



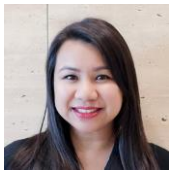
International Voices
FINANCE



30



CAMBODIA LEADERSHIP REVIEW



In Partnership with



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Welcome

In January, we brought you the inaugural Cambodia Leadership Review – 50 International Voices 2024, in partnership with the *International Business Chamber of Cambodia* and *Cambodia Investment Review*.

This second publication, *30 International Voices in Finance*, focuses on the main sector represented in those 50 Voices, with one in five of our personalities from Finance incl. Banking, Fintech, Insurance, Investment and Professional Services.

With a population of 17 million, Cambodia has **58 commercial banks, 9 specialized banks, 87 MFIs** (Microfinance Institutions), **114 RCIs** (Rural Credit Institutions) and **16 FLIs** (Financial Leasing Institutions) regulated by the National Bank of Cambodia (NBC). There are **41 general, life and micro insurers**, over **300 fintech startups**, and numerous professional services firms and advisories.

Read our interviews with industry leaders Ivana Tranchini, Stephen Higgins, Paul Dodd and Hugh Darwell, along with profiles of 26 other International Voices in Finance we think you should be following over the next 12 months.

In 2024, the Finance industry has to tackle tightening liquidity, falling profits, a rising NPL (Non-Performing Loan) ratio of 6%+, limited financial literacy (only a third of people have a bank account) and fierce competition across all areas, limiting market share. However, widespread app usage and mobile penetration, coupled with economic resilience (5-6% GDP growth), urban expansion and a highly favourable (young) demographic will help mitigate some of these obstacles.

We look forward to seeing how our 30 International Voices in Finance respond to the challenges and opportunities facing their organizations over the next year.

The Cambodia Leadership Review Team

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Investing in Cambodia's Future for over 30 Years!



Acclime poll results

Top challenges for foreign investors in Asia.

Question: What are the top challenges foreign investors face when doing business in Asia?

24% Regulatory compliance changes

62% Labour laws and HR issues

14% IP protection and enforcement

Talk to an expert.

Find our nearest office and let's talk about how we can help.



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Directory Government & Private Organizations



Future of Fintech

Ivana Tranchini, Visa Country Manager

CLR How is Visa evolving as a fintech innovator beyond traditional payment methods?

As a payments network, Visa has a responsibility to partner with fintechs that are bringing innovation into the global digital payments space to drive overall development of the payments ecosystem in Cambodia.

Innovation is core to Visa's success, with Visa playing an active role in the development of digital wallets, mobile payment solutions and contactless payment technology, enabling users to make secure and convenient payments, reducing reliance on physical cards.

When it comes to innovation, Visa taps into the creativity and speed of our partners, combining this with our network scale and connection with banks, merchants and big tech companies

to bring value across the ecosystem.

Visa has various programs where we collaborate with fintechs, which include the *Visa Accelerator Program*, now in its fourth iteration in 2024. The program enables Visa to collaborate with startups for close to 6 months to bring to life proof of concept ideas in money movement, Artificial Intelligence (AI), embedded finance, loyalty and expanding acceptance for small and medium-sized businesses (SMBs) and micro businesses.

Innovative Partnerships

Some partnerships in recent years with fintech innovators include those with *Pismo*, *YellowPepper* and *Thunes*, which have helped enable cutting-edge money movement solutions such as *Visa Direct* and *B2B Connect*, and fueled Visa's value-added services that

support fast payments, mitigating payment risks and optimizing efficiency for transaction processing to serve consumers, businesses.

CLR What key changes have you noticed in the payment and fintech landscape since you started at Visa?

The ongoing evolution of technology and consumer behavior has led to significant changes impacting the payment and fintech landscape since I have joined Visa. I have witnessed major changes through my experience in markets such as Singapore, Australia and New Zealand.



The embracing of a mobile-first approach has been the biggest revolution in payments and banking in the last 10 years. Digital-only banks, mobile payments, and QR payments are all bringing down the cost to provide services and accelerating financial inclusion.

Digital Technology Roadmap

I foresee that a mobile-first approach is likely to continue and form a key part of payments infrastructures as governments in Southeast Asia continue to digitize. In Cambodia, the

Digital Technology Roadmap launched by the Kingdom in 2023 highlights the national agenda of digitization which will catalyze the adoption of digital payments in Cambodia.

There has been a surge in ecommerce, with the Ministry of Commerce anticipating the market size to be \$1.5 billion this year. This surge in e-commerce activity has led to innovations in online payment solutions, including seamless checkout experiences, alternative payment methods, and Buy Now Pay Later services, which cater to changing consumer preferences.

The second key change has been the forging of strategic partnerships between banks and fintechs, driven by the proliferation of the API development structure that makes innovation easier. Fintechs provide agility and speed in innovation, and many fintech innovations have contributed to expanding financial access and inclusion, particularly in emerging markets like Cambodia, through digital banking, microfinance and remittance services.

Open Banking

Another key change has been the emergence of open banking, which refers to the use of APIs to share consumers' financial data to trusted third-parties that, in turn, create and distribute novel financial products and services. This is transforming how banks can assess new customers as open banking can provide better quality data for more accurate credit scoring.

CLR What major trends do you predict in payments and fintech in the next 5 to 10 years, particularly in emerging economies such as Cambodia?

Several major trends are likely to shape the payments and fintech landscape in the next 5 to 10 years, particularly in emerging economies where the focus is on driving digital and financial inclusion.

Embedded finance is one such trend. We foresee increased integration of financial services into non-financial platforms, such as e-commerce marketplaces, social media

platforms, and on-demand service apps, which will integrate traditional banking and everyday activities.

Interoperability

We also anticipate the accelerated deployment of real-time payment systems in emerging economies, which will support economic growth and financial stability. In this context, interoperability will be a fundamental driver in Cambodia and the region, fueling the adoption of digital payments and creating seamless payment experiences. At Visa we are using our expertise and 60 years of experience in global payment network development to support the security and interoperability needs of these networks.

With growing digitization and the adoption of digital payment modes by consumers and businesses, there will need to be a heightened focus on cybersecurity measures and technology investment. These will be designed to safeguard customer information and maintain trust in digital financial services.

Finally, we anticipate generative AI will have the potential to transform the payments industry in Cambodia and Southeast Asia by lowering costs and driving financial inclusion, specifically through the areas of fraud detection and risk management, providing personalized services to consumers, driving automation and efficiency in payments, enhancing customer interaction, and helping businesses stay abreast with changes in payments compliance and innovation.

CLR What initiatives is Visa implementing to enhance security and protect against these threats in the evolving digital payments landscape?

Preserving and enhancing stakeholder trust is Visa's promise and number one priority. When it comes to protecting the integrity of the payments ecosystem that millions rely on every day, there can be no compromises. Security solutions must keep pace as payment technology evolves.

Visa has invested \$10 billion in technology and innovation over the last five years, and we employ 600 full-time cybersecurity specialists, to prevent fraudulent activities and protect merchants and consumers from taking on fraud losses.

Visa's Consulting & Analytics team works with our clients to help formulate cybersecurity strategy, risk governance and compliance assessment while providing cyber training, awareness and education. In addition, Visa Token Service offers a complete, integrated set of tokenization tools that enable merchants to protect consumers' sensitive information from fraud. Asia Pacific's digital economy benefited from a US\$2 billion uplift from adopting Visa Token Service in 2023.

Visa's Security Roadmap for Cambodia includes Visa partnering with key partners in the payments ecosystem to drive adoption of secure technologies. Through this Roadmap, Visa seeks to secure digital first payment experiences, ensure ecosystem resilience, prevent enumeration attacks, and enhance the cybersecurity posture of ecosystem participants.

This will protect consumers and businesses from becoming victims of scams. Beyond our own network, we also provide our clients and merchants with a comprehensive suite of capabilities to help the protection of their assets, their customers and the payments ecosystem.

CLR Considering Cambodia's rapid adoption of mobile QR payments over traditional technologies such as EMV Chips / PayWave, how is Visa adapting its strategy for this market?

The adoption of mobile QR payments is part of Cambodia's journey in embracing digital transformation and moving toward a cashless society. The more secure options consumers and merchants have available, the faster the cashless transition will be. QR should be an option alongside contactless, eCommerce and other money movement

technologies.

Interoperability and a collaborative approach will be key to the success of Cambodia's payments ecosystem, and we are excited to work with our public and private sector partners to continue raising awareness about the benefits of digital payments. We are also broadening acceptance among SMBs by expanding merchant partnerships, introducing new acceptance technologies and supporting the digitization of government platforms. To achieve these objectives, Visa is introducing a toolkit to help Cambodian merchants, especially SMBs, take full advantage of Visa's contactless payment services.

In tandem with promoting the benefits of using digital payments to encourage adoption among consumers and businesses, Visa is strengthening the security of our network to bolster consumer and merchant trust. These efforts form key components of our strategy to meet the evolving payment preferences and technological trends of Cambodia.

CLR Could you share your experiences working in Cambodia's fintech sector and the most rewarding aspects of your role in Cambodia?

Having the opportunity to work in Cambodia has been a great honour for me. It has been a thrill to work with colleagues so talented and dedicated, and wherever I go in Cambodia I meet generous, industrious people who are truly curious about how technology can advance the economy.

It is Visa's responsibility to play an active role in developing Cambodia's payment ecosystem and its overall national development agenda. There is a massive opportunity for digital payments to evolve in Cambodia. And in representing Visa's team here, it has been humbling for me to be able to have a positive impact on the economic life of this beautiful country.

Empowering over 10,000 Women

Among the most rewarding aspects of my work in Cambodia has been the role that Visa has played in empowering female students and businesswomen to reach their full potential. For example, Visa has continued to partner with the Ministry of Women's Affairs (MoWA) and the National Bank of Cambodia (NBC), for four years now, to empower over 10,000 women, entrepreneurs and students across Cambodia with financial literacy.

Providing access to capital for women-led SMBs is also at the heart of Visa's corporate foundation, *Visa Foundation*. Visa Foundation has supported 800 women entrepreneurs across 12 provinces in Cambodia to access capital and grow their businesses via a two-year project in partnership with The Asia Foundation.

For more details: visa.com.kh

*Ivana was interviewed by Harrison White, Founder & Editor of Cambodia Investment Review
March 2024*



Investment Opportunities

Stephen Higgins, Managing Partner @MSC

CLR Can you highlight how Cambodia's approach to attracting foreign direct investment has changed over the last two decades, and its impact on foreign businesses operating here?

Cambodia has been really supportive of foreign investment over the last two decades. In the early years, the business environment was probably a little more laissez-faire than it is now, and even if there were rules on the books, they were not always enforced.

That has changed quite a bit now, which is appropriate, but the implementation can still leave a bit to be desired and that can create uncertainty for investors.

