

**WELCOME TO
KONGKEA CAPITAL MFI PLC**



កងកា ខែតិចល អិចអេស៊ូអាយ ប.ក
KONGKEA CAPITAL MFI PLC

Corporate Profile

Vision

To be the biggest MFI that enriches life growing aspirations in Cambodia.

Mission

To provide loan products and services with sustainability and reliability for Cambodian People.

Company : **KONGKEA CAPITAL MFI PLC (KCM)**

Registered Office : #S8-15, St Financial Street, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Kingdom of Cambodia, Phone:
+855 92 730 555

Website: WWW.KKMF.COM

Operational Network: 1 HQ in Phnom Penh, Kampong Speu Branch, other 3 Branches in Battam Bang province, Kampong Cham Province and Preveang Province being Setting up.

Products and Services: Loan financing to Customers

Shareholders' Capital: Share capital US\$6,800,000 and plan to increase another 3 M US\$ in 2025.

SHAREHOLDERS

KCM's shareholders consists of:

Shareholders	Num of Shares	Price USD/share	Total Amount	Percentage
Mrs. Lun Kongkea Manuth	3,468	1,000	3,468,000	51%
Mr. Mao Kongkea	3,332	1,000	3,332,000	49%
Total:	6,800	1,000	6,800,000	100%

COMPANY CERTIFICATES



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

លេខ : ម.ហ.៦៣
N° : M.F.63

ធនាគារជាតិ នៃ កម្ពុជា

អនុញ្ញាតឱ្យ គ្រឹះស្ថាន កង្កា យែភីថល អិមអេស្កេស ម.ក ធ្វើប្រតិបត្តិការជា គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុដែលមានទីស្នាក់ការកណ្តាលតាំងនៅ ផ្ទះលេខ ៩ ដេ១៧ ៩ ដេ១៩ ផ្លូវជាយមិន ក្រុង ភ្នំពេញ ក្រុង ភ្នំពេញ ខណ្ឌបឹងកេងកង រាជធានីភ្នំពេញ។

គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ កង្កា យែភីថល អិមអេស្កេស ម.ក ត្រូវគោរព យ៉ាងម៉ឺងម៉ាត់ តាមច្បាប់ស្តីពី គ្រឹះស្ថានធនាគារនិងហិរញ្ញវត្ថុ និងបទប្បញ្ញត្តិ សភាភារកិច្ច វិធាន ព្រមទាំងលក្ខខណ្ឌចាំបាច់របស់ធនាគារជាតិនៃកម្ពុជា។

ថ្ងៃ អង្គារ ៩ កើត ខែ ជុស្ស ឆ្នាំ ខាល ឆ្នាំ ឆ្នាំ ២០២៣
រាជធានីភ្នំពេញ ថ្ងៃទី ១០ ខែ មករា ឆ្នាំ ២០២៣
Phnom Penh, 10 January 2023

អគ្គនាយក
Governor



- អាជ្ញាប័ណ្ណនេះ មានសុពលភាពរហូតដល់ថ្ងៃទី ០៣ ខែ ធ្នូ ឆ្នាំ ២០២៤
- អាជ្ញាប័ណ្ណនេះ ត្រូវបង្ហាញសាធារណៈជនប្រចាំពេលវេលា

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
Nation Religion King

អាជ្ញាប័ណ្ណគ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ
MICROFINANCE INSTITUTION LICENSE

THE NATIONAL BANK OF CAMBODIA

allows institution KONGKEA CAPITAL MFI PLC. to carry out operations as microfinance institution with head office at N° D17 & D19, Diamond Street, Group 4, Sangkat Tumnob Tuek, Khan Boerg Keng Kang, Phnom Penh.

Microfinance Institution KONGKEA CAPITAL MFI PLC. shall abide by the Law on Banking and Financial Institutions and all regulations, circulars, rules, and conditions issued by the National Bank of Cambodia.

This license is valid until 03 December 2024.
This license shall be displayed to the public at all times.



