



**Chailease Royal Finance Plc.**

***Annual  
Report  
2021***

**Private Institution**



Chailease Royal Finance Plc.

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# 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.





Chailease Royal Finance Plc.

# Message from CEO



The COVID-19 pandemic has brought challenges for people and organizations worldwide. To ensure our employees' safety and business continuity, we have identified several appropriate measures that we can sustain ongoing operation while minimizing the threat of the pandemic. We are following the advice of all governments and public health authorities, and proactively implementing a range of precautionary measures, from stringent sanitation and cleaning protocols, to workplace distancing, daily temperature checks. Besides, we set up online digital platforms and system to connect all related parties for the meeting, training, and communications. Moreover, all salary and benefits for our staffs have remained unchanged, so that their quality of life isn't affected.

It's my honor to present our business results in 2021. Our long-term strategy remains intact: acquiring new business, delivering operational excellence, and increasing capital for future growth. As a result, our loans outstanding increased by 106.93% and net profit has increased by 103.41%. We are one of popular MFI company in Cambodia and ready to contribute the economic growth of the country by continuing assisting SMEs and individuals' loans what they need and invest in the future. In addition, our company has offered the restructure scheme for the customers who have been affected by the pandemic.

We really appreciate for our staffs' contribution and the support from shareholders during this unprecedented time. we have taken necessary measures to protect our employees and reduce the influences on our business. Our employees embrace new skills and develop new attitudes which have improved the way we operate. We have managed to use the pandemic as an opportunity for change, and we can emerge from this in a stronger and better position.



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

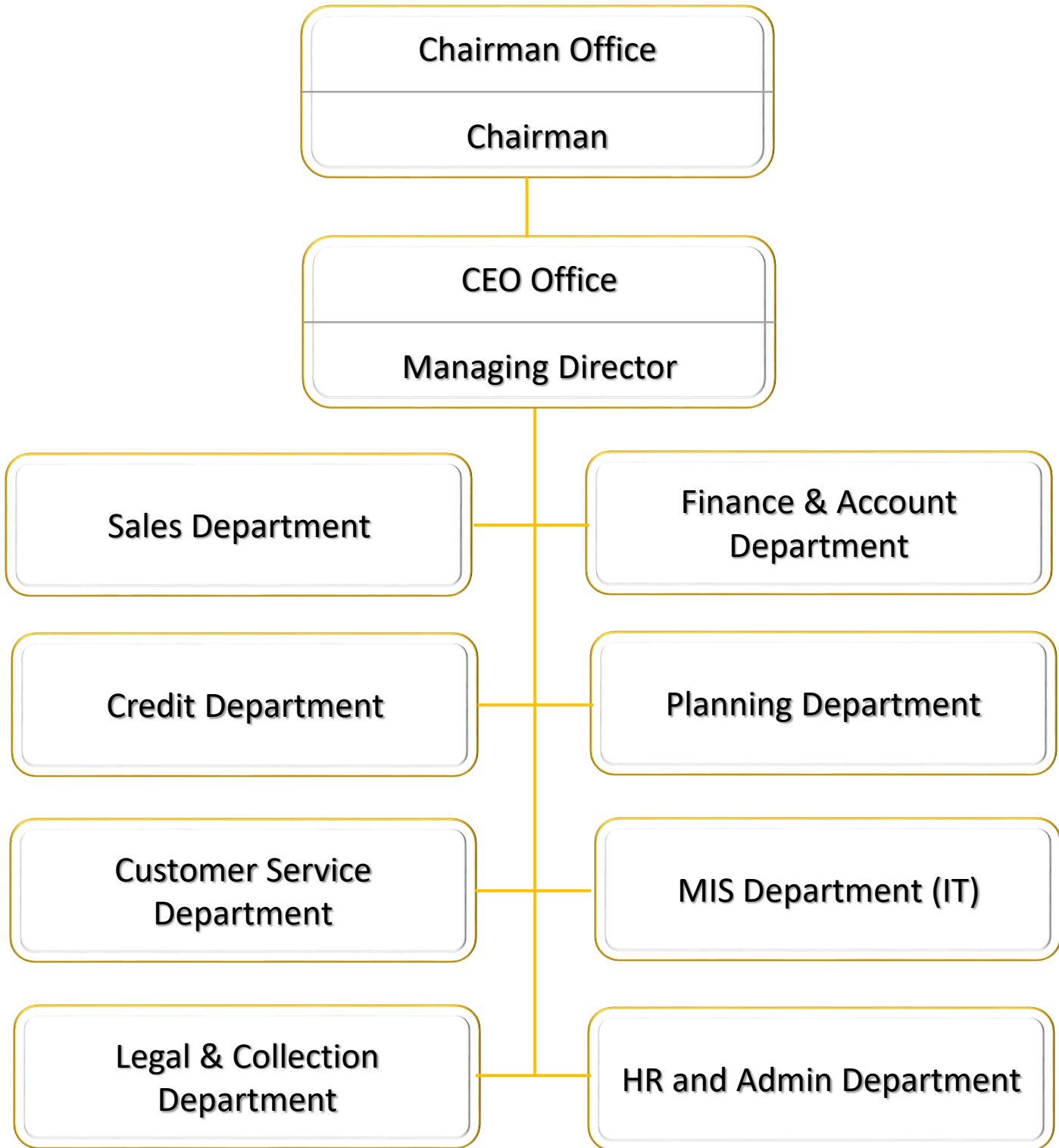


Chailease Holding Company Limited is a listed leasing company on the Taiwan Stock Exchange with more than 35 years financing business experience and having operations in Taiwan, China, Thailand, Vietnam, Malaysia and USA. The core business is to provide diversified financial services to small and medium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

101.42% ▲

2021

102,384,747

2020

50,831,286

## TOTAL LIABILITIES

USD

108.30% ▲

2021

83,087,823

2020

39,888,213

## TOTAL EQUITY

USD

76.34% ▲

2021

19,296,924

2020

10,943,073

## TOTAL REVENUE

USD

95.37% ▲

2021

11,950,557

2020

6,116,932

## TOTAL MANPOWER

PAX

33.59% ▲

2021

175

2020

131



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