When I talk about implementation, I am mainly talking about things like penalising businesses for breaching obscure rules that had never been enforced before, and the tax audit process. But I

think the new government recognises these issues, and I really like what I have seen so far from the new government.

In a high growth economy like Cambodia, there are going to be opportunities in most sectors

CLR What sectors currently present the most significant growth and investment opportunities for foreign investors, and how is Cambodia enhancing its appeal for sustainable and technology-driven investments?

In a high growth economy like Cambodia, there are going to be attractive investment opportunities in just about every sector.

It is probably easier to say what is not going to be attractive and property is very much at the top of that list, perhaps with the exception of industrial property.

Banking is not attractive if you are looking at a greenfield opportunity, as there are just too many existing players but buying a large existing bank or MDI would still make sense.

From a technology perspective, a lot of people might look at Cambodia and have doubts, but they just need to look at how quickly the country moved from almost 100% cash payments to very, very high levels of digital payments.

In the early years, the business environment was more laissez-faire than now, and even if there were rules, they were not always enforced

CLR What major challenges do foreign businesses face in Cambodia today, and what strategies or government policies are effective in helping them overcome these obstacles?

The challenges can very much depend on what line of business you are in. But two of the more general ones are dealing with corruption and dealing with the tax audit process.

The new government seems quite focused on both these areas, so I do expect they will improve a lot in the coming years.

We also sometimes see challenges when foreign businesses enter the country via a JV, often using a local partner for reasons like, ‘they have connections.’

Cambodia allows 100% foreign ownership for just about everything outside of landed property, and it is better to be in as much control of your own destiny as possible.

Bringing in a local partner for reasons like ‘connections’ might be helpful at the start but can also work against you if things go wrong.

CLR What would you consider to be the most crucial factors that foreign investors should be aware of when contemplating an entry into the Cambodian market?

It might surprise a lot of people, but I am pretty bullish on tourism, particularly if the government gets the settings right.



Tourist numbers are still around 40%-50% below where they were pre-Covid, so there is a lot of upside just from getting back to where we were.

Cambodia has a great tourism product, in terms of the amazing Angkor complex, and some wonderful islands. They just have not been marketed very well in the past to an international audience.

But as I said earlier, in a high growth economy like Cambodia, there are going to be opportunities in most sectors, whether that is

healthcare, agri-processing, firms that support infrastructure construction, and banking for those that can achieve scale.

Cambodia has been really supportive of foreign investment over the last two decades

Further information: mekongstrategic.com



Stephen is Managing Partner at MSC which he co-founded in 2014 and has offices in Daun Penh, Phnom Penh

*Stephen was interviewed by the CLR team
April 2024*



Rising Giants

OVERVIEW

Ranked

1

Apple Podcasts
Cambodia
Entrepreneurship

5M+

Video views

20k+

Followers across
social media

30k+

Listens across our
top geographies



110+

episodes talking to Asia's
leading founders across all
sectors and industries.



Rising Giants
E102: Jolyda
Sou on
Bridging the
Investment
Gaps for
Startups in
Cambodia



Rising Giants
E100: Rithy Thul
on KOOMPI's
Educational
Mission and
Cambodia's
Startup
Ecosystem



Rising Giants
E99: Thierry
Tea, CEO at
Negocia Capital
and VP at OCIC
Group



Rising Giants
E96: Socheata
Bun, Chief
Operating
Officer, 8TEEN
Communication

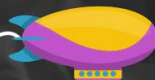


Rising Giants E95:
Sopheak Chheng,
Host of Rean
Podcast, Founder
of Rean Thort

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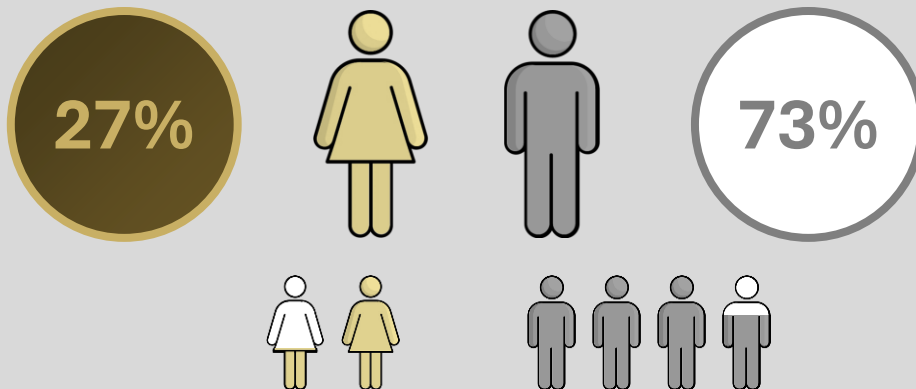


Data

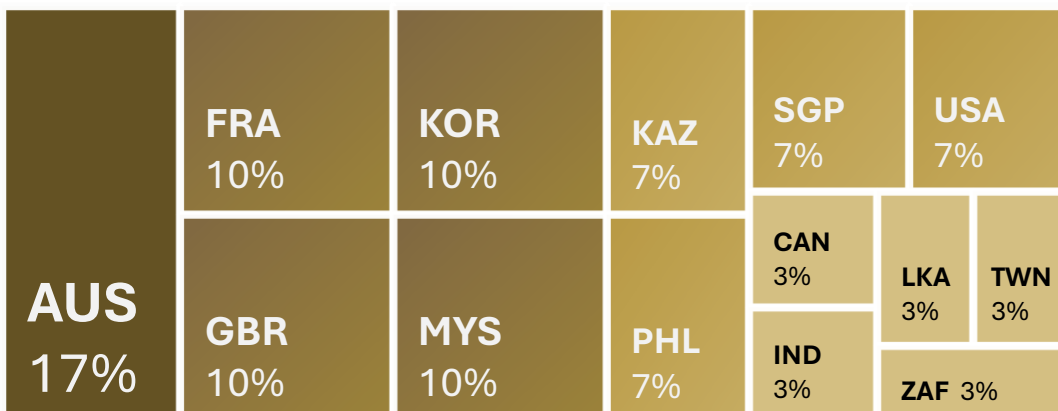
Key Demographics

Of our 30 International Voices in **Finance** 2024, 14 nationalities are represented from 4 continents. Read on for the full breakdown by gender, country, age, area and time in Cambodia.

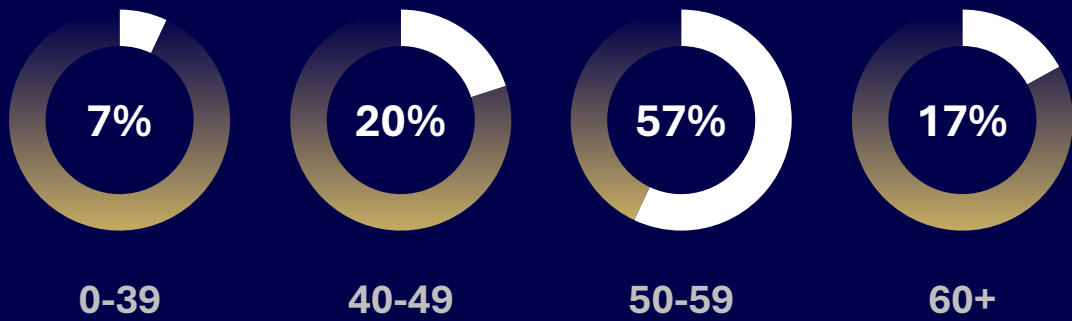
30 Voices by Gender



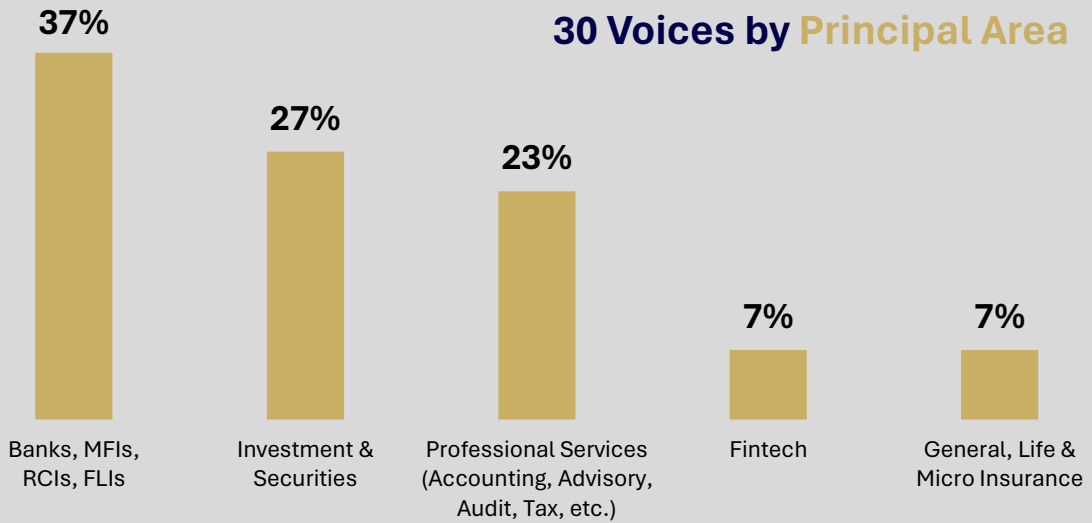
30 Voices by Country



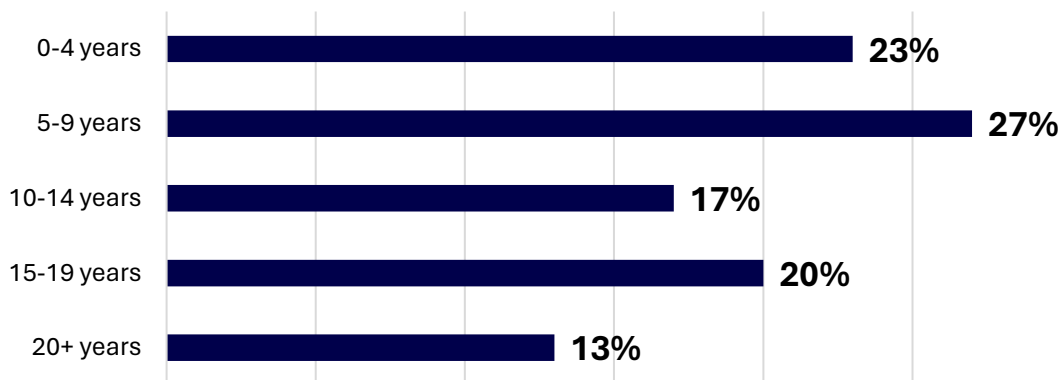
30 Voices by Age (est.)