ក្រសួងពាណិជ្ជកម្ម
MINISTRY OF COMMERCE

លេខ(No) MOC-81011108 ពណ.ចបព

វិញ្ញាបនបត្រ

បញ្ជាក់ការចុះឈ្មោះក្នុងបញ្ជីពាណិជ្ជកម្ម
CERTIFICATE OF INCORPORATION

ព្រះរាជាណាចក្រកម្ពុជា
ជាតិ សាសនា ព្រះមហាក្សត្រ

KINGDOM OF CAMBODIA
NATION RELIGION KING

នាមករណ៍	:	កង្កា ឃៃភីថល អិមអេសអិល ម.ក
NAME	:	KONGKEA CAPITAL MFI PLC.
ចុះបញ្ជីក្រោមលេខ	:	00002750
REGISTRATION NUMBER	:	00002750
អត្តលេខចុះបញ្ជីចាស់	:	Co.3584 E/2015
OLD REGISTRATION NUMBER	:	Co.3584 E/2015
កាលបរិច្ឆេទចុះក្នុងបញ្ជីពាណិជ្ជកម្ម	:	29 កញ្ញា 2015
INCORPORATION DATE	:	29 September 2015
ត្រូវបានទទួលស្គាល់ថាជា:	:	ក្រុមហ៊ុនមហាជនទទួលខុសត្រូវមានកម្រិត
IS INCORPORATED AS:	:	Public Limited Company

ភ្នំពេញ, 29 កញ្ញា 2015
PHNOM PENH, 29 SEPTEMBER 2015

ជ. ឌួងត្រី ក្រសួងពាណិជ្ជកម្ម
F. MINISTER OF COMMERCE



ហូ ស៊ីវយ៉ុង
HO SIVYONG

ស្ថិតក្រោមបទបញ្ញត្តិនៃច្បាប់ស្តីពីវិធានពាណិជ្ជកម្មនិង
បញ្ជីពាណិជ្ជកម្ម ច្បាប់ស្តីពីសហគ្រាសពាណិជ្ជកម្ម ក្រមរដ្ឋប្បវេណី
និងក្រមព្រហ្មទណ្ឌ ដែលមានជាធរមាននៃព្រះរាជាណាចក្រកម្ពុជា។

UNDER THE REGULATIONS OF COMMERCIAL RULES AND
REGISTER LAW, COMMERCIAL ENTERPRISES LAW, CIVIL
CODE AND PENAL CODE OF THE KINGDOM OF CAMBODIA





សមាគមប័រក្រហមវិញ្ញូនត្ថកម្ពុជា
Cambodia Microfinance Association

Membership N°: 069/16CMA
Joining Date : 20/01/2016

សូមបញ្ជាក់ថា

This is to certify that

គ្រឹះស្ថានប័រក្រហមវិញ្ញូនត្ថ កងកា យេភីថល អិមអេហ្វអេល ប.ក

KONGKEA CAPITAL MFI PLC.

ជាសមាជិករបស់សមាគមប័រក្រហមវិញ្ញូនត្ថកម្ពុជា

Is Member of Cambodia Microfinance Association



Mr. Phal Vandy
Secretary General



Mr. Sok Voeun
Chairman

Board Of Directors

The composition of KK CAPITAL's Board of Directors are as follows:



Mr. Mao Kong Kea, Chairman

Mr. Mao Kongkea has more than 20 years of experiences in management level with many international companies, he is an outstanding performer in financial management. He obtained his Business Administration in 1999 from National University of Management. His previous working experiences include several seniors' management in many companies such as JEL Cambodia Co., Ltd, iOne Co., Ltd and DLK Investment Co., Ltd. He has proven skills in leasing, commercial and corporate lending, portfolio management, credit and risk management, financial analysis. Mr. Kongkea has led KK FUND for 10 years to stand very strongly to provide services of leasing in Cambodia.



