



Microfinance Development in Cambodia

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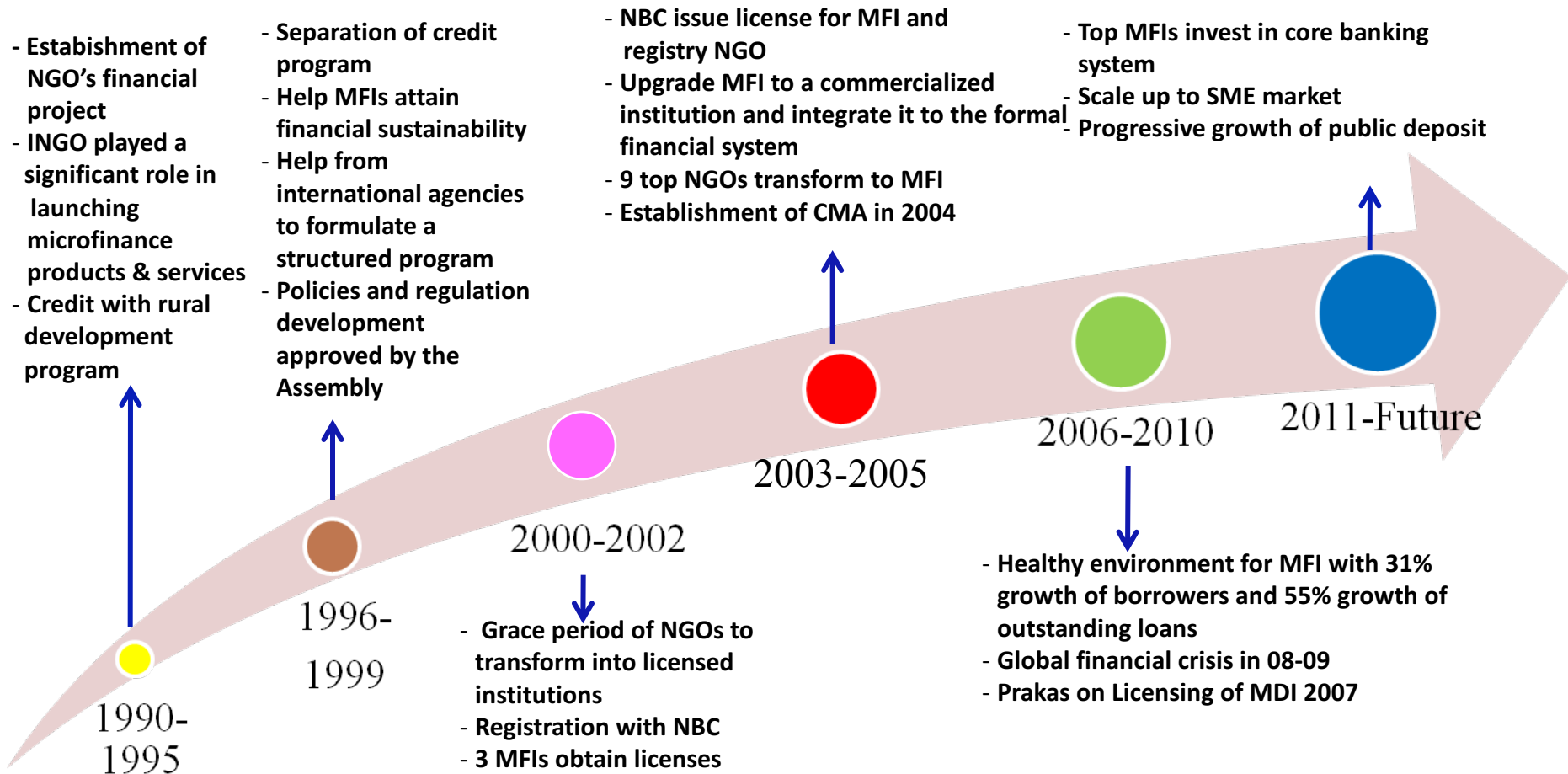
CMA Advisor

Introduction

Cambodia Demographic and Microfinance Industrial Data –December 2016:

- ❑ Population: +16 millions
- ❑ Estimated population below poverty line: 13.5%
- ❑ Rural population: about +12 Millions
- ❑ Number of MFIs: 58
- ❑ Loan outstanding: USD 3,627 Millions
- ❑ Deposit balance: USD 2,073 Millions
- ❑ Number of active MFI borrowers: 2,043,220
- ❑ Number of active depositors: 1,810,316

Microfinance sector - evolution



Cambodia Microfinance association (CMA)

- CMA started in 2004 with 7 MFIs members.