30 Voices by Principal Area



30 Voices by Time in Cambodia





Caring For Your
EMPLOYEES

- *  Reducing Premiums
- *  Enhancing Benefits
- *  Corporate Expertise
- *  Claim Support
- *  HR Coaching

Insurance Statistics 2024

*Number of
Organizations*

41

General Insurance 18
Life Insurance 15
Micro Insurance 7
Reinsurance 1
Brokerage 19
Associations 2

Gross Written Premiums

General \$195 m
Life \$132 m
Micro \$6 m

Market Share

General 40%
Life 58%
Micro 2%

Gross Claims Paid

General \$33 m
Life \$16 m
Micro \$1 m

Number of Policies

General 285 k
Life 499 k
Micro 775 k

**All amounts in USD*

Source

*Insurance Regulator of Cambodia
(IRC) 2023; latest available annual
data*



Insurance Insights

Paul Dodd, Infinity Financial Solutions Country Director

Paul Dodd has been Country Director for Infinity Financial Solutions in Cambodia since 2008. During that time, he has built a reputation as Cambodia's most trusted financial consultant and insurance specialist among the business and expatriate communities. He helps both individual and corporate clients overcome the challenges they face.

Originally from Chester, UK, where he began working in the financial services industry in 1995, Paul landed in Cambodia in 2008 and has worked as Infinity's Country Director ever since.

He is an extremely active and highly regarded member of the Cambodian business community serving as a current board member at the International Business Chamber and BritCham, former board member at AusCham,

and Chair of the IBC Road Safety Subcommittee. He loves the close-knit nature of this community which has enabled him to build a strong network of corporate and individual clients in Phnom Penh and beyond.

Comprehensive Coverage

On the B2B side, he specialises in providing tailor-made corporate insurance solutions to many of Cambodia's most successful and respected businesses.

Where he adds the most value is when it comes to making a claim

He offers comprehensive business insurance solutions including property insurance, liability

insurance, construction insurance, employee benefits, commercial vehicles, marine and group medical to protect their vital assets and supply chains, comply with legal requirements and conduct business operations with peace of mind. He has also built an extensive direct billing network which is a huge benefit to his clients.

Over the years, he has forged close relationships with the HR departments of many of Cambodia's biggest companies and fulfils a role that extends way beyond simply offering insurance policies.

Empowering PX

He works closely with HR directors to help them understand the insurance challenges that they face and ensure that they have comprehensive coverage against all eventualities. He says, "In many ways, I act as an insurance coach, explaining the nitty gritty of each policy, ensuring there are no gaps in coverage and helping companies to avoid some of the most common problems that arise with regard to all types of business insurance, from group healthcare plans to professional liability cover."

Strict employment legislation means that benefits, once given, are difficult to retract

One of the major challenges for the developing insurance industry in Cambodia is that poor underwriting practices have resulted in underpriced policies, leading to higher claim ratios.

Rising Premiums

Heavily discounted premiums have created a ticking time bomb which could see premiums rise by as much as 40% for certain companies offering group healthcare. Strict employment legislation means that benefits, once given, are difficult to retract and this can cause a financial headache for businesses. With Paul's extensive experience, he is able to flag these issues in advance to help clients avoid problems of this nature.

In addition to the corporate services he provides, Paul has helped many professional expatriates and their families living in Cambodia to put in place comprehensive insurance to cover every eventuality.

In the expat community he is widely regarded as a steady pair of hands when it comes to assessing insurance needs and providing policies aligned to a person or a family's individual circumstances. He makes sure that they have all bases covered and will receive swift financial reimbursement whether they face burglary, a breakdown on the road or unforeseen medical treatments.



Making a Claim

But finding the right insurance products is often the easy part. Paul explains, "Where I add the most value, and differentiate myself from the competition, is when it comes to making a claim. This is often at life's most distressing times – when clients are dealing with illness, accidents or damage to their property. I help them to navigate the claims process and ensure that their case is handled efficiently and fairly by the insurer."

From coordinating urgent medical evacuations to facilitating access to top-tier specialists and cutting-edge treatments, his extensive network and longstanding partnerships with Cambodia's leading insurers allow him to advocate for his clients and swiftly address the challenges they face during life's most dramatic moments. In short, when the going gets tough, Paul alleviates stress and provides invaluable peace of mind.

Paul told Cambodia Leadership Review, "During my time working in the financial services industry here, I have witnessed huge advances

in Cambodia's economic prospects, with improvements in both quality of life and educational opportunities for many."

"The country is undoubtedly a great place to live and do business. I am honoured to provide a safety net to individuals and businesses on the occasions when the not-so-great stuff happens."

Find out more: infinitysolutions.com



*Paul spoke to CIR Founder & Editor, Harrison White
March 2024*

A blue and white graphic banner. On the left, the word "infinity" is written in a dark blue, lowercase, sans-serif font, followed by a small asterisk. On the right, there is a circular portrait of Paul Dodd, a man with short brown hair, smiling. Below the portrait, the text "Paul Dodd" is written in a large, white, sans-serif font. Underneath that, in a smaller white font, is "Senior Financial Consultant & Country Director" followed by "pdodd@infinitysolutions.com | +855 8933 0082".



Establishing a Presence

Hugh Darwell, BD Director @Acclime Cambodia

CLR What has been your experience working in Cambodia and what have been the important milestones for the country to attract international companies and for them to establish a presence here?

I have been in Cambodia for nearly 5 years and in that time, I have found it a great environment to work in.

Foreign firms entering Cambodia need to be patient to build their business, once established

I have been very impressed with the level of knowledge and skill, not only in the professional services areas in which Acclime operates, but

also, across the disparate industries in which our clients operate.

The new Law on Investment released in 2022 illustrated to foreign investors that Cambodia is very much open for business.

The investment guarantees contained in that policy are very important in reassuring foreign investors that Cambodia is a safe place to invest.

CLR Can you tell us about the Acclime expansion in the Cambodian market and what are the trends of accounting in a regional context?

Acclime established a presence in Cambodia in August 2020 through the purchase of a well-respected local accounting firm. We then upskilled our tax practice through the purchase

of a boutique tax advisory practice in 2022.

We see both accounting and general compliance in the region trending to stronger standards. This gives rise to the need for a professional firm like Acclime to guide companies through the intricacies of these hard to navigate markets in the region.



CLR What advice would you have for international firms looking to enter Cambodian local market?

Foreign firms entering Cambodia need to be patient to build their business, once established. They need to understand the market and do their research first as to the demand in Cambodia for their products and/or services.

They also need advice from an experienced professional firm in Cambodia as to the most appropriate entity to use, process of setting up an entity, any licensing needed, any tax incentives available and then the compliance requirements once the company is set up.

Depending on the industry, a JV partner may be helpful in gaining a foothold in the market. If a JV is being contemplated, comprehensive due diligence on the prospective partner(s) needs to be undertaken.

CLR How can Cambodia become more competitive in a rapidly growing region and continue to attract big international companies and drive more FDI into the economy?

Cambodia has historically not ranked particularly highly on the World Bank Ease of Doing Business rankings. However, the Government is taking positive steps to eliminate red tape and drive more FDI.

The new Law on Investment is an example, as is the Ministry of Economy and Finance portal through which incorporation documents are lodged.

Opening of bank accounts is a very efficient process, unlike many countries in the region

Further improvements could be made to reduce the time it takes to set up a company and moving to accept digital signatures. There are many well developed tech platforms for digital signatures which are being used in other economies very efficiently and the Government should be encouraged to look at these platforms for registration and licensing of companies.

Download the Acclime Cambodia Incorporation Playbook:
cambodia.acclime.com

*Hugh was interviewed by the CLR Team
March 2024*



Asia's premier corporate services provider.

At Acclime, we have a genuine, on-the-ground presence in all of Asia's hardest-to-navigate markets. By staying on top of regulatory changes, we help our clients manage local governmental and administrative compliance issues quickly, with a minimum of fuss.

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Find our nearest office and let's talk about how we can help.



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30 Voices in Finance

#FinanceList #Cambodia #2024

Here are our 30 Voices in **Finance** from the international community living in Cambodia we think you should be following in the year ahead (arranged A-Z, by first name).

From established financiers and investment pioneers, to fintech innovators and insurance disruptors, these are the key players we will be watching help shape Cambodia's Finance landscape in 2024.



Askhat AZHIKHANOV

Chief Executive Officer

Advanced Bank of Asia (ABA Bank)



With a PhD in Economics, a Masters from Cass Business School, and multiple degrees, Askhat has leveraged his extensive expertise to occupy various roles in Kazakhstan's banking sector, including at Credit Suisse and the National Bank. He served as CEO of Zhetisu Asset Management, advisor at Temir Bank, before joining ABA in 2009.

Benilda FERNANDO

Director Assurance Services

PwC Cambodia



Benilda started at PwC Cambodia in 1995, and is responsible for the firm's professional compliance, risk and quality management. She is a member of the Philippines and Khmer Institutes of Certified Public Accountants, and President of PhilCham as well as Treasurer on the British Chamber of Commerce (BritCham) Board.





Ryan (Cheon Gil) PARK

Chief Executive Officer

ChokChey Finance



A creative and detail-oriented CEO with a proven track record at Samsung Card, Hyundai Card and CJ in Korea, Ryan has extensive expertise in marketing, branding strategy and execution, and is KoCham (Korean Chamber of Commerce) Executive Director. He holds a Global MBA from Yonsei University and Marketing Diploma from University of California, Berkeley, Extension.

Christophe FORSINETTI

Chair & CEO

OBOR



Christophe is a serial entrepreneur who has launched and led over 10 companies across three continents, including Cambodia's first leasing company (160 branches, 600 employees, regional expansion in 2.5 years) and microfinance institutions in Madagascar and Mexico. He served as the Managing Director of a \$150 million publicly listed REIT.



Chris TIFFIN

Division CEO of Financial Services

Royal Group



Chris has extensive finance experience in digital services, ICT and telcos across various continents, and holds qualifications from SAICA (South African Institute of Chartered Accountants) and ICAEW (Institute of Chartered Accountants in England & Wales). He is adept at business planning, strategic implementation and financial leadership.

Cindy NGUYEN

Int. Corporate Relationship Manager

BRED Bank Cambodia



Cindy has worked in the International Corporate and Institutions Department at BBC – the only European bank with a significant presence in Cambodia – since 2021. She was elected to the board of CCI France Cambodge where she is currently Secretary General and completed her Masters in Management at INSEEC.





Currie Sun Min LEE

*Independent Director, Lecturer
Kookmin Bank, RULE*



A Director at Kookmin Bank and Lecturer in M&A and Legal Analysis at the Royal University of Law & Economics, Currie also helped develop the Regional Korea & China Desks for DFDL in Southeast Asia. Prior to that, she launched an ethically, environmentally sustainable, luxury brand, extensively featured in the media from CNN to Vogue!

Han En CHEN

*Chief Executive Officer
Stronghold Trustee Co.*



A relationship manager in Taiwan's banking sector, 'Hans' became General Manager of Stronghold in 2022 and has significantly expanded sales and successfully delivered targeted financial solutions to clients. He holds an MBA from the University of Missouri Saint Louis and a Masters in Money & Banking from NKFUST.