Mr. Lon Kanal, Independent BOD

Mr. Lon obtained his Bachelor degree from University of Management (NUM), Cambodia. He also obtained his post-graduate degree in Accounting from University of California Los Angeles (UCLA), USA and earned his Master of Business Administration from California State University, Long Beach (CSULB), USA as well. He passed Certified Public Accountant (CPA) Uniform exams in the state of California, United States of America. He has had experiences in both private and government sectors by previously working in the United States of America as an accountant and currently working for the Royal Government of Cambodia as a Deputy Director of Finance department at State Secretariat of Civil Aviation.



Ms. Dong Dihamonika, Board of Director

Monika got scholarship award for Bachelor degree from National University of Management and graduated in 2004. She has 19 years of experience in Banking sector. Currently, she serves as Chief Compliance Officer of a Commercial Bank.



Ms. Luon Manuth, Board of Director

Manuth graduate BA from MONASH University, Australia. She is also shareholder of Kongkea Capital MFI. She began a promising actuarial career after completing a degree in Actuarial Sciences. Initially focusing on risk assessment and insurance product pricing, She has a proven record in using data-driven methods to support strategic decision-making. Following graduation, Manuth transitioned into the actuarial field with a goal of applying her knowledge to broader financial management roles. With a meticulous eye for data and a strong foundation in risk management, She is equipped with the skill sets at identifying key factors in complex scenarios.

In her free time , she enjoy playing badminton with her friends and goes on a hike.



Mr. Toh Tiat Yeong, DON, Advisor to Chairman

Mr. Toh headed the financial management of various Singapore based MNCs prior to his foray into business development in Cambodia in 2007. His entrepreneurial projects started in the electronics industry before expanding into other sectors. His keen sense for opportunity and foresight has advanced his endeavours in Cambodia's ever growing economy. In each of the business he has founded, Mr. Toh has always prioritised on assembling the right people to undertake each task.

Known for leveraging on the unique skill-sets of every individual in the group, Mr. Toh extracts the best of each team member, utilising their talents to seek breakthroughs in each business; reaching for new levels of innovation. Mr. Toh holds a BA (Hons) Accounting & Finance degree from London South Bank University (1998). He is an avid golfer.

MANAGEMENTS



Mr. Dong Dina, CEO

Mr. Dina obtained his Bachelor Degree in Finance and Banking in 2007 from Royal University of Laws and Economics and Master Degree in Accounting from Yunnan University, China. Currently, he is ACCA student at Cam-Ed business school. He has joint in many training courses both local and overseas related to credit, leasing and financial management. He has more than 10 years of working experiences in microfinance and specialized banking. Prior to joining KK Capital, he was the Finance Manager at Bayon Credit MFI, Finance Manager at KK FUND and Deputy CEO at KK FUND since October 2019 to December 2021.

Mr. Chhoy Sok Heng, Head of Operation



He obtained the Master of Business in specializing the Finance and Banking from Build Bright University in 2010 and graduated the bachelor of management from Angkor City Institution in 2007. He participated numerous seminars in domestic such as sales of financial services, Motivation course, Branch Management Daily Monitoring, coaching to staff and branch management course, Training to trainer course, Credit Risk management, Branch Management, how to serve the customers (Credit and Deposit), Small and Medium enterprise evaluation, Collateral management, Operacy and Leadership course. He has experience over 15 years in financial service with MFI and MDI in kingdom. He started joining with HKL in 2005 as credit officer position and in 2008 he was promoted to be a Sub Branch Manager. In 2009 He moved to LOLC as branch manager at TramKok district and Siem Reap province. Until 2014 he had been promoted to become a Regional Manager for Takeo and Phnom Penh region.



