



# ធនាគារសម្រាប់ក្រុមហ៊ុនតូច និងមធ្យម កម្ពុជា ថ.ក

SMALL AND MEDIUM ENTERPRISE BANK OF CAMBODIA PLC.

## About

SME Bank was officially licensed as a commercial bank by the National Bank of Cambodia (the “NBC”) on the 27th February 2020.

With the technical and financial guidance of the Ministry of Economic and Finance (the “MEF”) and the supervision of NBC, our bank’s strategic intent and direction are primarily coherent with the policies set by The Royal Government Of Cambodia, assuring a reliable and sustainable banking system to all small and medium enterprises in Cambodia.

## Our Missions

Being the reliable partner of all SMEs in Cambodia, we vowed to operate with the following purposes in mind:

- To provide collaboration and partnership in all business dealings
- To ensure a fair return on investment as well as increased assets values of all shareholders
- To ensure the growth and sustainability of our businesses
- To engage competent talents and guide them towards leadership positions

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To achieve the

## VISION

To be the best and preferred SME bank in Cambodia by 2025, providing affordable financing, convenient access, technical support and excellent customer experience.

## Our Core Values

We believe that we have a part to play in providing affordable and value-added banking services towards the development of Small and Medium Enterprises whilst exceeding the expectations of our employees, customers and other stakeholders. We aspire to achieve this by living up to our core values, “IPACE”.

### Integrity

We will ingrain integrity in our DNA to ensure a high level of trust and reputation in our business.

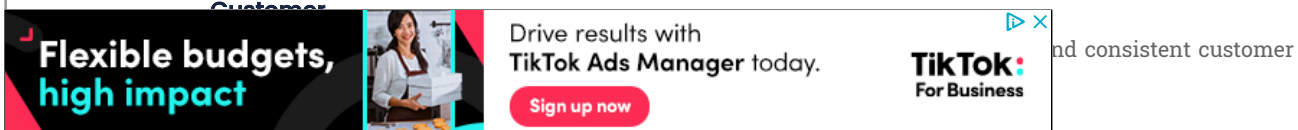
### People

We consider all employees as our core asset and will respect, value and actively engage them in all our business dealings.

### Accountability

We will be professional by being accountable to all our stakeholders and responsible in discharging our duties.

### Customer



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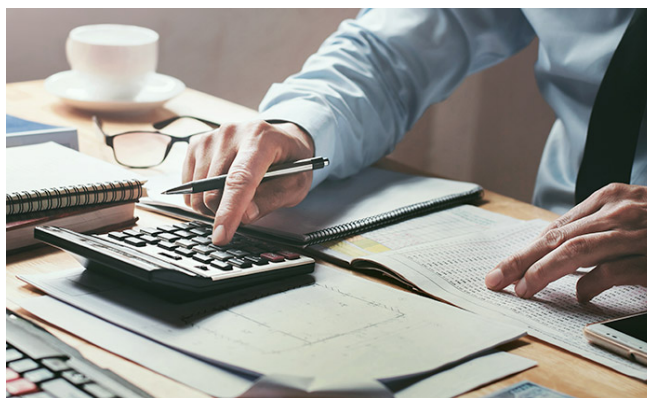
and consistent customer

### Efficiency

We strive for operational excellence to ensure profitability, growth and sustainability for all our stakeholders.

## Social Mandate

The social mandate of the Bank is to provide financing and commercial banking services in an effective and sustainable manner to support local SMEs, in order to increase economic diversification and expand export volumes. In order to achieve this, the SME Bank of Cambodia differentiates itself from the existing commercial banks and MFIs in Cambodia that:



### Better Access to Financing

The SME Bank of Cambodia provides better access to financing in order to assist all local SMEs. Today, many SMEs in Cambodia are in need of financing, but could not afford the rates and/or do not have collaterals to give to the bank. As a result, they could not expand their businesses. The SME Bank of Cambodia will work towards solving such problems.

