



ព្រះរាជាណាចក្រកម្ពុជា
ជាតិ សាសនា ព្រះមហាក្សត្រ

ក្រសួងសេដ្ឋកិច្ច និង ហិរញ្ញវត្ថុ
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Phnom Penh, August 16th 2021

Press Release
on
The Official Launch of “SME Co-Financing Scheme Phase 2”
(SCFS II)

On behalf the Royal Government of Cambodia, the Ministry of Economy and Finance has the pleasure to announce the official launch of **SME Co-Financing Scheme Phase 2**.

The SME Co-Financing Scheme Phase 2 is one of the Kingdom’s initiatives, by collaborating with Participating Financial Institutions, to contribute to the economy recovery strategy to facilitating SMEs in needs of financial access.

The SCFS II aims at providing affordable financing with favourable conditions to promote the development of SMEs in Priority Sectors namely Industry, Services and Trade to minimize imports, fulfill the domestic demands, and to serve as an input to the production of large enterprises.

The financing sum of USD 100 million under this Scheme 2 is the same to Scheme 1, in which USD 50 million will be funded by the SME Bank, and the balance funded by the Participating Financial Institutions. To date, there are 26 confirmed PFIs: 21 Commercial Bank, 1 Specialized Bank, 3 Deposit-Taking MFI, and 1 MFI.

Small and Medium Enterprises in demand of financial access may apply for this Scheme 2 at any PFIs’ branches – subjected to the Scheme’s and respective PFI’s terms and conditions.

Qualified SMEs for the credit under this SCFS II shall be defined as follows:

Sector	No. of Employee		and	Annual Turnover (USD)		or	Total Assets (USD)	
	Small	Medium		Small	Medium		Small	Medium
Industry	5-49	50-199		62,250- 400,000	400,001- 2,000,000		50,000- 500,000	500,001- 1,000,000
Service and Trade	5-49	50-199		62,500- 250,000	250,001- 1,500,000		50,000- 250,000	250,001- 500,000

* The condition of Annual Turnover or Total Assets must be determined based on whichever parameter has higher threshold.

The loan under this SCFS II shall be provided to SMEs with a maximum size of USD 500,000 allocating for two purposes as follows:

1. Capital Expenditure (Investment) limited to a maximum of USD 500,000
2. Working Capital limited to a maximum of USD 300,000.

The loan tenor is up to 7 years for both types of loan.

Interest rates on loans to SMEs under this SCFS II are structured in two ways:

1. Maximum 6.5% per annum for SMEs listed in Priority Sectors
2. Maximum 7.5% per annum for unregistered SMEs and SMEs listed in Non-Priority Sectors.

In light of the above, interested SMEs meeting the above criteria may reach out directly to the PFIs per the attached list.

Should you have any additional enquiries, please contact SME Bank:

Address: No 30, St. Pasteur (51) corner St. Prey Nokor (126), Sangkat Phsar
Thmei Ti Muoy, Khan Doun Penh, Phnom Penh
Tel: +855 96 811 1118
Email: info@smebankcambodia.com.kh
Website: www.smebankcambodia.com.kh



SME CO-FINANCING SCHEME 2

General Information of PFIs and Commitment Amount

No	PFI Name (English)	PFI Type	Contact Name (Eng)	Contact Person	Contact Person (Tel. number)	Contact Person (E-mail)
1	ACLEDA Bank Plc.	Bank	#61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia.	Mr. Nhem Chamroeun	010800311	nhem.chamroeun@acledabank.com.kh
2	Advanced Bank of Asia Ltd	Bank	Building No. 141, 146, 148 and 148 ABCD, Pheah Sihanouk Blvd., and No. 15 and 153 ABC, Street 278, Phum 4, Sangkat Boeng Keng Kang Ti Mouy, Khan Boeng Keng Kang, Phnom Penh, Kingdom of Cambodia	Mr. Bidhu Pandey	098630631	pandey@ababank.com
3	Cambodia Post Bank Plc.	Bank	#265-269, Street Ang Duong, Sangkat Wat Phnom, Khan Daun Penh, Kingdom of Cambodia	Mr. Ung Rady	070600075	rady.ung@cpbankcambodia.com.kh
4	Prince Bank Plc.	Bank	#175ABCD, Mao Tse Toung Blvd, Phum 5, Sangkat Toul Svay Prey Ti Muoy, Khan Chamkar Morn, Phnom Penh	Mrs. Te Muyny	012638188	t.muyny@princebank.com.kh
5	Hong Leong Bank (Cambodia) Plc.	Bank	# 28, Samdech Pan Avenue (St. 214), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh Cambodia	Mr. Kaeut Nil	016555849	kaeutnil@hbk.hongleong.com
6	Chip Mong Commercial Bank Plc.	Bank	Building137B, Mao Tse Tung Blvd, Sangkat Boeung Keng Kang 3, Khan Chamkarmon, Phnom Penh Capital, the Kingdom of Cambodia	Mrs. Lay Rachana	066900944 / 012822310	rachana.lay@chipmongbank.com
7	Canadia Bank Plc.	Bank	No. 315 in the Corner of Preah Monivong Blvd. and Preah Angdoun Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia	Ms. Thone Lyhour	017908816	lyhour.thone@canadiabank.com.kh
8	Union Commercial Bank Plc.	Bank	No. 61, St. 130, Phsa Chas, Daun Penh, Phnom Penh	Khom Pisey	016898552	Pisey-21004@email.ucb.com.kh
9	SBI Ly Hour Bank Plc.	Bank	Building 219, No. 128 & 169, Sangkat Mittapheap, Khan Prampir Makara, Phnom Penh	Mr. Loy Sareth	012821482	sareth.loy@sbi.hbank.com.kh
10	PRASAC MFI Plc.	MDI	#212, St. 271, Sangkat Tuol Tumpung 2, Khan Chamkarmon, Phnom Penh, Cambodia,	Mr. Chea Hang	0977648888	cheahang@prasac
11	Maybank (Cambodia) Plc.	Bank	Maybank Tower No.43, Preah Norodom Blvd, Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh, Cambodia.	Mr. Seng Sovidia	012726800	sovidia.seng@maybank.com
12	Hattha Bank Plc.	Bank	#606, St.271, Sansam Kosal 3 village, Boeng Tumpun 1 Sangkat, Mean Chey Khan, Phnom Penh Capital	Mr. Khiev Vanna	098333064	vanna.khiev@hatthabank.com
13	Sathapana Bank Plc.	Bank	Sathapana Tower, Building 63, Preah Norodom Blvd., Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh, Cambodia	Mr. Sam Vanden	0964244442	sam.vanden@sathapana.com.kh

