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# BACKGROUND

**BNKC** (Cambodia) Microfinance Institution Plc. formerly named KBSC (Cambodia) Microfinance Institution Plc. is a Public Limited Company which received official license from National Bank of Cambodia on 07th May, 2015. BNKC has a paid-up capital of USD 10 Million and 100% shareholder-BNK Financial Group. The aim of BNKC is to provide job opportunities and the best financial services to Cambodian people as well as to contribute to Cambodia's economic development.

*BNKC*  
*Head Office*



# VISION MISSION & STRATEGIC GOALS

BNKC's vision is to provide the best financial services to Cambodian People with sustainable growth.

BNKC's mission is to perfect a strong financial group that combines size and profitability.



- ❖ Build unique status for every business line.
- ❖ Lead the way to make BNKC a financial hub.
- ❖ Maximize group synergy.
- ❖ Expand market dominance.
- ❖ Strengthen Control Tower role.
- ❖ Establish the group's corporate culture.
- ❖ Strengthen social Responsibility Management

# TYPE OF PRODUCTS



**General Business Loan:** It is an individual or group loan which provides to Cambodian who needs to use for starting and expanding their business in order to earn more the income. This loan size is up to USD 50,000 or equivalent Khmer Riel and loan term is up to 60 months.

**Personal Loan:** It is an individual loan which provides to Cambodian who needs to buy materials for family or personal using. This loan size is up to USD 15,000 or equivalent Khmer Riel and loan term is up to 48 months



**Seasonal Loan:** It is an individual or group loan which provides to farmer who needs to use for expanding their agriculture business in order to earn more income. This loan size is up to USD 10,000 or equivalent Khmer Riel and loan term is up to 24 months.



## CEO's MESSAGE

” The success of  
client is our  
dream.”

I am Park Byoung Soo, a Chief Executive Officer of BNKC (Cambodia) Microfinance Institution Plc.

Firstly, I would like to thanks for your supporting BNKC. Our company has started operating smoothly without any problems. Even though our role is relatively small, but we hope that we could be a useful help to our clients and the economic growth in Cambodia.

In 2017, the BNKC was growing a bit fast with sustainable and expanding to any area in Cambodia. As the result of our work, there are **1,557 clients balance** have been received the financial service from BNKC with loan disbursement balance **USD 5.91 Million**. They are living in Phnom Penh City, Kandal Province and Kampong Spue Province (**32 districts, 182 communes and 636 Villages**).

The quality loan is very good as well as PAR >30 Days is 0.48% (Zero point forty eight percentage).

Moreover, we have trained our employees to be the professional financial staffs through providing the internal and external training course as job required. There are 31 internal training courses and 11 external training courses/workshops that our employees have been delivered.

Additionally, we have promoted on corporate social responsibility as well as donated to Kuntha Bopha Hospital for contributing to help Cambodian Children as amount \$1,000.

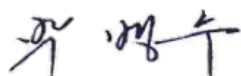
As result above, I believe that the key success of our company is depend on the quality of human including clients and employees which means that they are happy, professional work and made a good culture.

We will manage in according to the philosophy mainly emphasize on the long term upbringing human resources basically contributing to the company growth. This is not just a short term goal or a temporary implementation. Eventually, we will develop ourselves to be a representative of Microfinance sector in Cambodia.

We will enhance our work to make the profit which benefit to both employees and clients. We will continuous working smart to reach our goals in the near future.

We wish you all have a good luck and happiness!

