT Manager.Prior to joining AP, he had more than five years of experience as a Senior Information Technology Officer and had extensive experience in web design and development.

He graduated with a Bachelor of Science in Computer Science and Engineering in 2009 from the Royal University of Phnom Penh and a Master of Business Administration in 2012 from the National University of Management.

9. Other activities of the institution

A. Paralympic athletics

AP has co-sponsored the 4th Paralympic Games in 2022, which was held under the presidency of **H.E. Vath Chamroeun**, Secretary of State of the Ministry of Tourism and Secretary General.
AP has always been involved in supporting and sponsoring this Paralympic Games event, whether this year or previous years.

AP would like to support people with disabilities as well as all Cambodians to participate in sports together. "A person plays a sport, lives in peace, Cambodia is clean, no drugs and no traffic accidents."

B. Cambodian Red Cross

AP is honored to contribute 20,000,000 Riels on the occasion of the 159th Anniversary of the World Red Cross and Red Crescent Day, May 8, 2022 under the theme "Together with the Cambodian Red Cross to solve challenges and will continue to strengthen the resilience of the community."

ប័ណ្ណថ្លែងអំណរគុណ
ប្រធានកាកបាទក្រហមកម្ពុជា
សូមថ្លែងអំណរគុណយ៉ាងជ្រាលជ្រៅបំផុត ជូនចំពោះ

គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ អាក់ទីវភីភល ភីអិលស៊ី

ដែលបានឧបត្ថម្ភថវិកាចំនួន 20,000,000 រៀល

អបអរសាទរខួបទី ១៥៩ ទិវាពិភពលោកកាកបាទក្រហម និងអឌ្ឍចន្ទក្រហម ៨ ឧសភា ២០២២ ក្រោមប្រធានបទ
"ទាំងអស់គ្នារួមជាមួយកាកបាទក្រហមកម្ពុជា ដោះស្រាយបញ្ហាប្រឈមនានា និងបន្តពង្រឹងភាពធន់សហគមន៍"។
កាកបាទក្រហមកម្ពុជា នឹងយកចិត្តទុកដាក់ប្រើប្រាស់អំណោយដ៏សប្បុរសនេះ ដើម្បីបម្រើសកម្មភាពមនុស្សធម៌
ជួយដល់ប្រជាពលរដ្ឋ ដែលជួបការលំបាកដោយគ្រោះធម្មជាតិ និងគ្រោះមហន្តរាយផ្សេងៗ។

សូមប្រសិទ្ធពរ បវរសួស្តីមហាប្រសើរ និងព្រះពុទ្ធពរទាំងបួនប្រការ គឺ អាយុ វណ្ណៈ សុខៈ ពលៈ កុំបីឃ្លៀងឃ្លាតឡើយ ។

ចុះបញ្ជីលេខ: ០៤០៨/២២ កក្រក.១១

ថ្ងៃអង្គារ ៥កើត ខែចេត្រ ឆ្នាំឆ្លូវ ត្រីស័ក ព.ស.២៥៦៥
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សម្តេចកិត្តិព្រឹទ្ធបណ្ឌិត ប៊ុន រ៉ានី ហ៊ុនសែន

On October 27, 2022, the institution also donated an additional $ 3,000 for the purpose of supporting humanitarian work to alleviate the hardships of the people affected by the floods.

ប័ណ្ណថ្លែងអំណរគុណ
ប្រធានកាកបាទក្រហមកម្ពុជា
សូមថ្លែងអំណរគុណយ៉ាងជ្រាលជ្រៅបំផុត ជូនចំពោះ

គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ អាក់ទីវភីភល ភីអិលស៊ី

ដែលបានឧបត្ថម្ភថវិកាចំនួន 3,000 ដុល្លារអាមេរិក

កាកបាទក្រហមកម្ពុជា នឹងយកចិត្តទុកដាក់ប្រើប្រាស់អំណោយដ៏សប្បុរសនេះ ដើម្បីបម្រើសកម្មភាពមនុស្សធម៌ ជួយដល់ប្រជាពលរដ្ឋ ដែលជួបការលំបាក ដោយគ្រោះធម្មជាតិ និងគ្រោះមហន្តរាយផ្សេងៗ។

សូមប្រសិទ្ធពរ បវរសួស្តីមហាប្រសើរ និងព្រះពុទ្ធពរទាំងបួនប្រការ គឺ អាយុ វណ្ណៈ សុខៈ ពលៈ កុំបីឃ្លៀងឃ្លាតឡើយ ។

ចុះបញ្ជីលេខ: ២៣៩៦/២២ កក្រក.១១

ថ្ងៃព្រហស្បតិ៍ ៣កើត ខែកត្តិក ឆ្នាំខាល ចត្វាស័ក ព.ស.២៥៦៦
រាជធានីភ្នំពេញ ថ្ងៃទី២៧ ខែតុលា ឆ្នាំ២០២២

សម្តេចកិត្តិព្រឹទ្ធបណ្ឌិត ប៊ុន រ៉ានី ហ៊ុនសែន

C. Dinner Party

AP has organized a banquet to gather and thank the partners for their support and good business cooperation for the past many years. At the same time, we also organized an award ceremony for the institution's outstanding partners during 2020 and 2021.

D. Donate blood to save real life, help society

On May 12, 2022, the staff of AP, its head office and branches in Phnom Penh, jointly donated blood under the theme "Donate blood, save real life, help society."