Hugh DARWELL

*Business Development Director
Acclime Cambodia*



With over 30 years in finance including roles at Peat Marwick, ING Bank and JP Morgan Chase, Hugh has a deep understanding of structuring investments in APAC; his multicultural expertise makes him ideally positioned to assist clients. He is a CA and member of KICPAA with degrees in Law and Economics from the University of Sydney.

Ivana TRANCHINI

*Country Manager
Visa Cambodia*



Ivana became CM for Visa Cambodia in 2022 and is a proven cross-functional leader after years with the organization in Australia, New Zealand and Singapore. She leads Visa's local operations which includes expanding usage, bringing new technologies to market and supporting digital and financial inclusion.





James ROBERTS

*Partner Advisory
KPMG Cambodia*



A chartered accountant with more than a decade’s experience advising investors in Cambodia, James has a background in audit, tax and consulting and has worked with senior professionals across Europe and Asia. He currently serves on both the International Business Chamber (IBC) and British Chamber of Commerce (BritCham) Boards.

Jane TAY

*Chief Executive Officer
AIA Cambodia*



Jane is a driven leader with a proven track record in transforming sales. She thrives on guiding companies through significant change and market expansion, boosting revenue by spotting growth opportunities. She completed her studies at SIM University of London and Western Michigan University College of Business.



Jean-Pierre GAGNON

*Deputy Chief Executive Officer
Sathapana Bank*



With over 20 years leadership experience under his belt in fintech and the payments space, JP brings a wealth of expertise to Sathapana. As former CEO of beFinancial and Eko-Pay, he has driven sales of POS systems, loyalty programs, co-branded cards, digital financial solutions, and digital banking products across North America, the EU and APAC.

John MCGINLEY

*Managing Partner
Mekong Strategic Capital*



Resident in Cambodia since 2002, John is an investment, as well as a development and climate finance expert. Awarded Cambodian Citizenship in 2012 by the Govt. for services to Cambodia, John has led many of the country’s largest transactions, including establishing the USD100M Cambodia climate fund. Prior to co-founding MSC John was Head of Strategy for ANZ Bank for the Mekong Region.





Keisha GANI

*SHE Country Manager
iDE Cambodia*



Since 2021, Keisha has spearheaded SHE Investments (now a collaborative effort with iDE), a non-profit with a near 30-year history of promoting sustainable prosperity in Cambodia. She has completed multiple Masters degrees at the University of Edinburgh, in Politics, Social and Health Policy.

Oknha Khee Meng TAN

*Managing Partner
Baker Tilly Cambodia*



KM Tan is a chartered accountant of the Malaysian Institute of Accountants (MIA), a Certified Public Accountant & Auditor (KICPAA) and MP at professional services firm Baker Tilly. He was elected President of the Malaysian Business Chamber of Cambodia (MBCC) and is an approved auditor of the Securities Exchange Commission.



Kyung Tae HAN

*Managing Director
Yuanta Securities (Cambodia)*



KT has extensive experience in frontier and emerging markets and established the first representative office of Tong Yang Securities in Cambodia, in 2007. Under his direction, it became the first fully-licensed securities firm in the country and was acquired by Yuanta in 2014. KT originally studied Economics at the University of Seoul.

Manu RAJAN

*Group Chief Executive Officer
Wing Division*



Manu has over 25 years' experience across multiple industries, including analytics, branding, e-commerce, finance and telcos. He has spearheaded initiatives in both mature and emerging markets and is skilled in strategic planning and execution. Currently, he oversees WingCommerce, Wing Bank and Wing Money.





Nicolas HOLLANDERS

*Chief Executive Officer
BRED Bank Cambodia*



With over 20 years in BRED group's banking sector, Nicolas, a former Regional Bank Manager in France, led the Guadeloupe branch as CEO and served as Deputy International Director overseeing African, Pacific and ASEAN subsidiaries. His Indo-Pacific expertise guided him to head BRED Bank Cambodia and drive its success, since 2022.



Pablo F. Alonso CAPRILE

*Co-Founder & Chief Financial Officer
iCare Group*



Pablo is Co-Founder of one of Cambodia's fastest-growing startups, iCare, specialising in offering low-income women factory workers access to everyday household items. He is an investor in various companies, mentoring and advising startups in the tech, financial and retail sectors, and a graduate of LSE and the London Business School.



Paul CLEMENTS

*Director
Joint Asian Development Enterprises*



Paul has been in banking for more than 30 years and resident in Asia since 2008. He has occupied senior leadership roles in relationship and investment banking, strategy, risk, operations and transformation. He is the current IBC Chair, on the board of J Trust Royal Bank, and a former member of the Executive Council of The Association of Banks in Cambodia.



Paul DODD

*Country Director & Senior Consultant
Infinity Financial Solutions*



With more than 30 years' industry expertise, Paul is the country director at IFS. A trusted financial consultant and insurance specialist in Cambodia's business community, he is also a BritCham board member, a former AusCham board member, the IBC Road Safety Subcommittee Chair and a dedicated fundraiser for local charities.

Qazreen CHAN ABDULLAH

*Chief Operating Officer
Maybank (Cambodia)*



Qazreen has been at Maybank since 2012, occupying key roles in marketing, communications, human capital and shaping the brand presence and employee experience. She is known for her strong leadership skills and commitment to ethical banking, inclusion and empowerment, particularly persons with disabilities.



Raymond SIA

*CEO & Executive Board Director
Canadia Bank*



Raymond has spent three decades in the banking industry and has been CEO at Canadia since 2018. Under his leadership, the bank has strengthened its position as a top Consumer, Corporate and SME Bank. In 2022, he was recognized as Best Bank CEO by The Asian Banker, and in 2024 completed his term as Chair of The Association of Banks in Cambodia.



Remi PELL

*Managing Director
iPay88*



Overseeing strategic direction at the payment solutions provider, Remi is responsible for driving growth, efficiencies and building strong relationships. He leads development of innovative solutions, facilitating secure transactions, promoting financial inclusion, and is the Board Chair of CAFT (Cambodia Association of Finance & Technology).



Ronald C. ALMERA

*CEO & Managing Partner
Grant Thornton (Cambodia)*



Ronald is an accomplished leader with extensive experience in the accounting industry, particularly external audit, IFRS compliance, internal controls, and tax planning. He is a driven business development professional, a graduate of De La Salle University and on the British Chamber of Commerce (BritCham) Board.





Stephen HIGGINS

*Managing Partner
Mekong Strategic Capital*



A Co-Founder of MSC, Stephen has three decades' experience in financial services, communications and strategy, and has advised on some of the country's largest transactions. Formerly CEO at ANZ Royal Bank, he is also on the board of Manulife Cambodia and Chair of the International School of Phnom Penh (ISPP).



Tean LY

*Team Leader
Asian Development Bank*



Tean leverages her experience in private equity, investment banking, real estate financing and social impact to shape the ADB Frontier Fund. In 2019, after heading ANZ Royal Bank's Global Subsidiaries and Financial Institutions, she founded Seeva Capital. She also chairs Popn. Services International and has a Non-Executive Director position at SHE (Investments).



Teong Hoon ONG

*Director
Phillip Bank*



Teong Hoon began working in finance in 1977, joining Standard Chartered as a Management Trainee. After 25 years and having risen to Country Manager, he joined Phillip Securities in 2002 and today is chair of Phillip General Insurance and Phillip Trustee Cambodia. He is an Associate of the Chartered Institution of Bankers.



Zhiger ATCHABAROV

*Chief Operating Officer
Advanced Bank of Asia (ABA Bank)*



A graduate of the Kazakh-British Technical University (KBTU) in Almaty, Zhiger started his finance career in 2007 in the International Relations and Trade Finance department of Bank TuranAlem. In 2014, Zhiger moved to Cambodia to join ABA as Head of International Relations, and in 2022 was appointed COO.

Local Banks (Assets USD, MS %)*



ACLEDA Bank (\$9.0 b, 12%)

Est. 1993 (2003), 264 branches, 12,083 staff. Largest shareholder ACLEDA Trust (27%)
 No. 61, Preah Monivong Boulevard (St. 93), Srah Chak, Daun Penh, Phnom Penh. 120210
 C +855 (0) 23 998 777 E acledabank@acledabank.com.kh W acledabank.com.kh



Agricultural & Rural Development Bank (ARDB) (\$409 m, 1%)

Est. 1998, 15 mobile branches, 76 staff. Public enterprise (state owned)
 No. 9, Oknha Suor Srun Street (St. 7), Chaktomuk, Daun Penh, Phnom Penh. 120207
 C +855 (0) 23 220 810 E admin@ardb.com.kh W ardb.com.kh



Bridge Bank (\$77 m, <1%)

Est. 2014 (2022), 3 branches, 86 staff. Part of WorldBridge Group of Companies
 No. 92, Preah Norodom Boulevard (St. 41), Chaktomuk, Daun Penh, Phnom Penh. 120207
 C +855 (0) 98 202 999 E info@bridgebank.com W bridgebank.com.kh



Cambodia Post Bank (CPBank) (\$1.3 b, 2%)

Est. 2013, 60 branches, 1,701 staff. Largest shareholder CIH (50%)
 No. 265, Preah Ang Duong Boulevard (St. 110), Wat Phnom, Daun Penh, Phnom Penh. 120211
 C +855 (0) 70 200 002 E info@cambodiapostbank.com.kh W cambodiapostbank.com.kh



Canadia Bank (\$7.6 b, 10%)

Est. 1991, 67 branches, 4,128 staff. A Canadia Investment Holding (CIH) company
 No. 315, Preah Ang Duong Boulevard (St. 110), Wat Phnom, Daun Penh, Phnom Penh. 120211
 C +855 (0) 23 868 222 E contact@canadiabank.com.kh W canadiabank.com.kh



Chip Mong Commercial Bank (\$1.2 b, 2%)

Est. 2019, 14 branches, 420 staff. Part of Chip Mong Group
 Chip Mong Center, No. 174, Czech Rep. Blvd. (St. 169), Veal Vong, Prampir (7) Makara, PP. 120307
 C +855 (0) 81 811 911 E info@chipmongbank.com W chipmongbank.com



Foreign Trade Bank of Cambodia (FTB) (\$1.9 b, 3%)

Est. 1979 (2001), 20 branches, 700 staff. Largest shareholder Oknha MOK Kim (33%)
 No. 33, Czech Republic Boulevard (St. 169), Veal Vong, Prampir (7) Makara, Phnom Penh. 120307
 C +855 (0) 23 862 111 E info@ftb.com.kh W ftb.com.kh



Vattanac Bank (\$849 m, 1%)

