

Amk



សេវាហិរញ្ញវត្ថុនៅជិតលោកអ្នកបំផុត

Who is AMK Microfinance Plc.?

AMK aims to be one-stop shop in delivering of appropriate and viable financial services to mass market.

AMK reaches out all
communes in Cambodia

and **98%**
of the country

Offices
151

Agents
4,000

ATMs/CDMs
61

AMK currently serves more than 1 million customers, in which about 20% are in MSME segment.

AMK's Products and Services



Deposit



Payroll



Local/Interbank
Transfer



Mobile Banking
(Coming Soon)



Insurance



Loans



Bill Payment



International
Transfer



ATM/CDM



Others (Tonlesap
App, etc.)



Key MSME Needs toward Financial Services



Key MSME Challenges

Key MSME Challenges to access financial services

- Limited knowledge on Business Planning and Financial Management.
- Lack of documents for financial assessment, particularly financial reports, HR structure and Business plan.
- Limited collateral/guarantor to access loans
- Limited capacity in effective cash flow management- easily lead to over indebtedness

What can we contribute?

- Develop and enhance financial products and services to meet MSME needs.
- Looking for partner to support MSMEs through its supply chain process.
- On-going educate and encourage MSMEs to keep accounting records, having clearer business roadmap and structure.

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