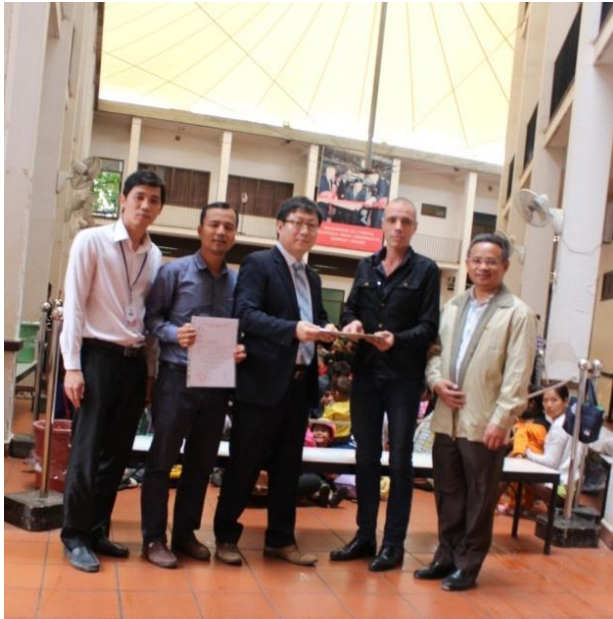
Thank you!



Park Byoung Soo

# KEY ACHIEVEMENT IN 2017

## CORPORATE SOCIAL



In this year BNKC has donated its money to Kuntha Bopha Hospital for contributing to help Cambodian Children with amount USD 1,000.

The activities of BNKC Staff in the Pchum Pen's Day



# STAFF CAPACITY BUILDING

## Accounting & Finance

Training Topic	# Participant	Date	Duration	Composition of Participant	Trainer
ALM Training	25	29-Jul-17	0.5 Day	All staff of Angk Snuol Branch	Finance Manager
	36	19-Aug-17	0.5 Day	All Staff of Chbarmon Branch	
	16	11-Nov-17	0.5 Day	All support staff of Head Office	
	22	16-Dec-17	0.5 Day	Branch Manager, Team Leader and Credit Officer of Head Office Branch	



## Admin & Human

Training Topic	# Participant	Date	Duration	Composition of Participant	Trainer
Working Accident Insurance	36	1-Jan-17	0.5 Day	All staff of Head Office	NFINITY
	27	21-Aug-17	0.5 Day	All staff of Angk Snuol Branch	
	21	21-Aug-17	0.5 Day	All Staff of Chbarmon Branch	
HR policy and incentive	21	1-Feb-17	0.5 Day	All Staff of Chbarmon Branch	Human Resource Team





## Credit Operation

Training Topic	# Participant	Date	Duration	Composition of Participant	Trainer
Business Plan form up to \$20,000	21	14-Mar-17	1 Day	Credit Officers of Angk Snuol Branch	General Manager & Senior Credit Risk Assessment Officer
Credit Operation Manual, Credit Risk Guideline, Loan Evaluation, Collateral Evaluation, Fill GL+IL form+ Loan contract+ Hypothec & keep collateral.	27	22-Apr to 20-Aug-17	4 Days	Credit Officers of Head Office Branch	Senior Credit Risk Assessment Officer
	22	26-May to 23-June-17	2.5 Days	Credit Officers of Angk Snuol Branch	
BNKC back ground and policies (HR-credit & risk), Credit Risk Guideline, Information Collection, Loan Evaluation, Collateral Evaluation, Fill GL+IL form+ Loan contract+ Hypothec & keep collateral. BNKC back ground and policies (HR-credit & risk), Credit Risk Guideline, Information Collection, Loan Evaluation, Collateral Evaluation, Fill GL+IL form+ Loan contract+ Hypothec & keep collateral.	2	02-05-May-17	4 Days	Credit Officers of Head Office Branch & Angk Snuol Branch	
	3	15-21-Jun-17	4 Days	Credit Officers of Head Office Branch & Chbarmon Branch	
	9	03-06-July-17	4 Days	Credit Officers of Head Office Branch, Angk Snuol & Chbarmon Branch	
	3	17-20-Jul-7	4 Days	Credit Officers of Head Office Branch & Angk Snuol Branch	
	3	01-04-Agu-17	4 Days	Credit Officers of Angk Snuol Branch & Chbarmon Branch	
	8	15-18-Aug-17	4 Days	Credit Officers of Head Office Branch, Angk Snuol Branch & Chbarmon Branch	
	5	04-07-Sep-17	4 Days	Credit Officers of Head Office Branch, Angk Snuol Branch & Chbarmon Branch	
	2	10-13-Oct-17	4 Days	Credit Officer of Angk Snuol Branch	
	2	06-10-Nov-17	3 Days	Credit Officer of Angk Snuol Branch & Chbarmon Branch	
1	12-14-Dec-17	3 Days	Branch Manager of Head Office		
Leadership and Branch Management	3	09-Sep-17	1 Day	Branch Manager of Head Office, Angk Snuol & Chbarmon	General Manager
Staff motivation, Over Indebtedness impact & Prevention and CO Function	26	22-Nov-17	0.5 Day	Branch Manager, Team Leader & Credit Officer of Angk Snuol Branch	
	35	23-Nov-17	0.5 Day	Branch Manager, Team Leader, Credit Officer, Teller & Accountant of Chbarmon Branch	