Items	2008	2009	2010	2011	2012	2013	2014	2015	2016
Number of Licensed MFIs	18	21	23	28	35	37	45	48	58
CMA members	17 & 1 NGOs	20MFIs & 1 NGOs	22 MFIs & 1 NGOs	28 MFIs & 2 NGOs	33 MFIs & 2 NGOs	35 MFIs & 2 NGOs	39 MFI& 6 NGOs	41 MFIs & 7 NGOs	50 MFIs & 8 NGOs
Number of office				701	901	1,028	1,229	1,308	1,451

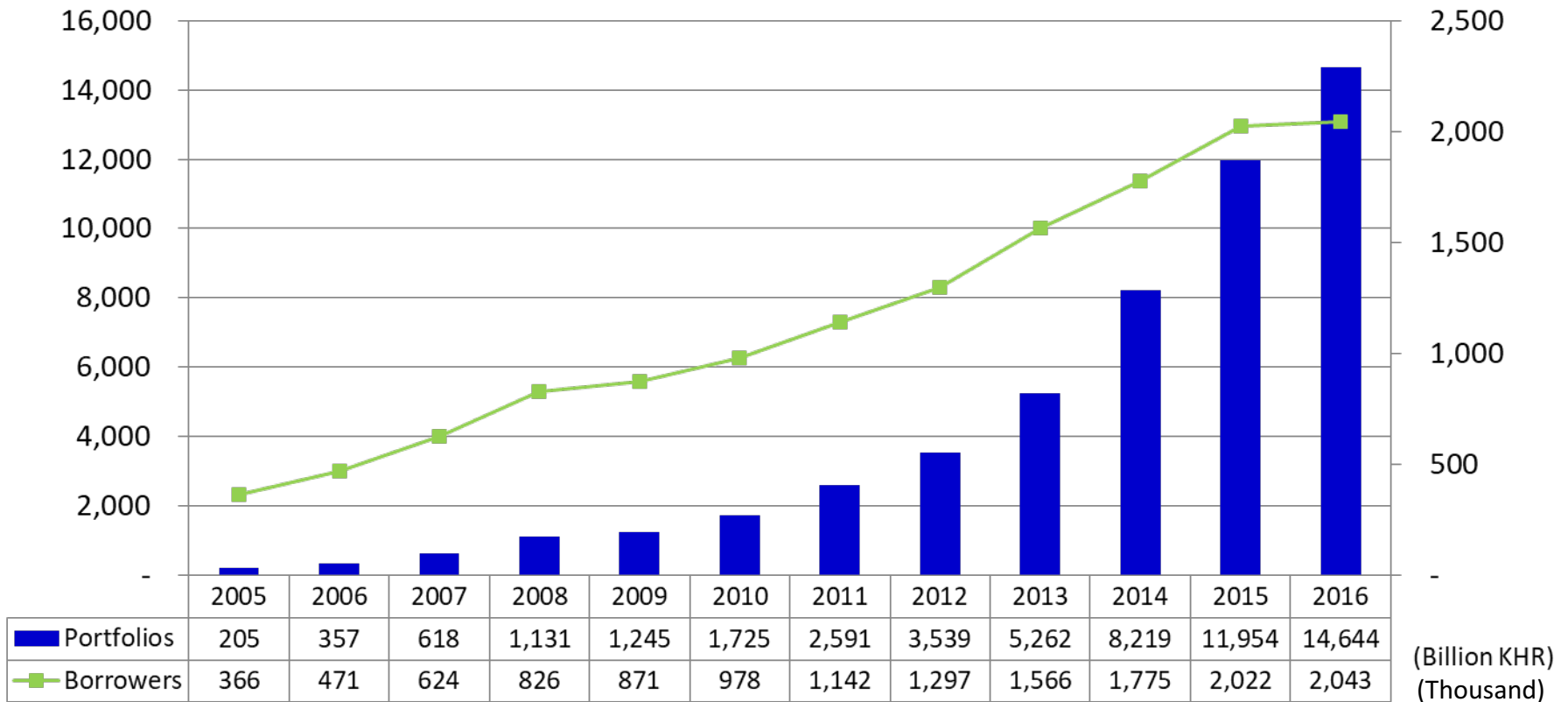
Trends of MFIs

- Evolution of Loan and Saving***

As of 2005-2016 in Million KHR												
Description	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Portfolio	204,591	357,045	617,906	1,130,584	1,244,970	1,724,842	2,591,263	3,538,889	5,261,752	8,219,136	11,954,464	14,644,424
Grows rate	62%	75%	73%	83%	10%	39%	50%	37%	49%	56%	45%	23%
Clients	366,107	471,026	624,089	825,652	871,412	978,077	1,141,913	1,297,151	1,565,526	1,774,815	2,022,235	2,043,220
Grows rate	14%	29%	32%	32%	6%	12%	17%	14%	21%	13%	14%	1%
Deposits	8,703	10,412	21,210	22,281	39,628	164,013	459,473	1,094,117	1,744,772.00	3,620,596.0	5,337,155.4	8,370,469.0
Grows rate	64%	20%	104%	5%	78%	314%	180%	138%	59%	108%	47%	57%
Depositors	137,624	113,277	147,966	108,788	102,959	164,014	242,116	686,666	899,829	1,046,807	1,418,732	1,810,316
PAR>30days	0.78%	0.34%	0.19%	0.42%	2.80%	1.18%	0.22%	0.29%	0.59%	0.60%	0.67%	1.42%