Est. 2002, 34 branches, 800 staff. Owned by Neak Oknha SAM ANG (and family)
 1st Floor, Vattanac Capital, No. 66, Monivong Blvd. (St. 93), Wat Phnom, Daun Penh, PP. 120211
 C +855 (0) 23 963 888 E service@vattanacbank.com W vattanacbank.com



Wing Bank (\$634 m, 1%)

Est. 2020, 19 branches, 1,108 staff. Part of the Royal Group of Companies
 Wing Tower, No. 721, Preah Monivong Blvd., Boeng Keng Kang 3, Boeng Keng Kang, PP. 120104
 C +855 (0) 23 999 989 E care.centre@wingbank.com.kh W wingbank.com.kh

*MS – Market Share. Percentage calculations include formation of KB Prasac Bank in 02/2024

Foreign Banks (Assets USD, MS %)*



Advanced Bank of Asia (ABA Bank) (\$9.0 b, 12%)

Est. 1996, 85 branches, 7,778 staff. Subsidiary of National Bank of Canada (CAN)
No. 141, Preah Sihanouk Boulevard, Boeng Keng Kang 1, Boeng Keng Kang, Phnom Penh. 120102
C +855 (0) 98 203 333 E info@ababank.com W ababank.com



Bank of China (Hong Kong) (\$1.2 b, 2%)

Est. 2010, 5 branches, 193 staff. Subsidiary of Bank of China (Hong Kong) (CHN)
1st Floor, Canadia Tower, No. 315, Ang Duong Blvd. (St. 110), Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 23 988 886 E info@bankofchina.com.kh W bankofchina.com.kh



BRED Bank (Cambodia) (\$702 m, 1%)

Est. 2017, 14 branches, 379 staff. Owned by BRED Banc Populaire (FRA)
BRED Bank Building, No. 30, Preah Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120211
C +855 (0) 23 999 222 E contact@bredcambodia.com.kh W bredcambodia.com.kh



Cambodian Public Bank (Campu Bank) (\$2.3 b, 3%)

Est. 1992, 32 branches, 953 staff. Subsidiary of Public Bank Group (MYS)
Campu Bank Building, No. 23, Kramuon Sar Ave. (St. 114), Phsar Thmei 2, Daun Penh, PP. 120402
C +855 (0) 23 222 880 E hoe@campubank.com W cpbebank.com



Cathay United Bank (Cambodia) (CUBC) (\$569 m, 1%)

Est. 1993 (2014), 14 branches, 541 staff. Subsidiary of Cathay United Bank (TWN)
No. 48, Samdech Pan Avenue (St. 214), Boeng Reang, Daun Penh, Phnom Penh. 120204
C +855 (0) 23 211 211 E cubc_cb@kh.cathaybk.com W cathaybk.com.kh



CIMB Bank (\$1.4 b, 2%)

Est. 2010, 14 branches, 480 staff. Subsidiary of CIMB Group (MYS)
No. 60, Preah Monivong Boulevard (St. 93), Wat Phnom, Daun Penh, Phnom Penh. 120211
C +855 (0) 23 988 388 E (TG) t.me/CIMBCambodiaBot W cimbbank.com.kh



Hattha Bank (\$2.4 b, 3%)

Est. 1994 (2020), 177 branches, 5,057 staff. Owned by Krungsri/Bank of Ayudhya (THA)
No. 606, Street 271, Boeng Tumpun 1, Meanchey, Phnom Penh. 120606
C +855 (0) 70 266 999 E info@hatthabank.com W hatthabank.com



Hong Leong Bank (Cambodia) (HLBCAM) (\$776 m, 1%)

Est. 2013, 7 branches, 215 staff. Subsidiary of Hong Leong Bank Berhad (MYS)
No. 28, Samdech Pan Avenue (St. 214), Boeng Reang, Daun Penh, Phnom Penh. 120204
C +855 (0) 23 999 711 E info@hlbkh.hongleong.com W hlb.com.kh



Industrial & Commercial Bank of China (ICBC) (\$1.4 b, 2%)

Est. 2011, 1 branch, 80 staff. Subsidiary of ICBC Group (CHN)
Ground & 17th Floor, Exchange Square, No. 19, Street 106, Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 23 955 880 E icbckh@kh.icbc.com.cn W phnompenh.icbc.com.cn

*MS – Market Share. Percentage calculations include formation of KB Prasac Bank in 02/2024

Foreign Banks continued...



J Trust Royal Bank (\$1.4 b, 2%)

Est. 2005 (2019), 17 branches, 634 staff. JV; J Trust (JPN, 55%), Royal Group (KHM, 45%)
Royal Railway Building, No. 10, Russian Fed. Blvd. (St. 110), Srah Chak, Daun Penh, PP. 120210
C +855 (0) 23 999 000 E businessservice@jtrustroyal.com W jtrustroyal.com



KB Prasac Bank (\$5.3 b, 7%)

Est. 1995 (2024), 192 branches, 10,000+ staff. Subsidiary of KB Kookmin Bank (KOR)
No. 212, Street 271, Tuol Tumpoung 2, Chamkarmon, Phnom Penh. 120109
C +855 (0) 23 999 911 E info@kbprasacbank.com.kh W kbprasacbank.com.kh



Maybank (Cambodia) (\$1.4 b, 2%)

Est. 1993, 21 branches, 406 staff. Subsidiary of Maybank Banking Berhad (MYS)
Maybank Tower, No. 43, Preah Norodom Boulevard (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 23 210 123 E contactus.mcp@maybank.com W maybank2u.com.kh



Phillip Bank (\$ 721 m, 1%)

Est. 2009 (2014), 74 branches, 1,899 staff. Subsidiary of Phillip Capital Group (SGP)
No. 27, Preah Monivong Boulevard (St. 93), Srah Chak, Daun Penh, Phnom Penh. 120210
C +855 (0) 86 930 000 E info@phillipbank.com.kh W phillipbank.com.kh



Phnom Penh Commercial Bank (PPCBank) (\$982 m, 1%)

Est. 2008 (2016), 23 branches, 492 staff. Subsidiary of JB Financial Group (KOR)
No. 217, Preah Norodom Boulevard (St. 41), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 909 909 E info@ppcb.com.kh W ppcbank.com.kh



RHB Bank (Cambodia) (\$1.0 b, 1%)

Est. 2008, 14 branches, 378 staff. Subsidiary of RHB Group Berhad (MYS)
1st Floor, OHK Tower, Russian Federation Boulevard (St. 110), Srah Chak, Phnom Penh. 120210
C +855 (0) 23 992 833 E hello@rhbgroup.com W rhbgroup.com.kh



Sathapana Bank (\$2.8 b, 4%)

Est. 1995 (2016), 172 branches, 4,000 staff. Subsidiary of MARUHAN Corporation (JPN)
Sathapana Tower, No. 63, Preah Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 23 999 010 E customercare@sathapana.com.kh W sathapana.com.kh



SBI LY HOUR Bank (\$798 m, 1%)


Est. 2012 (2020), 48 branches, 1,604 staff. JV; SBI (JPN, 70%), Neak Oknha LY Hour (30%)
No. 219, Street 128, Mittapheap, Prampir (7) Makara, Phnom Penh. 120306
C +855 (0) 23 980 888 E info@sbilhbank.com.kh W sbilhbank.com.kh





Woori Bank (Cambodia) (\$1.4 b, 2%)


Est. 1993 (2022), 141 branches, 4,205 staff. Subsidiary of Woori Bank (KOR)
No. 398, Preah Monivong Boulevard (St. 93), Boeng Keng Kang 1, Boeng Keng Kang, PP. 120102
C +855 (0) 23 963 333 E info@wooribank.com.kh W wooribank.com.kh


Professional Services


 **Acclime Cambodia**
Est. 2019, 90+ staff. Managing Director, Mr SAN Rithy (KHM)
Block B, Urban Village 1, #1159, Samdech Hun Sen Blvd., Chak Angre Leu, Meanchey, PP. 120601
C +855 (0) 23 215 960 E infocambodia@acclime.com W cambodia.acclime.com


 **Baker Tilly Cambodia (BTC)**
Est. 2007, 150+ staff. Managing Partner, Oknha Khee Meng TAN (MYS)
No. 87, Oknha Chrun You Hak Street (St. 294), Boeng Keng Kang 1, Boeng Keng Kang, PP. 120102
C +855 (0) 23 987 100 E info@bakertilly.com.kh W bakertilly.com.kh


 **BDO Cambodia**
Est. 2009, 40 staff. Partner, Mr Seng Siew LIM (MYS)
Suite 28, Hotel Cambodiana, No. 313, Preah Sisowath Quay, Chaktomuk, Daun Penh, PP. 120207
C +855 (0) 23 218 128 E info@bdo.com.kh W bdo.com.kh

 **Deloitte (Cambodia)**
Est. 2014, 85 staff. Country Director, Mr KHOY Kimleng (KHM)
8th Fl., Vattanac Capital, No. 66, Preah Monivong Blvd. (St. 93), Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 23 963 777 E khenquiries@deloitte.com W deloitte.com/kh

 **Ernst & Young (EY) Cambodia**
Est. 1993 (2008), 110 staff.
5th Floor, Emerald Building, No. 64, Preah Norodom Blvd., Chey Chumneah, Daun Penh, PP. 120208
C +855 (0) 23 860 450 E eykoc@kh.ey.com W ey.com

 **Grant Thornton (Cambodia)**
Est. 2004, 109 staff. Managing Partner, Mr Ronald C. ALMERA (PHL)
20th Fl., Canadia Tower, No. 315, Ang Duong Blvd. (St. 110), Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 23 966 520 E info@kh.gt.com W grantthornton.com.kh

 **KPMG Cambodia**
Est. 1994, 446 staff. Chair & CEO, Mr Warrick CLEINE (NZL)
35th Floor, GIA Tower, Sopheak Mongkul Street, Koh Pich, Tonle Bassac, Chamkarmon, PP. 120101
C +855 (0) 17 666 537 E kpmg@kpmg.com.kh W kpmg.com.kh

 **Lochan & Co. (Cambodia)**
Est. 2017. Director, Mr Babulal PARIHAR (IND)
6th Floor, Emerald Building, No. 64, Preah Norodom Blvd., Chey Chumneah, Daun Penh, PP. 120208
C +855 (0) 70 228 907 E babulal.parihar@lochanco.com W lochanco.com

 **PricewaterhouseCoopers (PwC) (Cambodia)**
Est. 1995, 265 staff. Partners, Mr LIM Kuy, Mr HY Lang, Mr THY Heng (KHM)
No. 58, Preah Sihanouk Boulevard (St. 274), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 860 606 E pwc.cambodiacontact@pwc.com W pwc.com/kh

General Insurance (GWP USD, MS %)*



Asia Insurance (Cambodia)

Est. 1996. Member of Asia Insurance Group (CHN, IDN, THA)

No. 181, Preah Norodom Blvd. (St. 41), Boeng Keng Kang 1, Boeng Keng Kang, Phnom Penh. 120102
C +855 (0) 23 888 156 **E** helpdesk@asiainsurance.com.kh **W** asiainsurance.com.kh



Cambodian Reinsurance Company (Cambodia Re) (\$19 m, 14%)

Est. 2002, 30 staff. Largest shareholder Ministry of Economy & Finance (KHM, 60%)

No. 17, Street 134, Mittapheap, Prampir (7) Makara, Phnom Penh. 120306
C +855 (0) 23 880 222 **E** cambodiare@cambodiare.com.kh **W** cambodiare.com.kh



Campu Lonpac Insurance

Est. 2007. JV; Cambodian Public Bank (MYS, 51%), Lonpac Insurance (MYS, 49%)

7th Floor, Campu Bank Building, No. 23, Kramuon Sar Ave., Phsar Thmei 2, Daun Penh, PP. 120402
C +855 (0) 23 966 966 **E** enquiries@campulonpac.com.kh **W** cpbebank.com



CB General Insurance

Est. 2019, 2 branches, 47 staff.

