



Chailease Royal Leasing Plc.

***Annual
Report
2020***



Chailease Royal Leasing Plc.

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Vision, Mission and Value

Our Vision

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

Our Mission

To maximize stakeholder value by providing best leasing services to individuals and enterprises that contribute to Cambodia's economy growth. Combining with our innovative products, superior customer service, development of staff, and commitment to sustainability, we will realize our ambitions and build up the foundation of financial business in Cambodia for years to come.

Core Values

Chailease follows 4 Core Values to carry out 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 sustainable development.
- Trust:** - Faithful, respectful, and passionate to serve clientele.
- Discipline:** - Fearless to undertake the responsibility and execute corporate plans.





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 2020. Our long-term strategy remains intact: acquiring new business, delivering operational excellence, and increasing capital for future growth. As a result, our leasing outstanding still increased by 18% and number of customers increased by 27% compared to the end of 2019. We are one of the leading leasing company in Cambodia and ready to contribute the economic growth of the country by continuing assisting SMEs and individuals lease 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 Leasing Plc.

Company Profile

Chailease Group - The Best Cradle for Top Finance Talent

Chailease Holding Company Limited is an international financial leasing company who inaugurated its subsidiary Chailease Royal Leasing Plc. in Phnom Penh on January 2017.

Chailease Royal Leasing Plc. is a joint venture company established by Chailease holding and Royal group. The core businesses of the Company are vehicle and machinery financial leasing. We would like to offer opportunities to all the candidates who with team spirits, service mind and proactive thinking to join us.