## Loan Recovery

Training Topic	# Participant	Date	Duration	Composition of Participant	Trainer
Fraud Management Guideline	28	6-Oct-17	0.5 Day	All Staff of Angk Snuol Branch	Loan Recovery Manager
	36	6-Oct-17	0.5 Day	All Staff of Chbarmon Branch	
	27	7-Oct-17	0.5 Day	Branch Manager, Team Leader and Credit Officer of Head Office Branch	
Loan Recovery Guideline	23	21-Oct-17	0.5 Day	Branch Manager, Team Leader and Credit Officer of Angk Snuol Branch	
	33	21-Oct-17	0.5 Day	Branch Manager, Team Leader and Credit Officer of Chbarmon Branch	
	28	1-Nov-17	0.5 Day	Branch Manager, Team Leader and Credit Officer of Head Office Branch	
Fraud Management and Loan Recovery Guideline	1	14-Dec-17	1 Day	Branch Manager of Head Office	

## External Training/Workshop

N°	Name of Participant	Position	Topic Training	Date	Duration	Organizer
1	Mr. Pok Vong Sastia	IT Officer	Fortigate Level 1	Star 03-Jun-17	40 Hours	Proseth Informatics Center
2	Mr. Soung Savuth	Loan Recovery Manager	Operational Risk Management	07-09-Jun-17	3 Days	CMA
3	Mr. Pa Ponnakkiry	Admin &HRM	Cambodia HR Forum	07-Jul-17	0.5 Day	CMA
4	Mr. Un Rattanak	Admin &HRO				
5	Mr. Pa Ponnakkiry	Admin &HRM	Credit Scoring	29-Aug-17	1 Day	CMA
6	Ms. SuonPakrigna	Chief Teller	Counterfeit Money	23-Mar-17	0.5 day	NBC NBC
7	Ms. SokhanDarina	Teller		31-Oct-17	0.5 day	
8	Mr. Leav Dara	Finance Manager	Overview, challenge and regulatory Implications of IFRS 9 and IFRS 16	25-Apr-17	0.5 day	EY
9	Mr. Leav Dara	Finance Manager	First-time adoption-challenges and implications	07-Jul-17	0.5 day	EY & CPA Australia
10	Ms. Hong Sovannseyla	Accountant	Tax Obligation on Annual Income and Launching of Tax Declaration	20-Nov-17	0.5 day	GDT
11	Mr.Loung Tevy	Senior Accountant	Monthly Tax Compliance	05-Dec-17	1 Day	KICPAA
12	Ms. Hoy Sophea	General Manager	Annual Microfinance Conference	15-Dec-17	1 Day	CMA
13	Mr. Pa Ponnakkiry	Admin &HRM				
14	Mr. Loung Tevy	Senior Accountant	weighted average interest	27-Dec-17	0.5 Day	NBC

# OPERATION AREA



Currently BNKC (Cambodia) Microfinance Institution Plc. had expanding its operation within Phnom Penh City and other provinces such as Kandal province and Kampong Speu Province. Moreover in the next following year BNKC will continuous to expand its operation to other any provinces in Cambodia.