No	PFI Name (English)	PFI Type	Contact Name (Eng)	Contact Person	Contact Person (Tel. number)	Contact Person (E-mail)
14	Asia-Pacific Development Bank Plc.	Bank	Lot No. 132, Street 294 corner with Preah Norodom Blvd., Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh, Kingdom of Cambodia.	Mr. Svay Pisal	017333382	svay.pisal@apdbank.com.kh
15	Phnom Penh Commercial Bank	Bank	N° 217, Norodom Blvd, Sangkat Tonle Basak, Khan Chamkarmorn, Phnom Penh, Cambodia	Mr. Kao Hakeang	017599797	k.hakeang@ppcb.com.kh
16	RHB Bank (Cambodia) Plc.	Bank	Level1,M, 2 & 9, OHK Tower, Corner Street 110 & Street 93, Phnom Penh, Cambodia	Mr. Sok Leng	016755766	leng.sok@rhbgroup.com
17	Foreign Trade Bank of Cambodia Plc.	Bank	Building No. 33 C-D Street Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia	Mr. Ork Vanda	081666921	vanda.ork@ftbbank.com
18	CAMMA Microfinance Limited.	MFI	#101A, Street 289, Sangkat Boeung Kak 1, Khan Toul Kork, Phnom Penh	Mr. Sok Samnang	010438023	samnang.sok@camma.com.kh
19	CIMB Bank PLC	Bank	No. 20A/B, Corner Preah Norodom Blvd & Street 118, Sangkat Phsar Chas, Khan Daun Penh, Phnom Penh	Mr. Hong Cheap	012 333 799	cheap.hong@cimb.com.kh
20	AMRET Microfinance Plc.	MDI	#80, St. 315, Phum 7, Sangkat Boeung Kak 2, Khan Toul Kork, Phnom Penh, Kingdom of Cambodia	Mr. Some Roatha	077469490	roatha.sroem@amret.com.kh
21	Daun Penh Specialized Bank Plc.	Specialized Bank	N° S2-21 and S2-22, Charles de Gaulle Blvd (Street 217), Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh	Mr. Chhan Ponloeu	069876687	ponloeu.chhan@dpbank.com.kh
22	Vattanac Bank Plc.	Bank	Level 2 , Vattanac Capital No. 66, Preah Monivong Blvd., Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia.	Mr. Keo Chanvesna	012802842	kcveasna@vattanacbank.com
23	Phillip Bank Plc.	Bank	#27DEFG, Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh, Cambodia Telephone : (855) 23 862 777 Fax : (855) 23 862 727	Mrs. Duong Kimlang	016222129	kimlang.duong@phillipbank.com.kh
24	Branch of Industrial Bank of Korea "Phnom Penh"	Bank	The Olympia City No. S2-23, Monireth Blvd (Street 217), Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia	Mr. Neang Sambo	012292941	neangsombo@ibk.com.kr
25	DGB Bank Plc.	Bank	#689B, Kampucheakrom Blvd, Sangkat Teuk L'ak Muoy, Khan Tuol Kouk, Phnom Penh, Cambodia	Mr. Mey Vannak	012605966	meyvannak@dgbcamboia.com
26	AMK Microfinance Plc.	MDI	Building #285, Yothapol Khmerarak Phoumin Blvd (271), Sangkat Tumnob Tuek, Khan Chamkarmorn, Phnom Penh, Cambodia	Mr. Tum Chandet	093796888	chandet.tum@amkambodia.com