



**Chailease Royal Finance Plc.**

***Annual  
Report  
2020***



Chailease Royal Finance Plc.

# Contents

Vision, Mission and Core Value	03
Message from CEO	04
Company Profile	05
Organization Chart	06
Products and Services	07
Financial Highlight	09



# Vision, Mission and Value

## Our Vision

The vision of our company is to be leading finance company in Cambodia. To earn the loyalty of employees, customers and the community by operating with integrity and fairness at all times.

## Our Mission

To create outstanding stakeholder value by providing best in class financial solutions to individuals and enterprises that drive Cambodia's economy. Through our innovative products, superior customer service, development of staff, and commitment to sustainability we will realize our ambitions and pave the way of financial business in Cambodia for years to come.

## Core Values

Chailease follow 4 Core Values strive to our mission: The excellence financial holdings company in the Asia- pacific region.

- Value:** - Innovative to achieve win-win results.
- Growth:** - Ready to learn continuously and sustain lifelong development.
- Trust:** - Faithful, respectful, and passionate to serve clientele.
- Discipline:** - Fearless to undertake the responsibility and execute corporate plans.





# Message from CEO



Due to the outbreak of COVID-19, local economy and business activities fell sharply in 2020. Thanks to our staffs' dedication, commitment and creativities, we still can have a significant growth last year. I would like to express my deep appreciation for our staffs' efforts and shareholders' supports.

Our management team and staffs have collaborated to get through the unprecedented time in 2020. The total loan outstanding portfolio has grown by 24% and net profit has increased by 660%. To grow our business, we must ensure the increasingly diverse and sophisticated needs of our clients are met, by expanding the scope of our business from SMEs, micro business to individuals. In addition, we have followed NBC Prakas to assist customers who have been affected by the COVID-19 pandemic by doing the restructure loans for them.

There are lots of competitors from various financial institutions who have focused on the same market segments. The pandemic has pushed us to advance our IT system for digitalization, reorganize our teams to meet market demand and redesign the products and procedures to gain customers' loyalty. Our competitive advantages has been enhanced and a strong team spirits has been built which make us believe that our long-term goal can be realized gradually.



Chailease Royal Finance Plc.

# Company Profile

In the End of 2018, Chailease Holding Company Limited, an international financial leasing company based in Taiwan, signed a joint venture agreement with Royal group to merge Cellcard Finance and change its name into Chailease Royal Finance Plc.

Cellcard Finance Plc. was one of the Royal group member, granted MFI operating license in June 2015 from National Bank of Cambodia.



Chailease Royal Finance Plc

Chailease Royal Finance focuses on loans for financing all kind of movable and immovable assets.