The operation results of 31 December 2017, the client balance **1,557**, amount of outstanding balance **USD 5.91** Million that operated in **636** Villages, **182** Communes, and **32** Districts within Phnom Penh City, Kandal Province and Kampong Speu Province.

Currently BNKC had 3 branches is Head Office Branch, Angksnul District Branch and Krong Chbarmon Branch.



## Exposure Visit

The four management staff from Credit & Marketing Department, Accounting & Finance Department, IT Unit and Loan Assessment Unit of BNKC has visited the BNK capital at Busan in South Korea from 19-24 February 2017, to learn about the key success of BNK Capital's operation and Korean culture, so they can upgrade the capacity to improve their work and can contribute to develop the BNKC (Cambodia) Microfinance Institution Plc.



# EXTERNAL AUDIT REPORT 2017

**To: The Shareholder of BNKC (Cambodia) Microfinance Institution Plc.**

## ***Opinion***

We have audited the financial statements of BNKC (Cambodia) Microfinance Institution Plc. ("the Company"), which comprise the balance sheet as at 31 December 2017, and the income statement, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 December 2017, and its financial performance and its cash flows for the year then ended in accordance with Cambodian Accounting Standards ("CASs") and relevant regulations and guidelines issued by the National Bank of Cambodia ("NBC").

## ***Basis for Opinion***

We conducted our audit in accordance with Cambodian International Standards on Auditing ("CISAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the sub-decree on the Code of Ethics for Professional Accountants and Auditors promulgated by the Royal Government of Cambodia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## ***Other Information***

The other information obtained at the date of the auditor's report comprises the Report of the Board of Directors as set out in pages 1 to 4. Management is responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## ***Responsibility of Management and the Board of Directors for the Financial Statements***

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with CASs and relevant regulations and guidelines issued by the NBC, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibility for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with CISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



**Ernst & Young (Cambodia) Ltd.**  
Certified Public Accountants  
Registered Auditors

BALANCE SHEET  
as at 31 December 2017

	Notes	2017		2016	
		US\$	KHR'000 equivalent (Note 2.1)	US\$	KHR'000 equivalent (Note 2.1)
<b>ASSETS</b>					
Cash on hand	3	19,798	79,925	6,974	28,154
Balances with the National Bank of Cambodia ("NBC")	4	501,713	2,025,415	500,873	2,022,024
Balances with other banks	5	2,111,614	8,524,586	5,407,519	21,830,154
Loans and advance to customers-net	6	5,846,893	23,603,907	2,837,450	11,454,786
Other assets	7	97,743	394,589	87,467	353,104
Property and equipment	8	308,671	1,246,105	352,427	1,422,748
Software	9	6,682	26,975	7,945	32,074
<b>TOTAL ASSETS</b>		<b>8,893,114</b>	<b>35,901,502</b>	<b>9,200,655</b>	<b>37,143,044</b>
<b>LIABILITIES AND SHAREHOLDER'S EQUITY</b>					
<b>Liabilities</b>					
Income tax payable	10	995	4,017	484	1,954
Other liabilities	11	62,204	251,118	36,033	145,465
<b>Total liabilities</b>		<b>63,199</b>	<b>255,135</b>	<b>36,517</b>	<b>147,419</b>
<b>Shareholder's equity</b>					
Share capital	12	10,000,000	40,370,000	10,000,000	40,370,000
Accumulated losses		(1,170,085)	(4,723,633)	(835,862)	(3,374,375)
<b>Total shareholder's equity</b>		<b>8,829,915</b>	<b>35,646,367</b>	<b>9,164,138</b>	<b>36,995,625</b>
<b>TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY</b>		<b>8,893,114</b>	<b>35,901,502</b>	<b>9,200,655</b>	<b>37,143,044</b>