### Cheaper Cost of Financing

The SME Bank of Cambodia provides a cheaper cost of financing. The bank is able to get access to a cheaper cost of financing only if the bank leverages on the support of the Royal Government of Cambodia and other global institutions such as ADB, World Bank, and the like to raise affordable and sustainable funding.



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Financial Services

The SME Bank of Cambodia takes on an active role of helping SMES to significantly enhance its productivity and efficiency. It also assists the SMEs to grow in terms of market share and revenue and look into opportunities to help them expand their distribution capabilities outside Cambodia.

The SME Bank of Cambodia serves beyond financial services by leveraging the existing expertise within the respective ministries and also development partners to provide technical assistance, consultation and advisory to the SMEs.

## Board of Directors



**H.E. Dr. Phan Phalla**

Secretary of State, Ministry of Economy and Finance (Chairman)



**H.E. Tep Phiyorin**

Member



**H.E. Son Seng Huot**

Member



**H.E. Chan Sokty**

Member



**Lim Aun**  
Member

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**Mr. Neav Sokun**  
Member

## SME Bank's Management

**Mr. Lim Aun**

Chief Executive Officer

**Mr. Den Davuth**

Chief Technology Officer

**Mr. Oeur Vibol**

Chief Risk Officer

**Mr. Neav Sokun**

Chief Operating Officer

**Mr. Suon Sisowath**

Head of Financial Reporting and Planning

*In memory of H.E Madam Nguon Sokha (1962-2020), Former Secretary of State of  
Former Chairwoman of SME Bank of*

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Former Chairwoman of the Board of Director



of SME Bank of Cambodia Plc. She has contributed in an her capacity to finally make the establishment of the SME Bank of Cambodia possible.

H.E Madam Nguon Sokha was outstanding in both her education and career journey. In 1988, she graduated with a Diploma in Economics and in 1992 she obtained a Doctoral Degree in Economics from the Leipziger Business University in Germany. Graduated in Master of Public Policy from the National Graduate Institute for Policy Studies (GRIPS) in Japan in 1997, H.E Madam Nguon Sokha returned to Cambodia and worked at the National Bank of Cambodia (NBC).

H.E Madam Nguon Sokha started her career at NBC since 1993. Upon her completion of the Master Degree from Japan in 1997, she continued working at the NBC as Chief of the International Economics Studies Division and got promoted twice, to Deputy Director in 1999 and to Director in 2002 in charge of the Statistics and Economic Research Department. In 2008, H.E Madam Nguon Sokha was appointed to a new role as a Deputy Director General in charge of the Economic and Statistics Department at the NBC and later promoted to Technical Director General of the NBC. In 2013, H.E Madam Nguon Sokha became the first Cambodian woman to be appointed Secretary of State of the Ministry of Economy and Finance. Besides, she was appointed another role in 2018 as an Executive Director of the Cambodia Kantha Bopha Foundation where funds were raised and managed for the continuing operations of the Children Hospital namely Kantha Bopha Hospital. Subsequently, H.E Madam Nguon Sokha was assigned to manage and lead other critical projects, including being appointed as the Chairwoman of SME Bank of Cambodia in 2019.


Throughout her whole career, H.E Madam Nguon Sokha had actively involved in various projects. For instance, she was known as a national consultant for a regional program initiated by the UNDP, a member of the think tank for Cambodia's accession into WTO, a supervisor of the implementation of the government's commitments in the WTO, a national counterpart for monitoring the implementation of the financial sector development strategy set under the collaboration between the government and the ADB, and a co-author of the National Poverty Reduction Strategy Paper (NPRSP).

H.E Madam Nguon Sokha had put all her time and efforts into her career especially with her strong commitment in contribution for the development of Cambodia. H.E Madam Nguon Sokha was an exceptional leader. She was thoughtful and considerate. With her talent and determination, she made the impossible possible and until her last breath she never stopped working. On the 10/10/2020, it was announced that we had loss our precious human resource. Her heroism and achievements that she had contributed in her lifetime for our nation will always be remembered. May her soul rest in peace.

Got any questions?


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SMALL AND MEDIUM ENTERPRISE BANK OF CAMBODIA PLC.

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