Mr. Aun Chhaysoraty, IT Manager

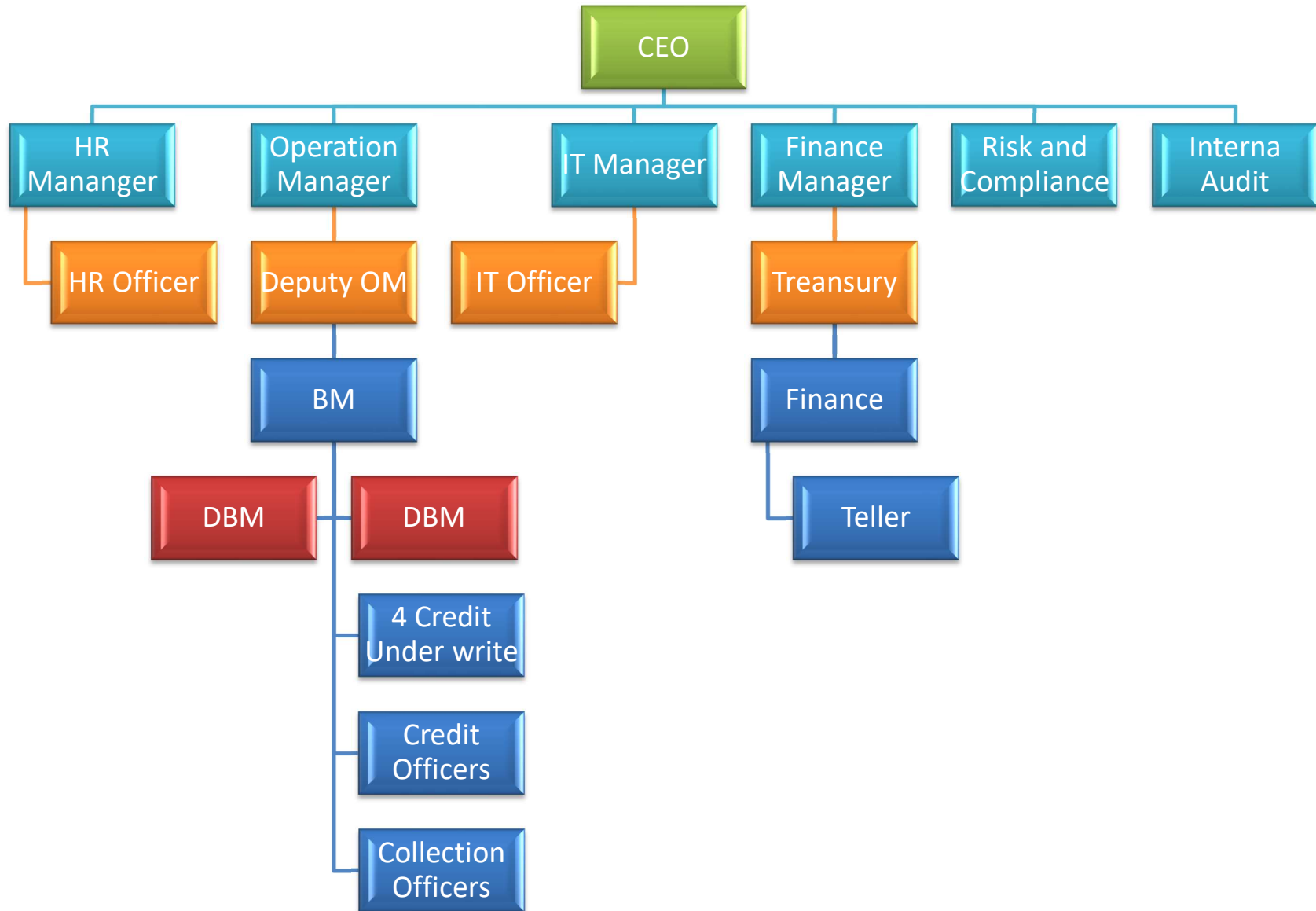
Mr. Raty obtained his Bachelor Degree in Information System in 2012 fom SETECT. He has more than 10 years of working experience from various places including Private sectors, Bank, Microfinance, Leasing, Hospital, School, Realestate, Casino and Resort. He has attended a lot of training course such as Firewall, Networking, Server; especially, he has received Cisco Certificated Network Associate Routing and Switching World Wide. Prior to joining Kong Kea Capital MFI PLC, he was the IT Manager at Orienda International Hospital.