INCOME STATEMENT  
for the year ended 31 December 2017

	Notes	2017		2016	
		US\$	KHR'000 equivalent (Note 2.1)	US\$	KHR'000 equivalent (Note 2.1)
<b>Operating income</b>					
Interest income	13	817,608	3,300,683	476,474	1,923,526
Interest expense	14	-	-	(133,052)	(537,131)
<b>Net interest income</b>		<b>817,608</b>	<b>3,300,683</b>	<b>343,422</b>	<b>1,386,395</b>
Other income	15	81,336	328,353	24,502	98,915
Operating expenses	16	(1,191,448)	(4,809,875)	(799,203)	(3,226,383)
Provision for losses on loans and advances to customers	6	(32,723)	(132,103)	(8,166)	(32,966)
<b>Loss before income tax</b>		<b>(325,227)</b>	<b>(1,312,942)</b>	<b>(439,445)</b>	<b>(1,774,039)</b>
Income tax expense	10	(8,996)	(36,317)	(5,022)	(20,274)
<b>Net loss for the year</b>		<b>(334,223)</b>	<b>(1,349,259)</b>	<b>(444,467)</b>	<b>(1,794,313)</b>

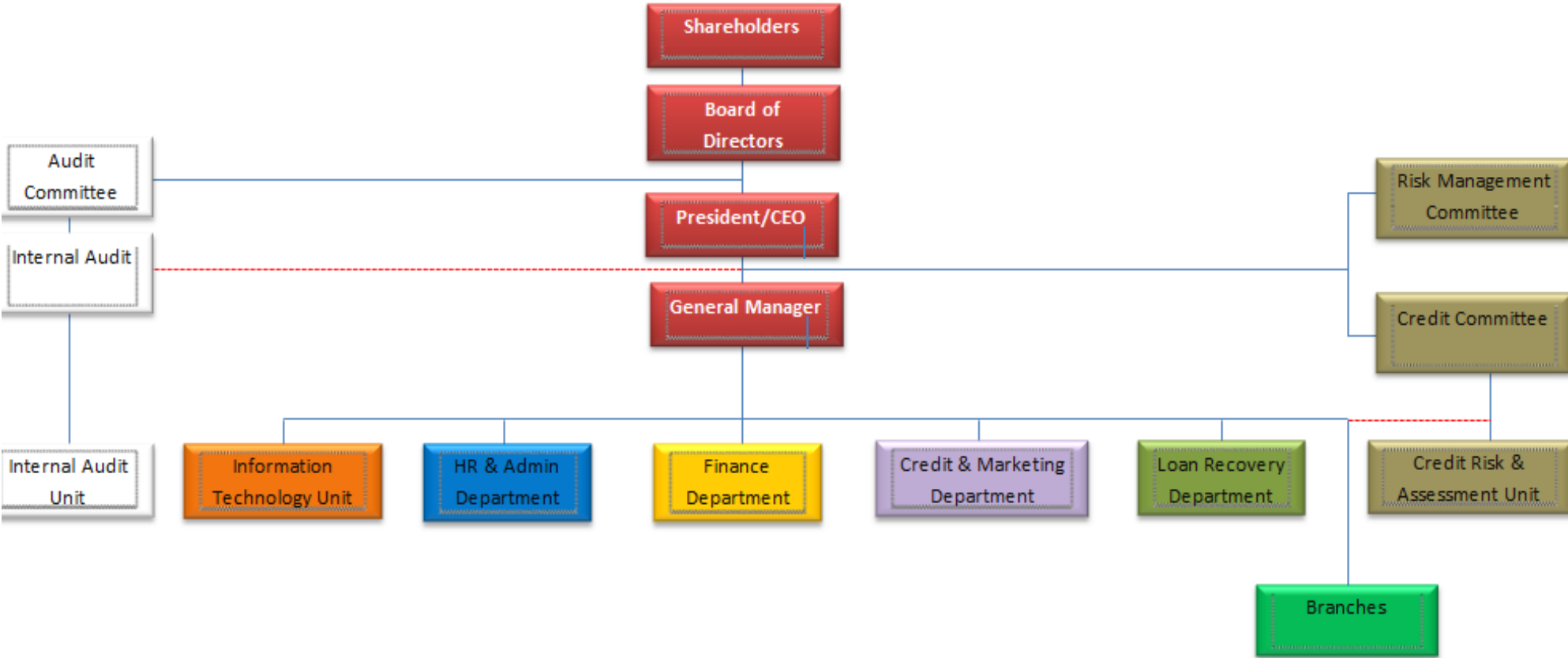
STATEMENT OF CHANGES IN EQUITY  
for the year ended 31 December 2017