20th Floor, PP Tower, No. 445, Monivong Blvd. (St. 93), Boeng Prohit, Prampir (7) Makara, PP. 120308
C +855 (0) 23 890 999 **E** info@cbgeneral.vip **W** cbinsurance.com.kh



Dara Insurance

Est. 2018, 20 staff. Subsidiary of Canadia Investment Holding (KHM)

3rd Floor, Canadia Tower, No. 315, Preah Ang Duong Street (St. 110), Wat Phnom, PP. 120211
C +855 (0) 23 901 353 **E** enquiries@darainsurance.com.kh **W** darainsurance.com.kh



eTiqa General Insurance (Cambodia)

Est. 2019, 62 staff. Member of Maybank Group (MYS)

3rd Floor, Maybank Tower, No. 43, Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 23 212 311 **E** general@etiqua.com.kh **W** etiqua.com.kh



Forte General Insurance (\$60 m, 45%)

Est. 1999, 7 branches, 195 staff.

18th Floor, Vattanac Capital, No. 66, Monivong Blvd. (St. 93), Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 23 885 077 **E** info@forteinsurance.com **W** forteinsurance.com



Infinity General Insurance

Est. 2007, 91 staff. Subsidiary of Royal Group of Companies, RGC (KHM)

No. 126, Preah Norodom Boulevard (St. 41), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 999 888 **E** info@infinity.com.kh **W** infinity.com.kh



Phillip General Insurance (Cambodia)

Est. 2017, 42 staff. Part of Phillip Capital Group (SGP)

No. 27, Preah Monivong Boulevard (St. 93), Srah Chak, Daun Penh, Phnom Penh. 120210
C +855 (0) 23 723 888 **E** info@phillipinsurance.com.kh **W** phillipinsurance.com.kh

*GWP – Gross Written Premium; MS – Market Share

Life Insurance (GWP USD, MS %)*



AIA (Cambodia) Life Insurance

Est. 2017, 5 branches, 411 staff. Subsidiary of AIA Group (PRC)

31st Floor, GIA Tower, Sopheap Mongkul St., Koh Pich, Tonle Bassac, Chamkarmon, PP. 120101
C +855 (0) 86 999 242 E kh.care@aia.com.kh W aia.com.kh



Dai-ichi Life Insurance (Cambodia) (\$5 m, 3%)

Est. 2018, 196 staff. Subsidiary of Dai-ichi Life Holdings (JPN)

Ground Floor, Samaky Tower, No. 67, Street 315, Boeng Kak 2, Tuol Kork, Phnom Penh. 120408
C +855 (0) 23 955 333 E csc@dai-ichilife.com.kh W dai-ichilife.com.kh



Etiqa Life Insurance (\$3 m, 2%)

Est. 2019, 62 staff. Member of Maybank Group (MYS)

3rd Floor, Maybank Tower, No. 43, Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 23 212 321 E life@etiqa.com.kh W etiqa.com.kh



Forte Life Assurance (\$6 m, 3%)

Est. 2019, 7 branches, 70 staff.

18th Floor, Vattanac Capital, No. 66, Monivong Blvd. (St. 93), Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 98 802 802 E info@fortelifeassurance.com W forteinsurance.com



FWD Life Insurance (Cambodia)

Est. 2021. Subsidiary of FWD Group (PRC)

1st Floor, Siri Building, No. 104, Russian Fed. Blvd. (St. 110), Teuk Laak 1, Tuol Kork, PP. 120404
C +855 (0) 87 339 982 E customer_care.kh@fwd.com W fwd.com.kh



Manulife (Cambodia)

Est. 2012, 6 branches, 333 staff, 110k customers. Subsidiary of Manulife Global (CAN)

TK Central, No. 12, Samdech Penn Nouth Street (St. 289), Boeng Kak 1, Tuol Kork, PP. 120407
C +855 (0) 1800 211 211 E customer_service_kh@manulife.com W manulife.com.kh



Phillip Life Assurance (Cambodia)

Est. 2017, 42 staff. Part of Phillip Capital Group (SGP)

No. 27, Preah Monivong Boulevard (St. 93), Srah Chak, Daun Penh, Phnom Penh. 120210
C +855 (0) 23 426 888 E info@philliplife.com.kh W philliplife.com.kh



Prudential (Cambodia) Life Assurance (\$71 m, 37%)

Est. 2013, 563 staff, 320k customers. Subsidiary of Prudential (GBR)

3rd Floor, VTrust Tower, Czech Republic Blvd. (St. 169), Veal Vong, Prampir (7) Makara, PP. 120307
C +855 (0) 23 964 222 E info@prudential.com.kh W prudential.com.kh

*GWP – Gross Written Premium. Includes life assurance; MS – Market Share

Non-Bank FSA Regulators



Non-Bank Financial Services Authority Council

Est. 2021. Chair, HE AUN Pornmoniroth

6th Floor, SERC Building, No. 168, Street 598, Chrang Chamreh 1, Russey Keo, Phnom Penh. 120704
C +855 (0) 23 890 666 E admin@mef.gov.kh W mef.gov.kh



Accounting & Auditing Regulator (ACAR)

Est. 2002. Director General, HE BOU Tharin

Rukhak Vithei Daun Penh Avenue (St. 92), Wat Phnom, Daun Penh, Phnom Penh. 120211
C +855 (0) 23 882 111 E info@acar.gov.kh W acar.gov.kh



Insurance Regulator of Cambodia (IRC)

Est. 2005. Director General, HE BOU Chanphirou

6th Floor, SERC Building, No. 168, Street 598, Chrang Chamreh 1, Russey Keo, Phnom Penh. 120704
C +855 (0) 71 258 0896 E gad@irc.gov.kh W irc.gov.kh



Real Estate Business & Pawnshop Regulator (RPR)

Est. 2021. Director General, HE CHOU Vannak

SERC Building, No. 168, Street 598, Chrang Chamreh 1, Russey Keo, Phnom Penh. 120704
C +855 (0) 78 266 268 E info@rpr.gov.kh W rpr.gov.kh



Securities & Exchange Regulator of Cambodia (SERC)

Est. 2007. Director General, HE SOU Socheat

SERC Building, No. 168, Street 598, Chrang Chamreh 1, Russey Keo, Phnom Penh. 120704
C +855 (0) 23 885 611 E info@serc.gov.kh W serc.gov.kh



Social Security Regulator (SSR)

Est. 2021. Director General, HE CHAN Narith

Rukhak Vithei Daun Penh Avenue (St. 92), Wat Phnom, Daun Penh, Phnom Penh. 120211
C +855 (0) 78 235 968 E contact@ssr.gov.kh W ssr.gov.kh



Trust Regulator (TR)

Est. 2019. Director General, HE SOK Dara

8th Floor, SERC Building, No. 168, Street 598, Chrang Chamreh 1, Russey Keo, Phnom Penh. 120704
C +855 (0) 23 237 888 E info@trustregulator.gov.kh W trustregulator.gov.kh

Associations & Institutions



Association of Banks in Cambodia (ABC)

Est. 1994, 75 members. Chair, Mr Raymond SIA (MYS)
6th Floor, Vattanac Capital Tower, No. 66, Monivong Blvd., Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 23 230 611 E secretariat@abc.org.kh W abc.org.kh



Cambodia Microfinance Association (CMA)

Est. 2004, 119 members. Chair, Her Excellency DITH Nita (KHM)
No. 30, Street 652, Teuk Laak 3, Tuol Kork, Phnom Penh. 120406
C +855 (0) 23 882 676 E hcd@cma-network.org W cma-network.org



Cambodian Association of Finance & Technology (CAFT)

Est. 2019, 102 members. Chair, Mr Remi PELL (USA)
2nd Floor, No. 219, Preah Trasak Paem Street (St. 63), Boeng Keng Kang 1, BKK, PP. 120102
C +855 (0) 96 871 2304 E admin@caftkh.org W caftkh.org



Cambodian Insurance Brokers Association (CIBA)

Est. 2022, 15 members. Chair, Mr MEAS Sophat (KHM)
No. 466, Mao Zedong Boulevard (St. 145), Teuk Laak 3, Tuol Kork, Phnom Penh. 120406
C +855 (0) 23 881 098 E info@cibacambodia.org W cibacambodia.org



Center for Banking Studies (CBS)

Est. 1994. Co-Director, Michel DABADIE (FRA)
Khmuonh, Sen Sok, Phnom Penh. 120803
C +855 (0) 12 910 079 E cbs-info@nbc.org.kh W nbc.gov.kh



Institute of Banking & Finance (IBF) Cambodia

Est. 2016. Chief Executive Officer, Mr SOU Visal (KHM)
3rd Floor, No. 27, Preah Ang Phanavong Street (St. 240), Chaktomuk, Daun Penh, PP. 120207
C +855 (0) 23 224 313 E admin@ibfkh.org W ibfkh.org



Institute of Economics & Finance (IEF)

Est. 1997. Director, HE IN Em (KHM)
Street 134, Phsar Depo 2, Tuol Kork, Phnom Penh. 120306
C +855 (0) 23 885 855 E efi@mef.gov.kh W efi.mef.gov.kh



Insurance Association of Cambodia (IAC)

Est. 2005 (2013), 39 members. Chair, Mr HUY Vatharo (KHM)
2nd Floor, Cambodia Re Building, No. 17, Street 134, Mittapheap, Prampir (7) Makara, PP. 120306
C +855 (0) 92 778 111 E info@iac.org.kh W iac.org.kh



Kampuchea Institute of Certified Public Accountants & Auditors (KICPAA)

Est. 2002, 56 members. President, Mr KHUN Darith (KHM)
8th Floor, VTrust Tower, Street 169, Veal Vong, Prampir (7) Makara, Phnom Penh. 120208
C +855 (0) 23 231 707 E kicpaa@kicpaa.org W kicpaa.org

Government Entities



Anti-Corruption Unit (ACU)