Mr. HENG Vuthy, Finance Manager

He obtained Bachelor Degree of Accounting and Finance at National Institute of Business. Currently, he pursuing of ACCA program at CamEd Business School. he has joint in many training courses related financial management and he has experience over 7 years in financial service with MFI, he has senior accounting at Union Commercial Bank Plc. Hereafter, he worked as Deputy Manager of Financial Accounting at Samrithisak Microfinance Plc and he worked as Deputy of Finance Manager at Chailease Royal leasing plc and Finance Manager Family MFI before joint KK Capital MFI.

Appendix 1-Organization Chart



Loan Products

Type of Product	Motor loan	Community Loan	Car Loan	Business Loan (SME Loan)	Home Improvement Loan	EV-loan (Car)	Electric Motor Loan	Agricultural Loan	WASH LOAN	Green Loan
Currency	USD/KHR	USD/KHR	USD/KHR	USD/KHR	USD/KHR	USD/KHR	USD/KHR	USD/KHR	USD/KHR	USD/KHR
Loan Term	06-48 months	03-36 months	06-60 months	06-72months	06- 72months	06-60 months	06-24months	06-60 months	06-72 months	06-48 months
Interest Repayment	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Principal Repayment	Flexible	Flexible	Flexible	Flexible	Flexible	Flexible	Flexible	Flexible	Flexible	Flexible
Loan Size	Up to \$6,000 or equivalent	Up to \$5,000 or equivalent	Up to \$100,000 or equivalent	Up to \$100,000 or equivalent	Up to \$100,000 or equivalent	Up to \$100,000 or equivalent	Up to \$3,000 or equivalent	Up to \$30,000 or equivalent	Up to \$100,000 or equivalent	Up to \$100,000 or equivalent

Optimal 9 Core Banking System

Currently we are using Optimal 9 Core Banking System and Being set up our mobile app for customers.



lenders Profile



HELICAP PTE LTD

Helicap is a Singapore-based FinTech firm connecting global investors to private investment opportunities in SEA.

Helicap is one of Asia's fastest growing FinTech firms specialising in private investments in Southeast Asia.



ធនាគារ ស្វាយដំរី
SATHAPANA BANK

SATHAPANA Bank PLC.

SATHAPANA Bank Plc.'s ultimate parent company is MARUHAN Corporation of Japan, founded in May 1957 by present Chairman Dr. Han Chang-Woo, and is today the leading entertainment conglomerate in Japan.



APD Bank
ASIA-PACIFIC DEVELOPMENT BANK

Asia-Pacific Development Bank Plc.

Asia-Pacific Development Bank Plc. (APD Bank) was established in 2016 as a specialized bank with its registered office in the capital of Cambodia, Phnom Penh and upgraded to Commercial Bank in 2019.



WING BANK (CAMBODIA) PLC.

Wing Bank (Cambodia) Plc – the bank for every Cambodian – is driven by the vision to provide every Cambodian with convenient access to financial services relevant to, and for the improvement of, their daily lives.

Wing Bank has revolutionized the way Cambodians access financial services by introducing instant, secure, and convenient Mobile Financial Services since 18 August 2008.

CCU COMMERCIAL BANK PLC.



CCU Commercial Bank is a full-fledged commercial bank where the Bank has got a full official license in April 2022 from National Bank of Cambodia. Currently, our head office is located at No. 15, Preah Monivong Blvd., Sangkat Boeung Trabek, Khan Chamkarmorn, Phnom Penh.