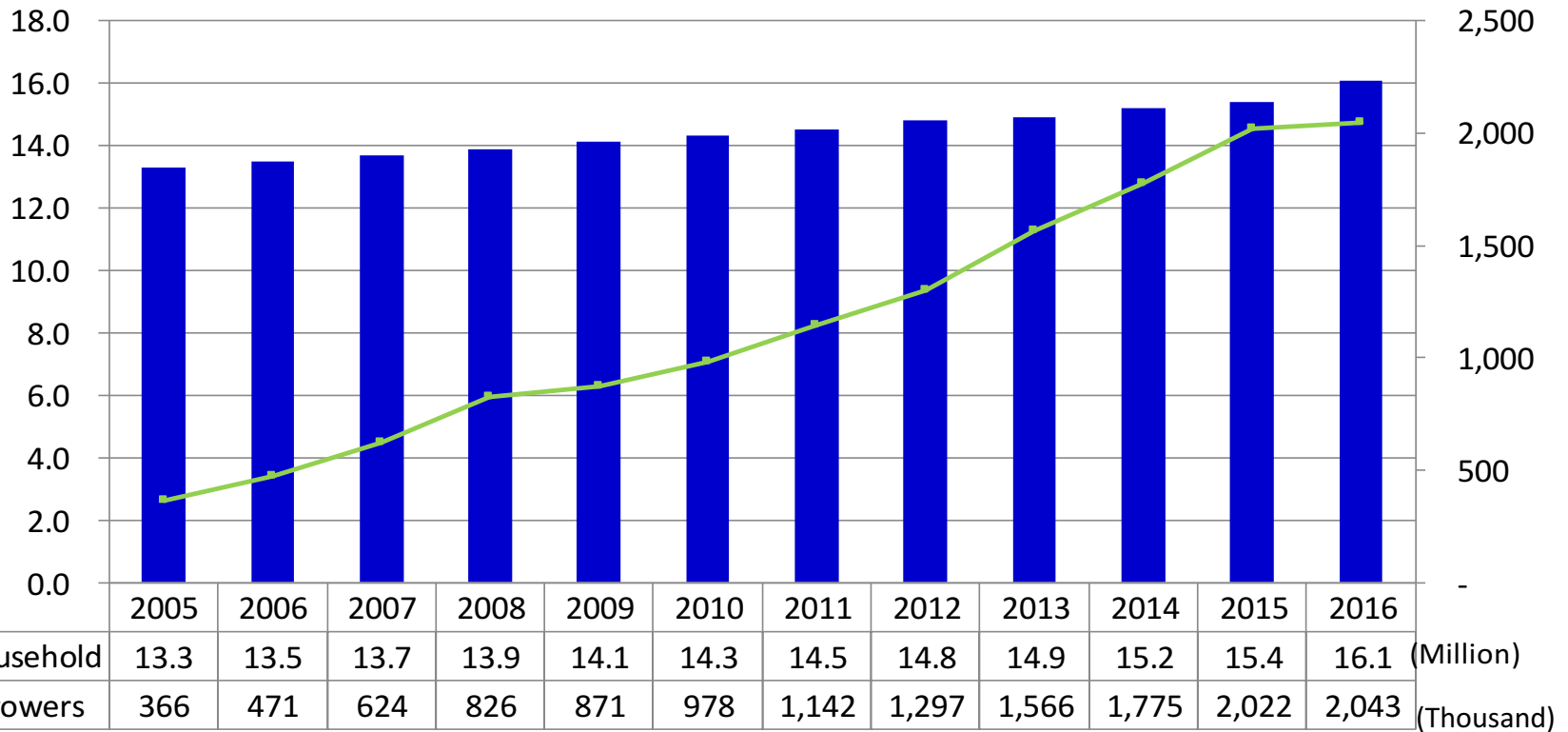
Industrial Growth – Loans

Borrowers & Portfolios by year (2005-2016)