	<i>Share capital</i> US\$	<i>Accumulated</i> <i>losses</i> US\$	<i>Total</i> US\$
<b>31 December 2017</b>			
Beginning balance	10,000,000	(835,862)	9,164,138
Net loss for the year	-	(334,223)	(334,223)
<b>Ending balance</b>	<b>10,000,000</b>	<b>(1,170,085)</b>	<b>8,829,915</b>
<i>KHR'000 equivalent (Note 2.1)</i>	<b>40,370,000</b>	<b>(4,723,633)</b>	<b>35,646,367</b>
<b>31 December 2016</b>			
Beginning balance	4,000,000	(391,395)	3,608,605
Capital injection	6,000,000	-	6,000,000
Net loss for the year	-	(444,467)	(444,467)
<b>Ending balance</b>	<b>10,000,000</b>	<b>(835,862)</b>	<b>9,164,138</b>
<i>KHR'000 equivalent (Note 2.1)</i>	<b>40,370,000</b>	<b>(3,374,375)</b>	<b>36,995,625</b>

STATEMENT OF CASH FLOWS  
for the year ended 31 December 2017

	Notes	2017		2016	
		US\$	KHR'000 equivalent (Note 2.1)	US\$	KHR'000 equivalent (Note 2.1)
<b>Operating activities</b>					
Loss before income tax		(325,227)	(1,312,942)	(439,445)	(1,774,039)
<i>Adjustments for:</i>					
Depreciation and amortization		102,454	413,609	70,754	285,634
<i>Movements in operating assets and liabilities:</i>					
Balance with the NBC	4	-	-	(300,000)	(1,211,100)
Loans and advances to customers	6	(3,009,443)	(12,149,121)	(808,482)	(3,263,842)
Other assets	7	(10,277)	(41,489)	(46,387)	(187,264)
Other liabilities	11	26,172	105,656	22,915	92,508
		<u>(3,216,321)</u>	<u>(12,984,287)</u>	<u>(1,500,645)</u>	<u>(6,058,103)</u>
Income tax paid	10	(8,485)	(34,254)	(4,805)	(19,398)
<b>Net cash used in operating activities</b>		<b><u>(3,224,806)</u></b>	<b><u>(13,018,541)</u></b>	<b><u>(1,505,450)</u></b>	<b><u>(6,077,501)</u></b>
<b>Investing activities</b>					
Acquisition of property and equipment	8	(55,785)	(225,204)	(242,779)	(980,099)
Acquisition of software		(1,650)	(6,661)	-	-
<b>Net cash used in investing activities</b>		<b><u>(57,435)</u></b>	<b><u>(231,865)</u></b>	<b><u>(242,779)</u></b>	<b><u>(980,099)</u></b>
<b>Financing activities</b>					
Repayment of borrowing		-	-	(1,000,000)	(4,037,000)
Capital injection		-	-	6,000,000	24,222,000
<b>Net cash generated from financing activities</b>		<b><u>-</u></b>	<b><u>-</u></b>	<b><u>5,000,000</u></b>	<b><u>20,185,000</u></b>
Net (decrease) increase in cash and cash equivalents		(3,282,241)	(13,250,406)	3,251,771	13,127,400
Cash and cash equivalents at beginning of year		5,415,366	21,861,832	2,163,595	8,762,560
Foreign exchange difference		-	-	-	(28,128)
<b>Cash and cash equivalents at end of year</b>	3	<b><u>2,133,125</u></b>	<b><u>8,611,426</u></b>	<b><u>5,415,366</u></b>	<b><u>21,861,832</u></b>

# ORGANIZATIONAL STRUCTURE 2017



# SHAREHOLDERS

BNK Capital Co., Ltd is former BS Capital Co., Ltd. which changed its name to BNK Capital Co., Ltd. in March 2015. BNK Capital Co., Ltd. was founded in 2010 based in Busan, South Korea. BNK Capital Co., Ltd. is a subsidiary of BNK Financial Group Inc.