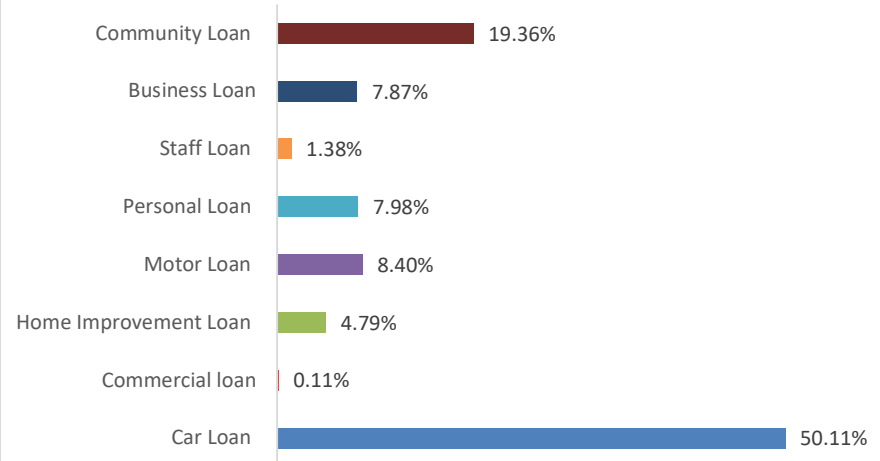
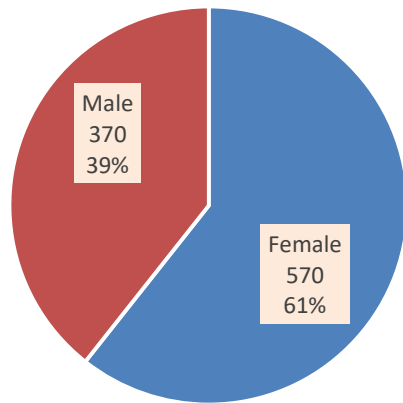
Partnerships



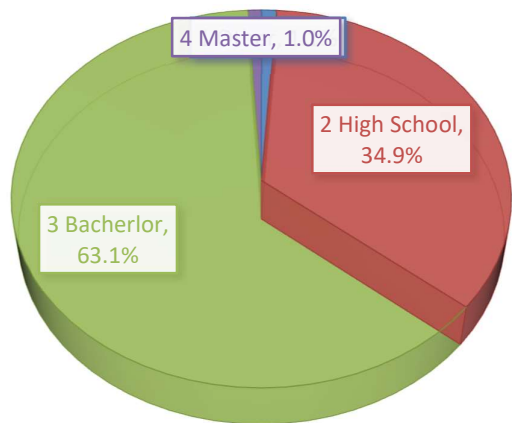
សមាគមមីក្រូហិរញ្ញវត្ថុកម្ពុជា
Cambodia Microfinance Association