President, HE (His Excellency) OM Yentieng

No. 54, Preah Norodom Boulevard (St. 41), Phsar Thmei 3, Daun Penh, Phnom Penh. 120203
C +855 (0) 23 223 954 E info@acu.gov.kh W acu.gov.kh



Constitutional Council of Cambodia (CCC)

President, HE LIM Im Chhun

Chamkarmon State Palace, Street 422, Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 12 577 122 E info@ccc.gov.kh W ccc.gov.kh



Council for the Development of Cambodia (CDC)

First Vice-Chair, HE SUN Chanthol

Government Palace, Preah Sisowath Quay, Wat Phnom, Daun Penh, Phnom Penh. 120211
C +855 (0) 99 799 579 E info@cdc.gov.kh W cdc.gov.kh



General Commissariat of National Police (GCNP)

National Police Commissioner, General SAR Thet

(No. 277), Preah Norodom Boulevard (St. 41), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 216 585 E info@police.gov.kh W police.gov.kh



General Department of Taxation (GDT)

Director General, HE KONG Vibol

Russian Federation Blvd. (cnr. Mao Zedong Blvd.), Teuk Laak 1, Tuol Kork, Phnom Penh. 120404
C +855 (0) 23 266 668 E gdt@tax.gov.kh W tax.gov.kh



National Assembly

President, Her Excellency KHUON Sudary

Rathasaphea Street (National Assembly St.), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 213 535 E sg@nac.org.kh W nac.org.kh



National Bank of Cambodia (NBC)

Governor, Her Excellency CHEA Serey

No. 88, Preah Ang Non Street (St. 102), Wat Phnom, Daun Penh, Phnom Penh. 120211
C +855 (0) 23 722 563 E info@nbc.gov.kh W nbc.gov.kh



Office of the Council of Ministers (OCM)

Permanent Deputy Prime Minister in charge of OCM, HE VONGSEY Visoth

Friendship Building, No. 41, Russian Federation Blvd., Mittapheap, Prampir (7) Makara, PP. 120306
C +855 (0) 23 212 494 E ocm@cambodia.gov.kh W ocm.gov.kh



Senate

President, HE SAY Chhum

Chamkarmon State Palace, Street 422, Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 211 441 E spssenate@gmail.com W senate.gov.kh

Government Ministries



Ministry of Agriculture, Forestry & Fisheries (MAFF)

(Minister) HE (His Excellency) DITH Tina

No. 200, Preah Norodom Boulevard (St. 41), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 726 128 E info@maff.gov.kh W maff.gov.kh



Ministry of Civil Service (MCS)

HE HUN Many

Ang Ta Minh Pagoda Street, Chaom Chau 1, Porsenchey, Phnom Penh. 120909
C +855 (0) 16 460 455 E admin@mcs.gov.kh W mcs.gov.kh



Ministry of Commerce (MoC)

Her Excellency CHAM Nimul

No. 19, Russian Federation Boulevard (St. 110), Tuek Thla, Sen Sok, Phnom Penh. 120802
C +855 (0) 23 866 188 E cabinet.info@moc.gov.kh W moc.gov.kh



Ministry of Cults & Religion (MoCAR)

HE CHAY Borin

Rathasaphea Street (National Assembly St.), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 722 699 E info@mocar.gov.kh W mocar.gov.kh



Ministry of Culture & Fine Arts (MCFA)

Her Excellency PHOEURNG Sackona

No. 227, Preah Norodom Boulevard (St. 41), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 218 148 E info@mcfa.gov.kh W mcfa.gov.kh



Ministry of Economy & Finance (MEF)

HE AUN Pornmoniroth

Rukhak Vithei Daun Penh Avenue (St. 92), Wat Phnom, Daun Penh, Phnom Penh. 120211
C +855 (0) 23 890 666 E admin@mef.gov.kh W mef.gov.kh



Ministry of Education, Youth & Sport (MoEYS)

HE NARON Hangchuon

No. 80, Preah Norodom Boulevard (St. 41), Chey Chumneah, Daun Penh, Phnom Penh. 120208
C +855 (0) 23 219 285 E info@moeys.gov.kh W moeys.gov.kh



Ministry of Environment (MoE)

HE EANG Sophalleth

Morodok Techo Building, Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 213 908 E info@moe.gov.kh W moe.gov.kh



Ministry of Foreign Affairs & International Cooperation (MFAIC)

HE SOK Chenda Sophea

No. 3, Samdech Hun Sen Street, Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 214 441 E mfaic@mfaic.gov.kh W mfaic.gov.kh

Government Ministries continued...



Ministry of Health (MoH)

(Minister) HE (His Excellency) CHHEANG Ra

No. 80, Samdech Penn Nouth Boulevard (St. 289), Boeng Kak 2, Toul Kork, Phnom Penh. 120408
C +855 (0) 23 885 970 E webmaster@moh.gov.kh W moh.gov.kh



Ministry of Industry, Science, Technology & Innovation (MISTI)

HE HEM Vanndy

No. 45, Preah Norodom Boulevard (St. 41), Phsar Thmei 3, Daun Penh, Phnom Penh. 120203
C +855 (0) 23 211 141 E info@misti.gov.kh W misti.gov.kh



Ministry of Information (MoF)

HE NETH Pheaktra

No. 62, Preah Monivong Boulevard (St. 93), Srah Chak, Daun Penh, Phnom Penh. 120210
C +855 (0) 23 724 159 E info@information.gov.kh W information.gov.kh



Ministry of Inspection

HE HUOT Hak

No. 126, Samdech Sothearos Boulevard (St. 3), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 221 458 E info@inspection.gov.kh W inspection.gov.kh



Ministry of Interior (MoI)

HE SAR Sokha

No. 275, Preah Norodom Boulevard (St. 41), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 23 721 905 E info@interior.gov.kh W interior.gov.kh



Ministry of Justice (MoJ)

HE KOEUT Rith

Samdech Sothearos Boulevard (St. 3), Chaktomuk, Daun Penh, Phnom Penh. 120207
C +855 (0) 23 216 322 E info@moj.gov.kh W moj.gov.kh



Ministry of Labour & Vocational Training (MLVT)

HE HENG Sour

No. 3, Russian Federation Boulevard (St. 110), Teuk Laak 1, Toul Kork, Phnom Penh. 120404
C +855 (0) 23 884 375 E info@mlvt.gov.kh W mlvt.gov.kh



Ministry of Land Management, Urban Planning & Construction (MLMUPC)

HE SAY Sam Al

No. 2005, Street 307, Khmuonh, Sen Sok, Phnom Penh. 120803
C +855 (0) 23 215 659 E mlmupc.cabinet@gmail.com W mlmupc.gov.kh



Ministry of Mines & Energy (MME)

HE KEO Rattanak

Preah Moha Ksatreyani Kossamak Avenue (St. 106), Wat Phnom, Daun Penh, Phnom Penh. 120211
C +855 (0) 23 219 574 E info@mme.gov.kh W mme.gov.kh

Government Ministries continued...



Ministry of National Defence (MND)

HE TEA Seiha

Jok Dimitrov Boulevard (St. 114), Mittapheap, Prampir (7) Makara, Phnom Penh. 120306
C +855 (0) 23 883 274 E generalsec@mod.gov.kh W mod.gov.kh



Ministry of Planning (MoP)

HE BIN Trachhey

No. 386, Preah Monivong Blvd. (St. 93), Boeng Keng Kang 1, Chamkarmon, Phnom Penh. 120102
C +855 (0) 23 720 901 E nsdp@mop.gov.kh W mop.gov.kh



Ministry of Post & Telecommunications (MPTC)

HE CHEA Vandeth

No. 13, Preah Monivong Boulevard (St. 93), Srah Chak, Daun Penh, Phnom Penh. 120210
C +855 (0) 23 724 810 E info@mptc.gov.kh W mptc.gov.kh



Ministry of Public Works & Transport (MPWT)

HE PENG Ponea

Chea Sophara Street (St. 598), Chrang Chamreh 2, Russey Keo, Phnom Penh. 120705
C +855 (0) 15 888 168 E info@mpwt.gov.kh W mpwt.gov.kh



Ministry of Rural Development (MRD)

HE CHHAY Rithisen

No. 771, Preah Monivong Boulevard (St. 93), Boeng Trabek, Chamkarmon, Phnom Penh. 120111
C +855 (0) 12 669 535 E info@mrd.gov.kh W mrd.gov.kh



Ministry of Social Affairs, Veterans & Youth Rehabilitation (MoSVY)

HE CHEA Somethy

No. 788, Preah Monivong Boulevard (St. 93), Boeng Trabek, Chamkarmon, Phnom Penh. 120111
C +855 (0) 23 726 086 E mosvy.dpss@gmail.com W mosvy.gov.kh



Ministry of Tourism (MoT)

HE SOK Soken

No. 3, Czech Republic Boulevard (St. 169), Veal Vong, Prampir (7) Makara, Phnom Penh. 120307
C +855 (0) 23 213 741 E info@tourismcambodia.org W tourismcambodia.org



Ministry of Water Resources & Meteorology (MoWRAM)

HE THOR Chetha

No. 47, Preah Norodom Boulevard (St. 41), Phsar Thmei 3, Daun Penh, Phnom Penh. 120203
C +855 (0) 23 724 289 E info@mowram.gov.kh W mowram.gov.kh



Ministry of Women's Affairs (MoWA)

Her Excellency ING Kantha Phavi

Trung Moan Street, Stueng Mean Chey 1, Meanchey, Phnom Penh. 120603
C +855 (0) 23 880 737 E info@mowa.gov.kh W mowa.gov.kh

International Business Chamber of Cambodia



Events & Opportunities

Become an IBC member and get involved: info@ibccambodia.org or TG @IBCCambodia



Monthly (first Wednesday)

IBC Regular General Meetings

- 50-100 attendees; **exclusive to members only**
- Senior government, private sector speakers, ambassadors
- Lunch, high-level networking



Every 6 months (January & July)

IBC Industry Updates & Outlook

- 100 attendees; **open to non-members**
- 10-15 expert speakers in each industry sector
- Lunch, high-level networking



Annual (September/October)

IBC Ball

- 100-150 guests; corporate/tables of 10 available
- 6-course dinner, free flow drinks
- Silent and Live Auctions, Lucky Draw, live music, DJ



Annual (November)

IBC Golf Day

- 50-100 participants
- Stylish golf shirt, hat, arm sleeves included
- Food and drink throughout the day, lots of prizes!