BNK Capital Co., Ltd operates as a specialized loan company in South Korea, which primarily focuses on providing support for low and middle income households. The company provides personal loans, lease financing, installment financing, corporate loans, factoring, discounted bills, auto loan services, house loans, etc.

## BOARD OF DIRECTOR



**Mr. Kim Il soo**  
**Chairman of the Board**



**Mr. Park Byoung Soo**  
**Member of the Board**



**Mr. Cho Dae Hoon**  
**Member of the Board**

# MANAGEMENT TEAM



**Mr. Park Byoung Soo**, President/CEO of BNKC (Cambodia) Microfinance Institution Plc.

Before coming to Cambodia establishing BNKC in March 2014, he was a Retail Finance Department Manager & Credit Support Department Manager at BNK Capital Co., Ltd for 4 years, a Deputy Head of the Risk & Credit Assessment Department at Woori Capital Co., Ltd about 6 years, and a Branch Sales Manager of Loan, Auto Lease & the Branch Risk Management Team Leader in Aju Capital Co., Ltd for 9 years.

He had experience in managing the subordinate staffs, leading operation implementation, risk prevention, maintain loan qualification, providing technical support to any branches, ensure all policies, procedures and guidelines are properly compliance and maintain constructive working relationships in banking sector. He obtained a bachelor's degree in field of General Management from Korea National Open University (KNOU) in 2013 and completed the Cause of Certified Credit Analysis (CCA) from Korea Banking Institute (KBI) in 2010.



**Mr. Moon Sung Jin**, Director of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in January 2016, he was a position of funds management officer in Samwon Pharmacy about 2 years, was a position of credit & loan recovery officer in Seo-myeon Branch of A & P Finance (APRO Service Group) about 3 years, worked in Busan Solomon Savings Bank about 6 years including a position of Retail finance department officer for 2 years and a position of deputy head of Retail finance department for 4 years. After that he was a position of financial assessment team leader in BNK Capital Co., Ltd about 4 years.

He had experienced in many years to develop working process and structure of retail financial department, loan collection and evaluation, and setting up a risk management, system and customer management system and funds management. He obtained a bachelor degree in the field of Accounting from Busan University of Foreign Studies in 2002.



**Ms. Hoy Sophea**, General Manager of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in April 2015, she was a General Secretary of Cambodia Microfinance Association (CMA) for 9 years and an Information Documentation Officer of Action on Disability and Development (ADD) for 4 Years and an Agriculture Officer for Home Gardening and Nutrition of Chamroen Chiet Khmer (CCK)/Helen Keller International (HKI) organization for 3 years.

She had experience in managing the CMA's operation and promoting the financial and non-financial services in public as well as loan, saving, micro-insurance, Social Performance Management (SPM), Client Protection Principle (CPP) and Financial Education in microfinance sector. Additionally, she also managed and implemented the several projects of ADD and CCK/HKI organization including disability right, agriculture for home gardening and nutrition.

She obtained a bachelor's degree and a master's degree in field of General Management from National University of Management (NUM) in 2005 and 2008. She also attended the vocational training skills in abroad with several topics such as (1) Microfinance Management Concentration in Turin-Italy, (2) Microfinance: Building Inclusive Financial Sectors and Support for Legal and Regulatory Frameworks in Sydney-Australia, (3) TOT on Social Performance Management in Hanoi-Vietnam, and (4) Industrial Relationship and Human Resource Management in Tokyo-Japan.