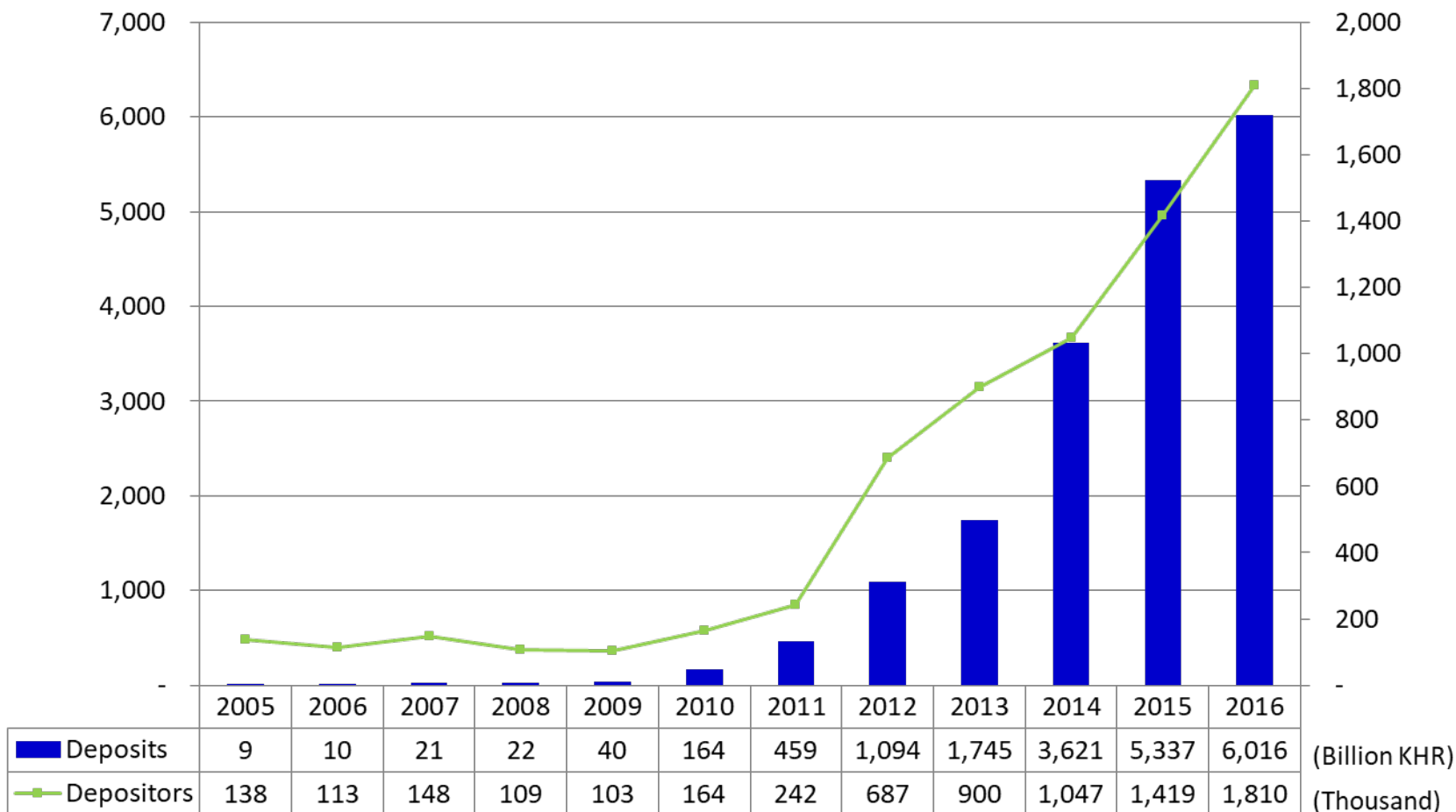
Industrial Growth – Loans

Borrowers & Household by year (2005-2016)