中租控股  
CHAILEASE HOLDING

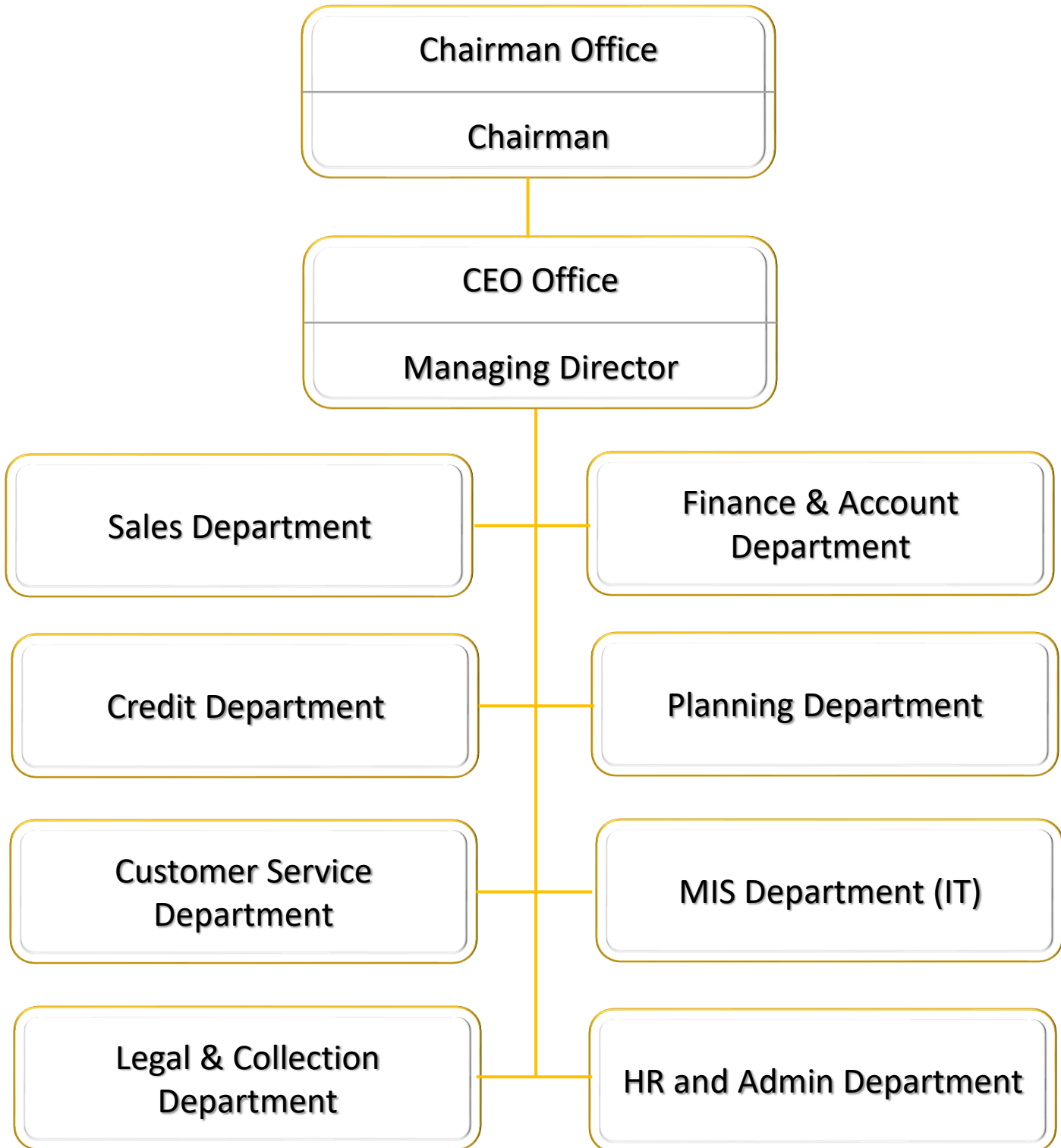


Chailease Holding Company Limited is a listed leasing company on the Taiwan Stock Exchange with more than 35 years financing business experience and having operations in Taiwan, China, Thailand, Vietnam, Malaysia and USA. The core business is to provide diversified financial services to small and medium enterprises (SMEs), including leasing, instalment sales, factoring and direct financing.

Royal Group is recognized as Cambodia's most dynamic and diversified business conglomerate. Established as a strategic investment holding company, it maintains interests in a wide range of industries including telecommunication, media, banking, insurance, resorts, education, property, trading and agriculture.



# Organization Chart





# Products and Services

## Our Service

Financial service is a flexible funding source for both enterprise and individuals. For enterprise, it provides capital investment finance including mortgage loan, machinery, vehicles (passenger cars, bus, trucks) and office equipment. For individuals, it provides consumer finance on car and other durable goods.

## Advantages of the Financing

- Fast and simple application procedure to meet the timing of customer demand
- Long-term financing and fixed payment make cost control easier.
- Flexible terms and conditions .
- Alternative funding source to preserve the existing capital for other uses.





# Products and Services

## Mortgage Loan (SME)

A working capital loan is that the lender provides working capital to the borrower to finance their investment or consumption demands. The borrower provides real estate as a collateral/security asset for the loan.



## Vehicle Loan

A car loan is financing the demand of consumers to purchase a new or used vehicle. Borrowers acquire loans from lenders to purchase the car and repay the loan through monthly installments.

## Heavy Equipment Loan

A machinery loan without security can be very beneficial for a small business owner as it determines the overall output and production of the business and the cost of those products. Chailease Royal Finance Plc will provide customers the machinery loan for upgrading the facilities for their production, which is a customised offering based on their business requirements.



## Motor Loan

A motorcycle loan is financing the demand of consumers to purchase motorcycles. Borrowers acquire loans from lenders to purchase motorcycles and repay the loan through monthly installments.





# Financial Highlight

## TOTAL ASSETS

USD

77.56% ▲

2020

50,831,286

2019

28,627,067

## TOTAL LIABILITIES

USD

71.70% ▲

2020

39,888,213

2019

23,230,633

## TOTAL EQUITY

USD

102.78% ▲

2020

10,943,073

2019

5,396,434

## TOTAL REVENUE

USD

216.21% ▲

2020

6,116,932

2019

1,934,407

## TOTAL MANPOWER

PAX

107.93% ▲

2020

131

2019

63



**Chailease Royal Finance Plc.**

KeyStone Building #146 (12F), Norodom Blvd (41),  
Sangkat Tonle Basac, Khan Chamkar Morn,  
Phnom Penh, Kingdom of Cambodia.

Tel: (855) 23 901 866

Fax: (855) 23 901 768

Website: [www.chailease.com.kh/Finance](http://www.chailease.com.kh/Finance)