AP, Gives Blood, Gives Love, Gives Blood, Saves Lives !!

E. 10th Marathon 2022

The 10th Phnom Penh International Half Marathon Day in June 2022. "Sport brings good health!"

F. Lucky Draw and handover to customers of AP 2022

AP has organized a raffle and giveaway to all customers who have used all the services of Active Microfinance Plc. In all branches of the institution from January 2, 2022 to June 30, 2022.

G. Lucky Draw a gasoline card to customers

Gasoline card lucky draw for customers who receive a motorcycle and car installment loan from AP on July 2022.

H. Establishment of Cooperation Ceremony between Preah Norodom Primary School and AP

To promote and strengthen education (STEM) at the primary level, the institution has been sponsored to support coding and WiFi classes to Norodom Primary School.

I. National Committee for Disaster Management

AP has donated US $ 3,000 through the Cambodian Microfinance Association to the National Committee for Disaster Management with the aim of supporting people affected by floods.

10. Office of Active People's Microfinance Institution Plc

01. Active People's Head Office

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

02. Beoung Kengkang 3 Branch

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

03. Siem Reap Branch

Address: #88, Sivutha Street , Mondule Village, Svay Dangum Commune, Siem Reap City, Siem Reap Province
Tel: +855 78 254 112
+855 10 822 030

04. Khan Saen Sokh Branch

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

05. Battambang Provincial Branch

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

06. Kampong Cham Provincial Branch

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

07. Khan Tuol Kouk Branch

Address: #3A, St. 355, Phumi 1 Village, Boeung Kork Commune, Toul Kork District, Phnom Penh
Tel: +855 23 231 912
+855 81 994 958
+855 61 421 112

08. Kandal Provincial Branch

Address: #137D, National Road No. 2, Takhmao Commune, Takhmao City, Kandal Province
Tel: +855 23 425 677
+855 23 425 678
+855 17 276 031

09. Takeo Provincial Branch

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

10. Khan Chhbar Ampov Branch

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

Tel: +855 23 231 413
+855 86 245 512
+855 92 765 570

11. Meanchey District Branch

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

Tel: +855 23 231 412
+855 98 804 739
+855 12 425 934

12. Kampong Speu Provincial Branch

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

Tel: +855 25 210 236
+855 17 522 026
+855 70 523 783

13. Banteay Meanchey Provincial Branch

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

Tel: +855 54 710 513
+855 12 425 964
+855 86 245 013

14. Khan Chraoy Chongvar Branch

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

Tel: +855 12 430 791
+855 86 256 041
+855 97 575 4777

15. Khan Preaek phnov branch

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

Tel: +855 23 230 280
+855 95 329 036
+855 69 222 439

16. Tboung Khmum Provincial Branch

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

Tel: +855 45 211 131
+855 69 385 222
+855 61 407 304

17. Kampong Thom Provincial Branch

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

Tel: +855 62 210 212
+855 95 443 882
+855 70 222 586

18. Kampong Chhnang Provincial Branch

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

Tel: +855 61 329 848
+855 69 390 222
+855 31 213 2777

19. Ratanakiri Provincial Branch

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

Tel: +855 69 641 222
+855 71 271 6777

20. Kratie Provincial Branch

Address: Phum Psar Veng Village, Sangkat Kratie, Krong Kratie, Kratie Province

Tel: +855 69 638 222
+855 88 206 9777

21. Baray district branch

Address: Nº 12, Group1, Prey Ta Trav village, Ballangk Commune, Baray District, Kampong Thom Province.

Tel: +855 15 51 55 45
+855 98 93 80 88
+855 968 876 898

22. Preah Vihear Provincial Branch

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

Tel: +855 81 34 20 09
+855 88 33 25 027
+855 97 51 83 262

23. Oddar Meanchey Provincial Branch

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

Tel: +855 12 41 26 39
+855 70 43 12 22
+855 69 64 02 22

24. Khan Dangkao Branch

Address: Phum Bourei Kameakkar Sangkat Cheung Aek Khan Dangkao Phnom Penh.

Tel: +855 87 90 00 58
+855 16 84 61 94
+855 86 86 02 82

25. Khan Pur Senchey Branch

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

Tel: +855 86 64 69 79
+855 96 92 19 288
+855 10 22 65 72

26. Kampot Province Branch

Address: Nº 126, Street Nº3, Phum Svay Thum, Sangkat Kramg Ampil, Krong Kampot, Kampot Province.

Tel: +855 98 53 25 18
+855 97 20 50 632
+855 96 41 56 322

27. Krong Paoy Paet Branch

Address: Phum Kbal Koh, Sangkat Paoy Paet, Krong Paoy Paet, Banteay Meanchey Province.

Tel: +855 10 37 13 45
+855 97 98 53 586
+855 85 62 63 03

28. Svay Rieng Provincial Branch

Address: Provincial, Sangkat Svay Rieng, Krong Svay Rieng, Svay Rieng Province.

Tel: +855 88 51 19 137
+855 66 32 55 75
+855 97 56 36 665

29. Peam Ro Distict Branch

Address: Phum Muoy Village, Preack Khsay Kha Commune, Peam Ro District, Prey Veng Province.

Tel: +855 93 73 89 04
+855 93 83 94 07
+855 96 50 91 900

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