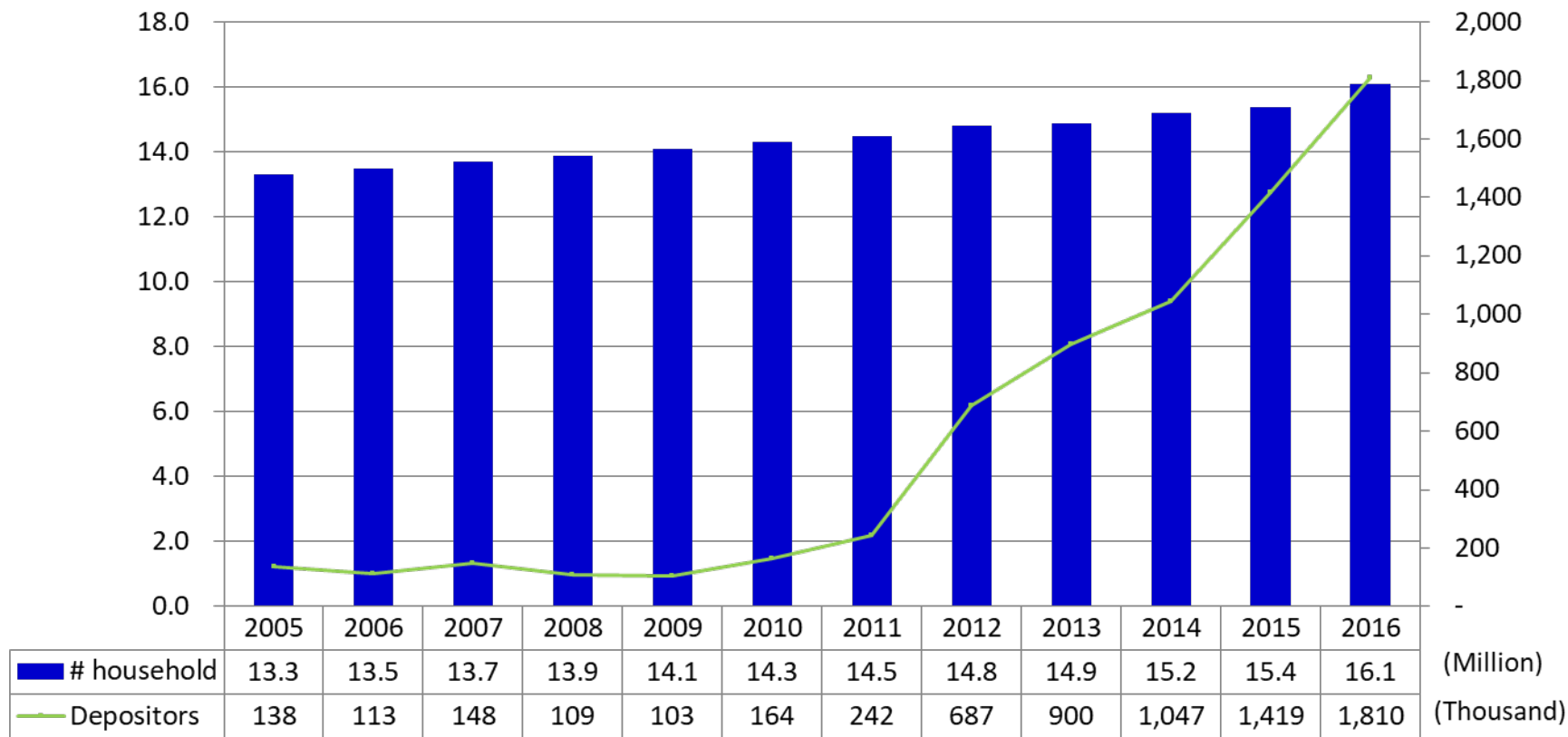
Industrial Growth – Deposits

Deposits & Depositors (2005-2016)