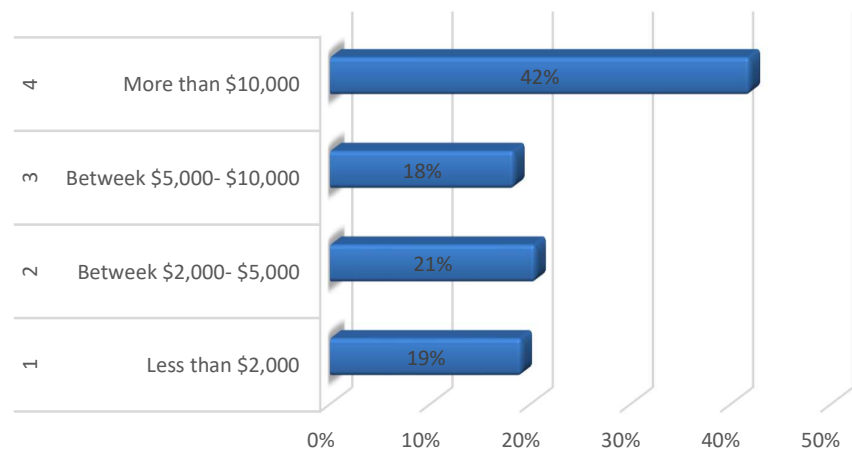
Performance Highlight



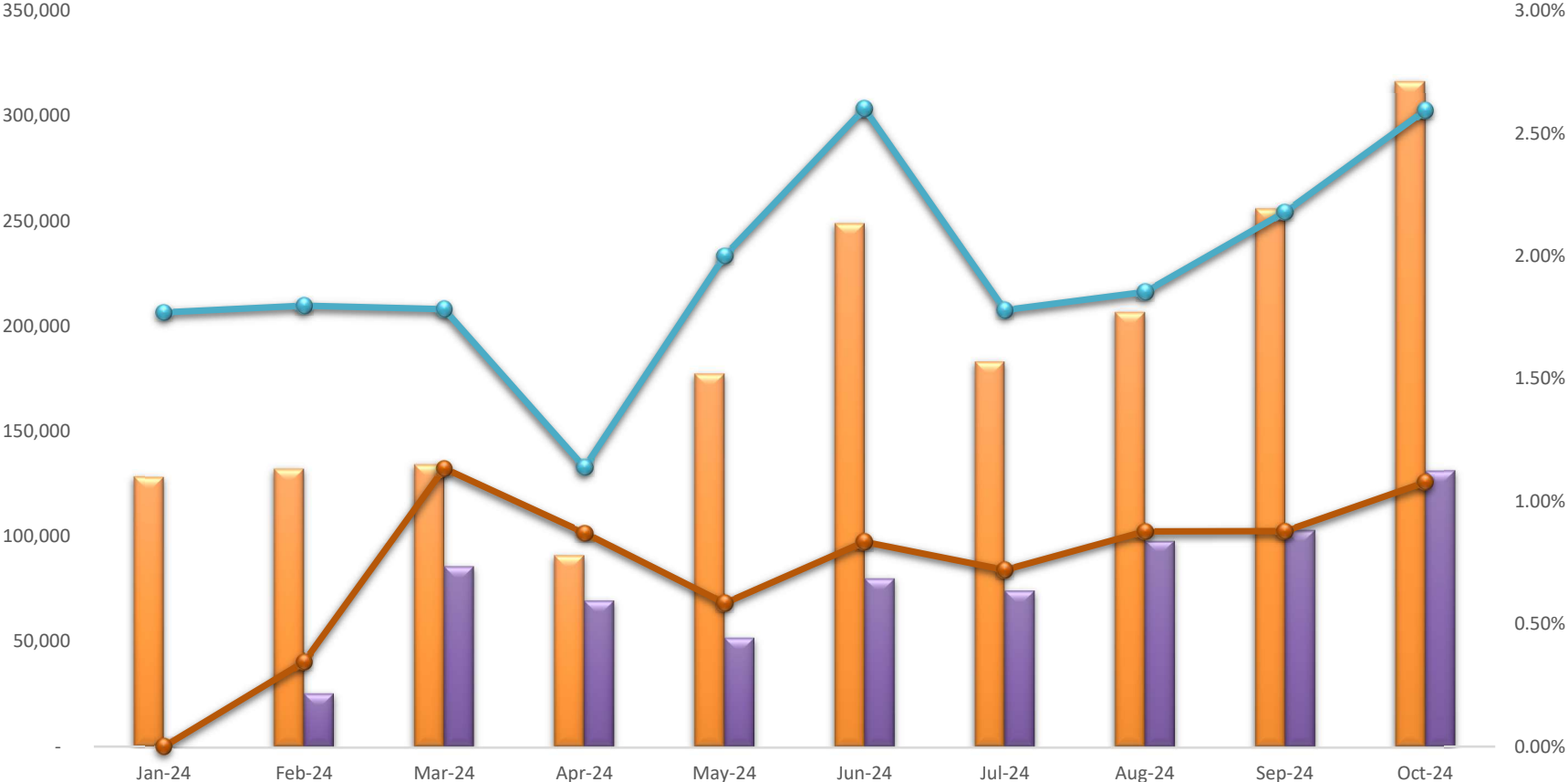
7. ACTIVE CLIENT BY EDUCATION NUMBER OF ACTIVE CLIENT



