

Tuition and Fellowships

Courses

International Course (Language: English)

Tuition for a 4 day course is US\$ 1,150.

Tuition covers course materials, tea breaks and transportation to the field. Accommodation, travel to and from Cambodia and meals are not included. (See course announcements for details.)

National Course (Language: Khmer)

Tuition is based on participants per day.

Courses range from 1 day to 14 days. The approximate price is KHR 295,000 per day per participant.

A 10% discount is provided to organizations sending 3 or more participants.

Please contact us for details.

Study Visit (Tailor Made)

National Study Visit (Language: Khmer)

- From 1 to 5 pax, KHR 1,680,000/working day
- From 6 to 10 pax, KHR 315,000/participant day
- From 11 pax, KHR 295,000/participant day

International Study Visit: (Language: English)

- From 1 to 3 participants US\$ 900/working day
- From 4 to 10 participants US\$ 250/participant day
- From 11 participants US\$ 230/participant day

Fellowships

Participants from ASEAN Countries and China have an opportunity to apply for the KfW fellowship program.

The fellowship supports 50% of the tuition and up to US\$40 per day to cover partial accommodation and meals. Please see our website for a fellowship application.

Contact Details

To make a reservation or to learn more about the program, please contact:

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**VP & Head of ACLEDA-ASEAN Regional
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AVP & Manager of Visitor Program Unit

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ACLEDA-ASEAN Regional Microfinance Center



ACLEDA Training Division

We train you gain!

Welcome to the ACLEDA Bank Regional Microfinance Center

ACLEDA Bank Plc, Cambodia's leading retail bank, began the ACLEDA-ASEAN Regional Microfinance Center (AARMC) to provide training and consultative services internationally, with a focus in the ASEAN region. The Center is operated and managed by ACLEDA Bank Plc supported by the Government of the Kingdom of Cambodia, and co-financed by the Federal Republic of Germany through KfW.

We believe that successful, inclusive finance is based on a strong market orientation and building professional capacity to respond. We support this belief by sharing our technical expertise, the successful experience of ACLEDA Bank and engaging participants in sharing ideas and learning new skills.

AARMC courses are designed for policy makers, Microfinance Institutions, NGOs, Banks and financial sector stakeholders - networks and associations, investors, UN and international development agencies and private funders.

Training

Since its inception in 2009, AARMC has welcomed over 300 participants from 12 countries. Participants come from Central Banks, Rural Banks, Commercial Banks, State Banks, MFIs, Investors, NGOs and private and government development agencies.

Participants have come from Albania, Cambodia, China, Egypt, Eritrea, Indonesia, Japan, Lao PDR, Malaysia, Pakistan, the Philippines, USA, and Vietnam.

Currently, three types of training are offered:

- ☼ **Technical training for MFI and bank management and staff** includes credit and savings management, Risk Management, Internal Audit and Internal Control, and Transformation, Governance and Ownership, among other topics
- ☼ **Building inclusive financial sectors for Central Bankers and policy makers** focuses on the regulatory environment and the development of financial inclusion in Cambodia. Meetings with the Central Bank regulators, supervisors and policy makers in Cambodia are key features of this program.
- ☼ **Exposure programs are tailored** to suit the visitor's needs. See how ACLEDA Bank works in a variety of areas. Field visits are the focus of tailored programs.

We can tailor a course to address your areas of interest

Training Team

The training team comes from ACLEDA Bank's senior staff and management team and is complemented by special guest speakers and outside experts. The trainers are fluent English speakers.

Courses

AARMC aims to provide the highest quality training to local and international MFIs, NGOs, banks and financial sector stakeholders. Popular 3-5 day courses include:

- * Transformation, Ownership and Governance
- * Micro, Small and Medium Enterprise Lending
- * Loan Assessment
- * Delinquency Management and Debt Recovery
- * Practical Savings Management: Asset/Liability and Cash Management
- * Marketing Management and Competition
- * Business Planning
- * Promotion and Selling Skills
- * Marketing Research
- * Customer Focus, Service Quality
- * Internal Control, Internal Audit and Fraud Prevention

2010 Training Courses (In English)

☼ Transformation, Ownership and Governance 4 days, June 7-11, 2010

Who should attend: Boards and Senior Management of MFIs considering transformation; Investors and Funders who become shareholders and play active roles in governance;

Transformation topics include: strategic and operational topics - the vision, preparing staff for the transition, mechanisms for transferring assets, future of the NGO and other benefits and challenges;

Ownership topics include: selecting, negotiating and building relationships with shareholders over time, exit strategies, starting an Employee Stock Ownership Plan (ESOP) and common ownership concerns;

Governance topics include the role of the Board, CEO and Board responsibilities, Board committee structure and decision making. Visits include interviews with Board members and the ACLEDA staff association to discuss why and how the ESOP works.

☼ Fraud Prevention, Internal Control and Internal Audit 4 days, September-2010

Who should attend: Internal Control and Internal Audit

staffs;

Topics include principles, responsibilities, practices, planning and quality control procedures for internal audit. The focus is on requirements and procedures for audits of branch operations, controls and preventative measures; and special audits of credit management, deposits, fixed assets, IT, e-banking, or in cases of suspected fraud. Participants accompany experienced internal auditors during the field visit.

☼ Small and Medium Enterprise Lending 4 days, October-2010

Who should attend: credit staff and management, product development teams and MFIs planning to introduce small enterprise lending;

Topics: successful product diversification, matching products to customer needs and institutional capacity, including agriculture lending, loan evaluation process and procedures, collateral valuation, and addressing practical aspects of loan discipline and delinquency management. Field visit: branch lending operation and discussion with SME loan officers.

☼ Practical Savings Management November 2010

Who should attend: financial managers, members of ALCO committees;

Topics: The course blends practice and skill sets that every deposit taking institution depends on for good management. Topics include asset and liability management for liquidity and interest rate risk, financial forecasting to manage risk, profitability and customer value. This is a highly technical course, and uses computer based financial cases and exercises. The field visit demonstrates branch level operations.

☼ Marketing, Quality Customer Service, Customer Care December 2010

Who should attend: marketing and customer service staffs and management;

Topics: Customers are at the center of every commercial operation. Learn ACLEDA Bank's secret to success, techniques for high standards of customer service, such as staff training to ensure quality customer care, call center and problem solving department. Course topics include marketing management, research, advertising and branding, the marketing mix, product life cycle strategies and assessing and responding to competition.