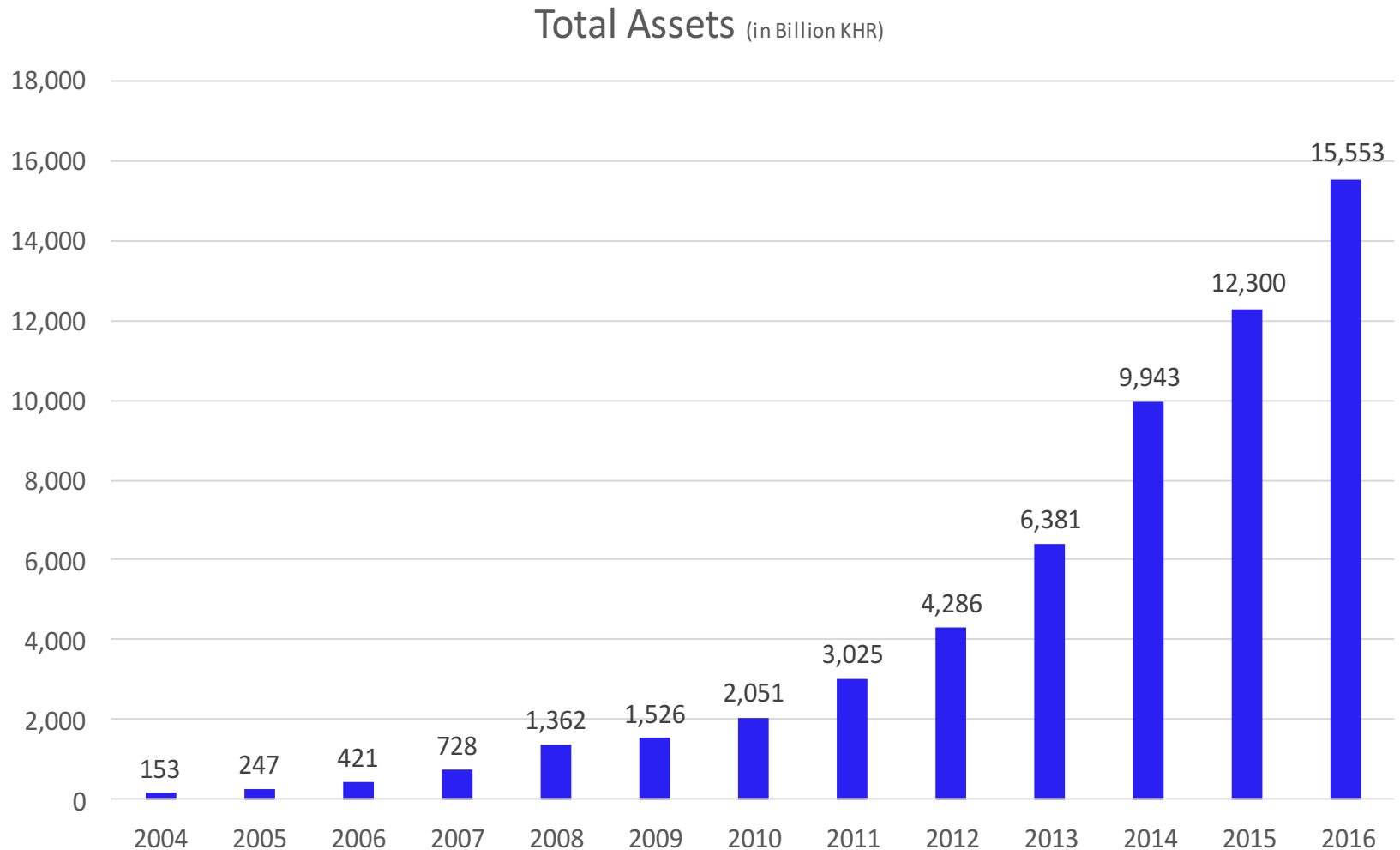


Industrial Growth – Deposits

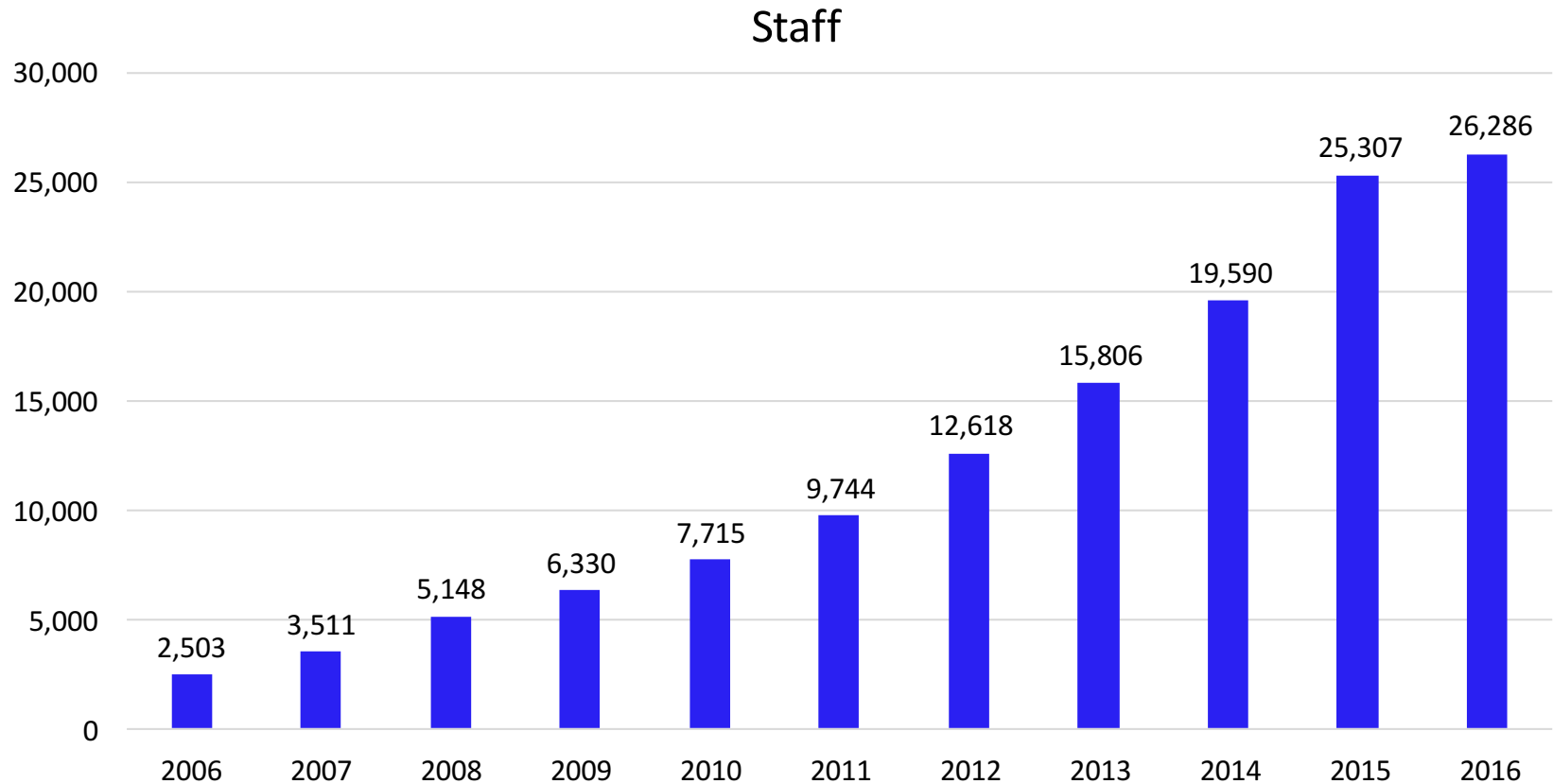
Household & Depositors (2005-2016)