Ongoing – IBC Subcommittees & G-PSF

Regular government/ministerial meetings, events, seminars

- 5 sector working groups (e.g. Health); monthly meetings
- Government-Private Sector Forum (Working Group D – Law, Tax & Governance co-chaired by IBC)



NEW – Cambodian Institute of Directors (CIoD)

Launched by IBC in March 2024

- Certified Director courses: examination, accreditation
- Standards and accreditation framework
- Workshops, professional development, networking

Business Chambers



American Chamber of Commerce in Cambodia (AmCham)

Est. 1996 – Executive Director, Mr Travis MITCHELL, 250+ members

6th Floor, Vattanac Lifestyle Cube, No. 66, Monivong Blvd., Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 15 255 191 E ed@amchamcambodia.net W amchamcambodia.net



Australian Chamber of Commerce in Cambodia (AusCham)

Est. 1995 – Executive Director, Ms Ginny WOLFE, 40+ members

Hôtel KVL, No. 379, Preah Sisowath Quay, Chey Chumneah, Daun Penh, Phnom Penh. 120208
C (TG) [@auschamcambodia](http://auschamcambodia.com) E info@auschamcambodia.com W auschamcambodia.com



Benelux Cambodia (The Benelux Chapter)

Est. 2018 – 10+ members

BRED Bank Building, No. 30, Preah Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 10 949 419 E benelux@eurocham-cambodia.org W eurocham-cambodia.org



British Chamber of Commerce in Cambodia (BritCham)

Est. 1995 – Executive Director, Ms Jane WILDING, 40+ members

British Embassy, No. 27, Preah Botum Soriyavong Street (St. 75), Srah Chak, Daun Penh, PP. 120210
C +855 (0) 12 323 121 E director@britchamcambodia.org W britchamcambodia.org



Cambodia Chamber of Commerce (CCC)

Est. 2005 – President, Neak Oknha KITH Meng, 150+ members

No. 7D, Russian Federation Boulevard (Street 110), Teuk Laak 1, Tuol Kork, Phnom Penh. 120404
C +855 (0) 23 880 795 E info@ccc.org.kh W ccc.org.kh



Cambodia Chinese Commerce Association (CCCA)

Est. 2022 – Honorary Presidents, Ms Catherine CHAN & Dr Ben LI

Phnom Penh
C +855 (0) 15 898 333 E ccca.official@gmail.com W facebook.com/cccacambodia.../



Cambodia Israel Chamber of Commerce (CICC)

Est. 2010 – President, Mr Moran HADAD

No. 70, Preah Trasak Paem Street (St. 63), Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 10 331 511 E info@israelichamber.com W israelichamber.com



Canadian Chamber of Commerce in Cambodia (CanCham)

Est. 2015 – Vice-Chair of Board of Directors, Mr David SAID, 10+ members

No. 14Z, Street 246, Chaktomuk, Daun Penh, Phnom Penh. 120207
C (TG) [@canchamincham](http://canchamincham.com) E info@canchamcambodia.com W canchamcambodia.com



CCI France Cambodge – France Cambodia Chamber of Commerce & Ind. (CCIFC)

Est. 1998 – Executive Director, Mr Charles JULLIARD, 170+ members

3rd Floor, BRED Bank Building, No. 30, Preah Norodom Blvd., Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 23 989 209 E directeur@ccifcambodge.org W ccifcambodge.org

Business Chambers continued...



Central & Eastern European Business Association Cambodia (CEEBC)

Est. 2023 – Secretary General Mr Vladimir NODZAK, 30+ members

BRED Bank Building, No. 30, Preah Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 10 949 419 E tomas@dqdconsulting.com W eurocham-cambodia.org



Chinese Chamber of Commerce in Cambodia

Est. 1996 – Chair Dr Jing JUN, 200+ members

Room 1613, 16th Floor, Flatiron by Meridian, Street 102, Srah Chak, Daun Penh, PP. 120210
C +855 (0) 10 981 586 E office@cambochina.com W cambochina.com



European Chamber of Commerce in Cambodia (EuroCham)

Est. 2011 – Executive Director, Mr Martin BRISSON, 400+ members

BRED Bank Building, No. 30, Preah Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 23 964 141 E info@eurocham-cambodia.org W eurocham-cambodia.org



German Business Cambodia (GBC, ADW)

Est. 2001 – President, Mr Tassilo BRINZER, 30+ members

3rd Floor, BRED Bank Building, No. 30, Preah Norodom Blvd., Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 23 964 141 E info@adw-cambodia.org W adw-cambodia.org



Indian Business Chamber in Cambodia (IBCC)

Est. 2023 – President, Mr Babulal PARIHAR

No. 58, Elite Town, Koh Pich, Tonle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 96 852 0919 E info@ibcc.asia W ibcc.asia



Indian Chamber of Commerce in Cambodia (InCham)

Est. 2012 – President, Mr Sandeep MAJUMDAR

No. 14, Street H-05, Borey Peng Huoth, Nirouth, Chbar Ampov, Phnom Penh. 121203
C +855 (0) 23 231 329 E inchamcam@gmail.com W facebook.com/InchamCambodia



Indonesian Chamber of Commerce in Cambodia (IndoCham)

Est. 2021 – President, Mr Dalton WONG, 40+ members

Phnom Penh
C +855 (0) 95 202 252 E info@indochoam.com W indochoam.com



International Business Chamber of Cambodia (IBC)

Est. 1993 – Executive Director, Ms Katherine MCLEAN, 140+ members

Office 16, No. 313, Preah Sisowath Quay, Chaktomuk, Daun Penh, PP. 120207
C +855 (0) 23 964 455 E info@ibccambodia.com W ibccambodia.com



Italian Cambodian Business Association (ICBA)

Est. 2017 – Chair, Aurelio FLACCO, 10+ members

BRED Bank Building, No. 30, Preah Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 96 298 7459 E chairman.icba@eurocham-cambodia.org W eurocham-cambodia.org

Business Chambers continued...



Japanese Business Association of Cambodia (JBAC)

Est. 1992 – Chair, Mr Takeharu (Tom) MIZUKOSHI, 250+ members

6th Floor, Vattanac Lifestyle Cube, No. 66, Monivong Blvd., Wat Phnom, Daun Penh, PP. 120211
C +855 (0) 23 966 251 E jimukyoku@jbac.info W jbac.info



Korean Chamber of Commerce in Cambodia (KoCham)

Est. 2007 – General Secretary, Ms Miseon KANG, 90+ members

2-F, PGCT Center, Preah Sihanouk Boulevard (St. 274), Tontle Bassac, Chamkarmon, PP. 120101
C +855 (0) 11 552 331 E kochamcambodia@gmail.com W kochamcambodia.org



Malaysian Business Chamber of Cambodia (MBCC)

Est. 1993 – Executive Secretary, Ms Nikki SIM, 60+ members

No. 87, Oknha Chrun You Hak Street (St. 294), Boeng Keng Kang 1, Boeng Keng Kang, PP. 120102
C +855 (0) 10 272 688 E contact@mbccambodia.org W mbccambodia.org



NordCham Cambodia (The Nordic Chapter)

Est. 2017 – Contact Mr Timo JARVINEN, 10+ members

BRED Bank Building, No. 30, Preah Norodom Blvd. (St. 41), Phsar Thmei 3, Daun Penh, PP. 120203
C +855 (0) 10 949 419 E nordcham@eurocham-cambodia.org W eurocham-cambodia.org



Philippine Chamber of Commerce in Cambodia (PhilCham)

Est. 2021 – Executive Director, Mr Jay Ian L. CAPUNGAN, 20+ members

Phnom Penh
C +855 (0) 15 255 117 E secretariat@philcham-cambodia.org W facebook.com/philcham...



Singapore Business Investment Forum (SBIF)

Est. 2023 – EXCOM: Mr Michael KWEK, Ms Chor Yee NG, Mr Gabriel TAN, Mr George YEH

Norea Cove Residences Sales Gallery, Koh Pich, Tontle Bassac, Chamkarmon, Phnom Penh. 120101
C +855 (0) 76 999 0077 E contact@sbifcambodia.com W sbifcambodia.com



Singapore Club Cambodia (SCC)

Est. 1995 – Secretary, Mr Jason LIN

Himawari Hotel Apartments, No. 313, Preah Sisowath Quay, Chaktomuk, Daun Penh, PP. 120207
C +855 (0) 12 690 872 E infosingaporeclub@gmail.com W singaporeclubcambodia.org



Thai Business Council in Cambodia (TBCC)

Est. 1999 – Administration, Ms SUY Seakmouy, 200+ members

Royal Thai Embassy, No. 196, Preah Norodom Blvd., Tontle Bassac, Chamkarmon, PP. 120101
C +855 (0) 16 958 065 E admin@tbccambodia.org W tbccambodia.org

Business Associations



Cambodia Women Entrepreneurs Association (CWEA)

Est. 2011 – President, Oknha KEO Mom, 500+ members

4th Floor, Building H, Samdech Sothearos Blvd. (St. 3), Tonle Bassac, Chamkarmon, PP. 120101
C +855 (0) 23 224 346 E info@cweacambodia.org W cweacambodia.org



Cambodian Federation of Employers & Business Associations (CAMFEBA)

Est. 2000 – President, Oknha SOK Piseth, 2,000+ members

8th Floor, Business Development Center, OCIC Blvd., Chroy Changvar, Chroy Changvar, PP. 120001
C +855 (0) 23 230 022 E camfeba@camfeba.com W camfeba.com



Cambodian Oknha Association (COA)

Est. 2023 – President, Neak Oknha LY Yong Phat

Phnom Penh Hotel, No. 53, Preah Monivong Boulevard, Srah Chak, Daun Penh, PP. 120210
C +855 (0) 23 860 999 E info@cambodiaoknha.org W cambodiaoknha.org



Khmer Enterprise (KE)

Est. 2019 – Chief Executive Officer, Dr CHHIENG Vanmunin

9th Floor, Business Development Center, OCIC Blvd., Chroy Changvar, Chroy Changvar, PP. 120001
C +855 (0) 23 900 855 E contact@khmerenterprise.info W khmerenterprise.info



Young Entrepreneurs Association of Cambodia (YEAC)

Est. 2009 – President, Oknha PECH Bolen, 400+ members

5th Floor, Olympia City C2, Monireth Blvd. (St. 217), Veal Vong, Prampir (7) Makara, PP. 120307
C +855 (0) 16 999 762 E secretariat@yeaccambodia.org W yeacambodia.org



CAMBODIA LEADERSHIP REVIEW

30 International Voices in Finance 2024

This list is designed to signpost readers to additional resources.

It represents a diverse cross section of the Finance and Professional Services community based (or primarily active) in Cambodia, in alphabetical order.

All details have been sourced from publicly available outlets such as websites, media reporting and social media. CLR bears no liability for inaccuracies or outdated information obtained from public sources.

The content has not been authored or universally endorsed by the individuals or entities mentioned. Should you have any feedback or updates, please contact:

info@cambodialeadershipreview.com

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ROYAL SALUTE
BLENDED SCOTCH WHISKY

30
YEARS OLD



KEY TO THE KINGDOM



SCAN THE QR CODE
FOR MORE INFORMATION

DRINK RESPONSIBLY