**Mr. Leav Dara**, Finance Manager of BNKC (Cambodia) Microfinance Institution Plc.,

Before joining BNKC in May 2015, he was as Finance Director for over 1 year in Teuk Saat 1001 Organization and over 14 year in Seilanithih as various positions (Branch Accountant, product development officer, marketing manager, Head of Finance Department, and Head of Internal Audit Department).

He had experience in accounting, research and product development, marketing, finance and internal auditor in Micro finance sector.

He obtained Master's degree in field of Finance and Accounting from Build Bright University in 2007 and a bachelor's degree field of International Business Management at Royal University of Phnom Penh in 2002. He also attended the vocation training skill in local and international training courses such as financial analysis, risk Management, Customer Services, and Social Performance.



**Mr. PA Ponnak Kiry**, HR/Admin Manager of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in 1<sup>st</sup> October 2015, he was a Human Resource Supervisor of SOMA Group Co., Ltd for 3-year and a Human Resource Manager in MAXIMA Mikroheranhvatho Plc. for 4-years. He also has experience in Human Resource Consultant for Microfinance Institutions and teaching at university for 1 year.

He had experience in man power planning, recruitment, job description development, set up performance Management system and welfare programs, identify training needs assessment, develop and implement HR Policy and Procedure; office management, document management, and budgeting of SOMA Group Co., Ltd and MAXIMA Mikroheranhvatho Plc.

He obtained Master's degree in field of Finance and Accounting from Build Bright University in 2006, and Bachelor's degree in field of Business Management from National Institute of Management in 2003. Beside these, he also obtained the vocational training skill on Risk Management, Strategic Planning Management, Land Law and Contract Law, and Effective Performance Management...etc.



**Mr. Soung Savuth**, Debt Recovery Manager of BNKC (Cambodia) Microfinance Institution Plc.,

Before joining BNKC in April 2015, he was a credit officer of Acleda Bank Plc. for 6 years, and was a Mathematic, Phisic, and English teacher for 8 years of private and public school as well as university.

He had experience in loan assessment, collateral evaluation, building good relationship with local authorities, community members, and both existing and new clients in the coverage areas in order to maintain the loan quality of Acleda Bank. He also taught high school student on mathematic and phisic and taught English at university.

He obtained a master's degree in field of Educational Administration and Leadership and from Royal University of Phnom Penh in 2011, and a bachelor's degree in field of English Communication from Western University in 2007. Additionally, he obtained two year course on pedagogy at Regional Pedagogy Center Prey Veng Province in 2000.





**Mr. Sim Narann**, Internal Audit Supervisor of BNKC (Cambodia) Microfinance Institution Plc.,

Before joining BNKC in April 2015, He had worked as Internal Auditor for 3 years in Amret Microfinance and also worked as credit officer and customer service officer for 3 years in the company. He has had experiences in credit and auditing in microfinance more than 6 years.

Currently, He has been pursuing ACCA & CAT (Association of Chartered Certified Accountants & Certified Accounting Technician) at FTMS Global Academy and completed FA1, FA2, MA1, F1, F2, F3 and F8. He obtained Bachelor Degree in accounting and finance from Human Resources University in 2008. He also studied Law on Taxation at National Tax School and successfully passed examination of Tax Agent from General Tax Department. Moreover, He completed General English from Panhasatra University of Cambodia. During working in Amret, he had attended other training courses such as “Problem Solving and Decision Making Skill, Critical Thinking and Critical Audit Sampling and Finding.



**Mr. An Sokkhak**, IT-System Officer of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in April 2015, he was a Database Administrator of Green Central Micro Finance Ltd., for 2 years, a Database Administrator and Software Developer of GEOLINK Group Co., Ltd. for 2 Years, an IT Coordinator of IEL International School for 1 year, an IT Teacher (VB.net and Management Information System) of ITech International for a half year.

He obtained a bachelor’s degree in field of Computer Science and Engineering from Royal University of Phnom Penh in 2009. He also attended the vocation training skill on C-Programming, C++, Java Programming (OOP, Servlets, JSP), C#, PHP, MySQL, ASP.net, Java/VB Script, CSS, VB.net, SQL Server and Database Management System.