Industrial Growth – Assets

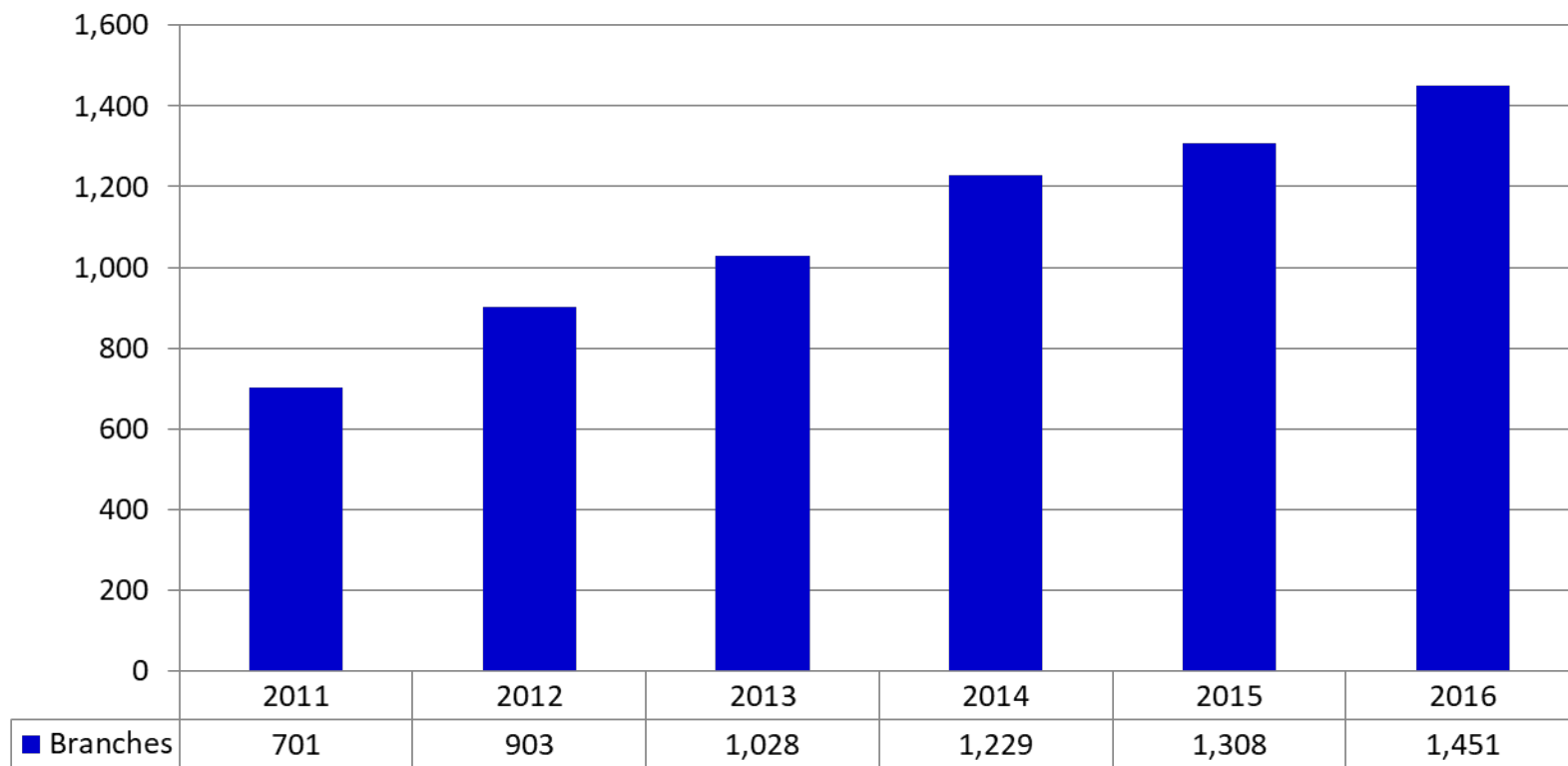


Industrial Growth – Staff



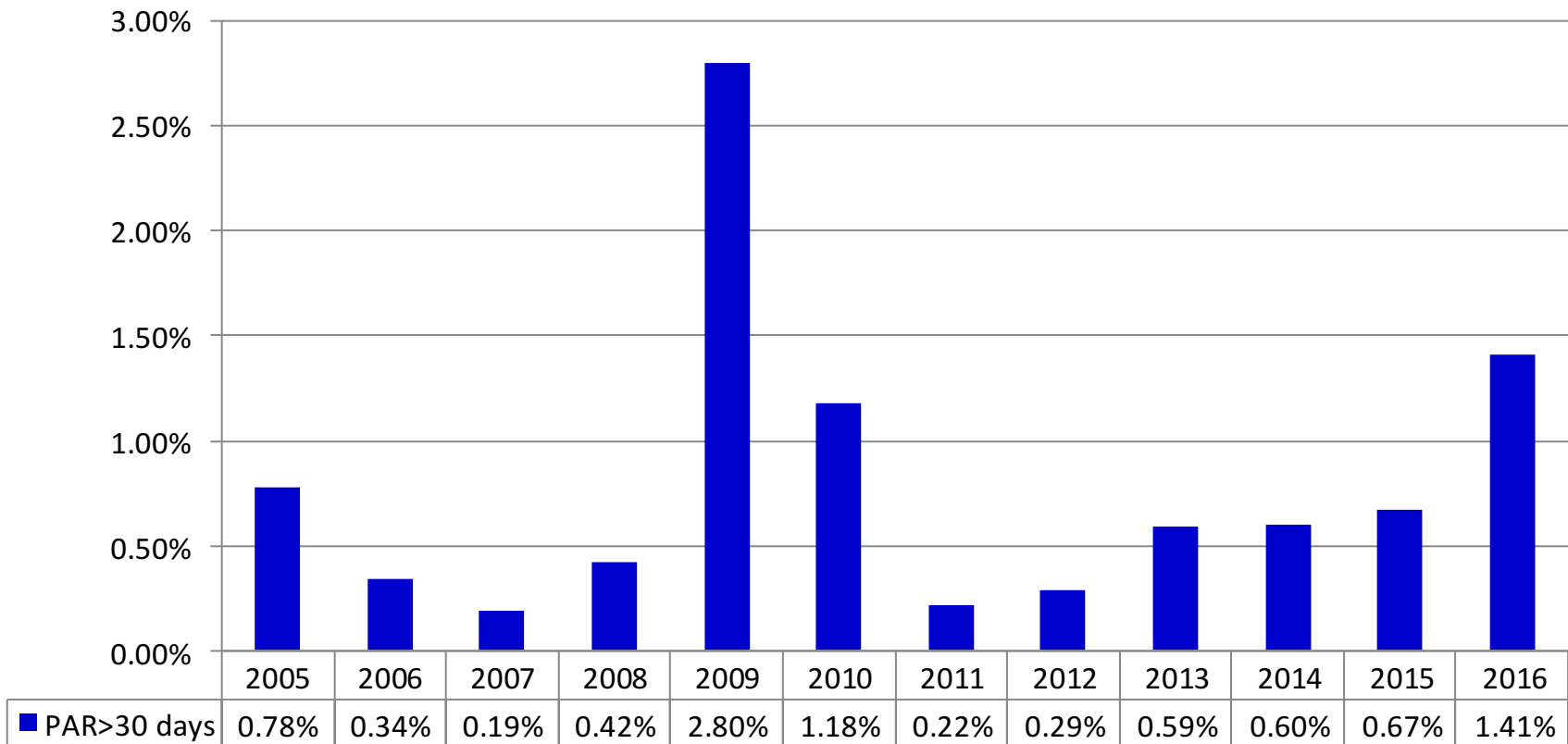
Industrial Growth – Branch

Number of Branch (2011- 2016)



Industrial Portfolio Quality

PAR>30days in Percentage (2005- 2016)



Conclusion

- MFIs in Cambodia have been well developed extend to cover all provincials and capital city of the kingdom through 1,451 office networks reaching to 2,043,220 more than 60% of household.
- During the last 7 years (2010-2016), after Financial Crisis 2009, the loan portfolio increased more than 35% each year to reach KHR 14,644,424 Billion, while very good portfolio quality at PAR, 1.42% only .
 - “Only Patients Need Doctors”

Conclusion (Cont')

- Microfinance established its offices to rural areas to allow all the people to access the formal financial services and expand their business as possible so that contribute to economic development successfully.
- Best Financial Infrastructure has been supplied through out Cambodia.

“Microfinance is the KEY breaking the poverty cycle”

Thank You!