6. ACTIVE CLIENT BY LOAN SIZE Number of Active Client

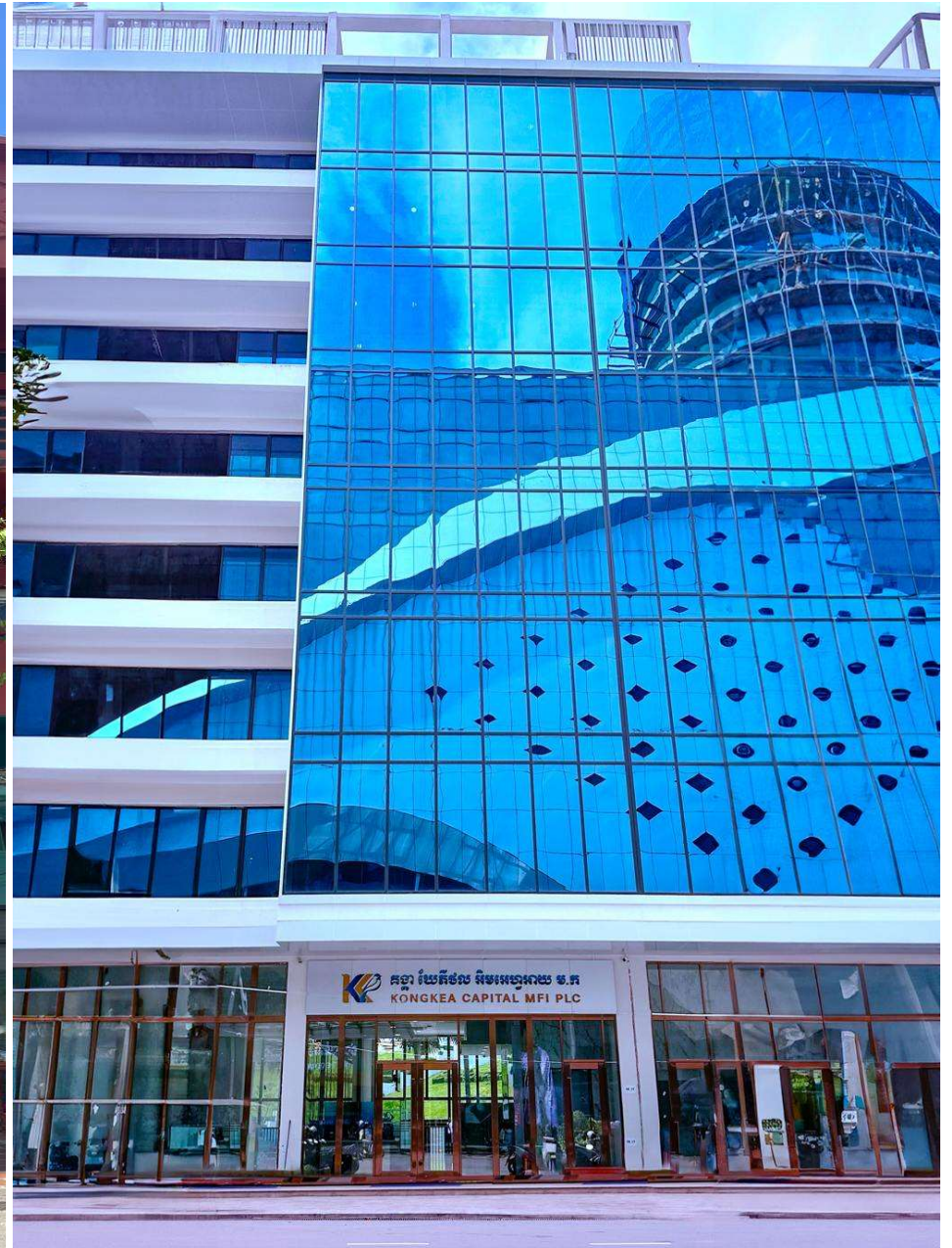


PAR30&PAR90 Trend



	Jan-24	Feb-24	Mar-24	Apr-24	May-24	30-Jun-24	31-Jul-24	31-Aug-24	30-Sep-24	31-Oct-24
Amount PAR 30	128,490	132,472	134,566	90,831	177,554	249,075	183,352	206,893	256,078	316,305
Amount PAR 90	0	25,408	85,650	69,476	51,812	79,927	74,129	98,027.85	103,278	131,479
% PAR 30	1.77%	1.80%	1.78%	1.14%	2.00%	2.60%	1.78%	1.85%	2.18%	2.60%
% PAR 90	0.00%	0.34%	1.14%	0.87%	0.58%	0.83%	0.72%	0.88%	0.88%	1.08%

Head office



Staff Activities

