



ធនាគារសហគ្រាសម្ពុនភូមិ និងមជ្ឈម កម្ពុជា

SMALL AND MEDIUM ENTERPRISE BANK OF CAMBODIA PLC.

ក្នុងឆ្នាំដោយ ពាមរយៈ

ឥណទានសម្រាប់សហគ្រាស ត្រូវបានកាត់បន្ថយ ពី ៧% ទៅ ៥%

សម្រាប់សហគ្រាស ត្រូវបានកាត់បន្ថយ ពី ៧% ទៅ ៥%

អត្រាការប្រាក់អន្តរជាតិ

៧%

តាមកម្ពុជនដោយ សម្រាប់ព័ត៌មានបន្ថែម

096 811 1118

ប្រឹក្សាភិបាលគ្រឹះស្ថានហិរញ្ញវត្ថុដែលមានម្ចាស់ក្រោម

SME CO-FINANCING SCHEME

OBJECTIVE

To facilitate viable SMEs in Cambodia to have access to affordable and adequate financing in an active and sustainable manner. SCFS will enlarge economic diversification and expand export volume, coherent with policies set by the Royal Government of Cambodia (RGC).

SCFS LIMITT

- USD100 Million equivalent to KHR400 Billion (USD1 = KHR4,000)

PURPOSE OF FINANCING

- Capital Expenditure
- Working Capital
- Restructuring:
To restructure existing facilities during this challenging period.

ELIGIBLE CRITERIA

- Both registered and unregistered SMEs, commonly defined under Sub-Degree No. 124 (SD124), which the size is determined based on either their Annual Turnover or Number of Employee as follows:

Criteria \ Size	Annual Turnover (USD'000)	Number of Employee
Small	62.5 to 175	10 to 50
Medium	175 to 1,000	51 to 100

- Business that fall under the following prioritize sector:

- Food manufacturing and processing;
- Manufacturing of goods for the tourism sector;
- Manufacturing of finished products, spare parts or assembling parts to supply other manufacturers;
- R&D associated with IT or the supply of IT-based services;
- Enterprises located in SME cluster zones;
- Enterprises developing the cluster zone.

- Preference to be given to SMEs that able to create new job positions.

PARTICIPATING FINANCIAL INSTITUTION "PFI"

- Funds are channeled through participating financial institutions (PFIs), comprising all licensed banks and MFIs totaling 33 PFIs as follows:

1. ACLEDA Bank Plc.
2. Advanced Bank of Asia Ltd
3. Asia-Pacific Development Bank Plc.
4. Bank for Investment and Development of Cambodia Plc.
5. Bank of China (Hong Kong) Limited Phnom Penh Branch
6. Cambodia Post Bank Plc.
7. Canadia Bank Plc.
8. CIMB Bank Plc.
9. Chip Mong Commercial Bank Plc.
10. Foreign Trade Bank of Cambodia
11. Hong Leong Bank (Cambodia) Plc.
12. ICBC Limited Phnom Penh Branch
13. Branch of Industrial Bank of Korea "Phnom Penh"
14. Kookmin Bank (Cambodia) Plc.
15. May Bank (Cambodia) Plc.
16. Oxley - Worldbridge Bank Plc.
17. Phillip Bank Plc.
18. Phnom Penh Commercial Bank
19. Prince Bank Plc.
20. RHB (Cambodia) Plc.
21. Sathapana Bank Plc.
22. Shinhan Bank (Cambodia) Plc
23. Vattanac Bank
24. Angkor Capital Specialized Bank
25. DGB Specialized Bank Plc.
26. KB Dachan Specialized Bank Plc.
27. AMK Microfinance Institution Plc.
28. AMRET Plc.
29. CAMMA Microfinance Limited
30. Hattha Kaksekar Limited
31. SBI Ly Hour Bank Plc.
32. PRASAC MFI Ltd
33. WB Finance Co., Ltd.

- Application submitted through 33 PFIs and approval will be subjected to the normal credit assessment of the PFI.

FEATURE OF THE SCHEME

- Maximum Limit of Financing:
Total financing is \leq USD300,000.00, in which:
 - Working Capital is \leq USD200,000.00 only
 - Capital Expenditure is \leq USD300,000.00 only
 - Restructuring is to follow the Original purpose of loan
- Maximum Tenure:
7 years
- Repayment terms:
Determined by PFI as follows:
 - Fixed monthly Installment
 - Quarterly Repayment
 - Half-Yearly Repayment
 - Step up payment
 - Deferred capital payment of up to 12 months is allowed, however repayment tenure should not exceed 7 years inclusive of any deferred payment period.

PRICING

- Maximum Interest rate:
6% - 7% per annum
- Processing Fees/Approval Fees:
No/Waive
- Legal Fees, Valuation Fees, Fire Insurance, Other Fees & Charges:
To be borne by customer.

COLLATERAL

- Determined PFI:
 - Type of properties (vacant land, house, shop, etc.)
 - Type of Title Deed (Soft Title, Hard Title, etc.)
 - Other / Combination of property and cash, etc.

VALIDITY OF THE SCHEME

- From 31st March 2020 to 30th March 2021.

APPLICATION PROCEDURE

- Customer submits application to PFI, and request for special rates under the SCFS.
- PFI assesses and approves credit; and verifies that customer qualifies under the SCFS
- PFI raises funding request to SME Bank on agreed template; SME Bank disburses portion of loan approved by PFI
- PFI disburses loan to customer and monitor loan until full repayment.

PLEASE CONTACT US

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SMALL AND MEDIUM ENTERPRISE BANK OF CAMBODIA PLC.



"Invigorate the business community."

TAX INCENTIVES UNDER SD 124

- An exemption from Tax on Income for three (3) years for newly registered enterprises or from the date of tax registration update for existing enterprises;
- An exemption from Tax on Income for five (5) years for newly registered enterprises or from the date of tax registration update for existing enterprises, that meet one of the following criteria:
 - The enterprise uses at least 60% local raw materials; or
 - The enterprise increases its number of employees by 20%; or
 - The enterprise is located in the SME cluster zone.
- An exemption from the monthly 1% Pre-payment of Tax on Income and annual minimum Tax during the Tax on Income exemption period;
- Incentives for deductible expenditure include:
 - A 200% weighted tax-deductible expense for IT based accounting software and training and staff technical training;
 - A 150% weighted tax-deductible expense for equipment or new technology that increased productivity.