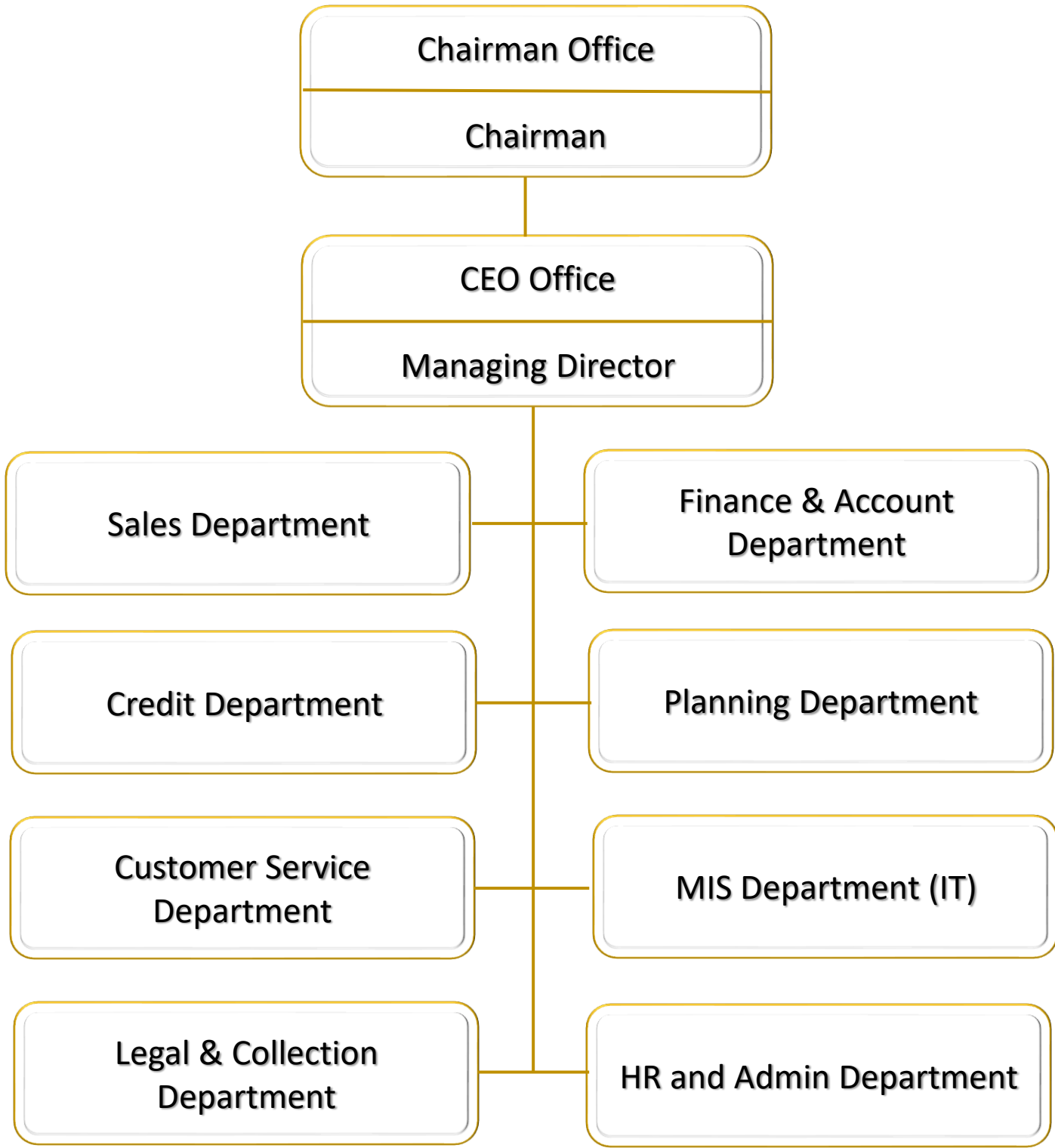


Chailease Holding Company Limited is a listed leasing company on the Taiwan Stock Exchange with more than 40 years financing business experience and having operations in Taiwan, China, Thailand, Vietnam, Malaysia, Cambodia, Philippine, UK and USA. The core business is to provide diversified financial services to small and medium enterprises (SMEs) and individuals, 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 lease is a flexible funding source for both enterprise and individuals. For enterprise, it provides capital investment financing including machinery, vehicles (passenger cars, bus, trucks) and office equipment. For individuals, it provides consumer financing on car and other durable goods.

Advantages of the leasing

- Fast and simple application procedure to meet the timing of customer demand
- Long-term financing and fixed lease rent make cost control easier.
- Flexible terms and conditions without collaterals.
- Alternative funding source to preserve the existing capital for other uses.
- Lower-cost financing: Based on many different variables, a company may be able to utilize tax benefits associated with leasing.

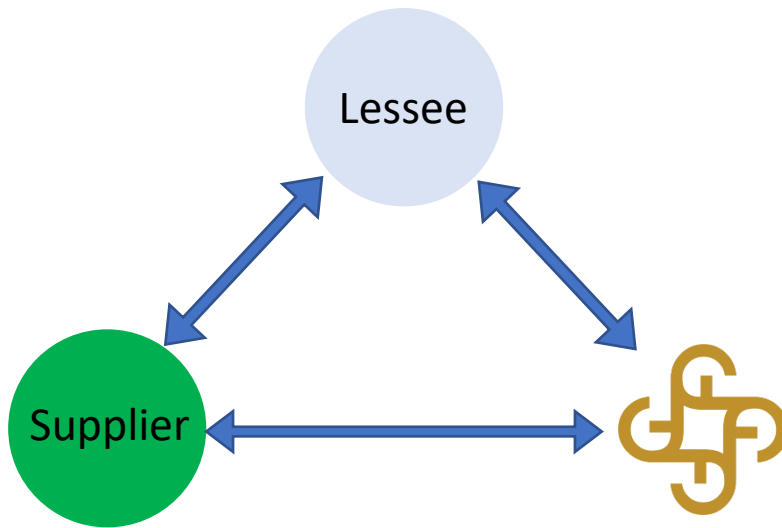




Products and Services

Domestic Financial Lease

Domestic financial lease involves in a Leasing company who is on behalf of Lessee to buy an asset from local supplier and leases back to Lessee followed by Lease payment schedule in Lease agreement.



Sale and Lease Back

Sale and lease back involves in a Leasing Company who purchases an asset owned by Lessee and leases this asset back to the same Lessee under financial lease scheme. In sale and lease back transaction, Lessor is also a supplier.





Financial Highlight

TOTAL ASSETS

USD

13.95% ▲

2020

55,711,088

2019

48,887,316

TOTAL LIABILITIES

USD

9.88% ▲

2020

43,412,726

2019

39,506,901

TOTAL EQUITY

USD

31.10% ▲

2020

12,298,362

2019

9,380,415

TOTAL REVENUE

USD

24.66% ▲

2020

11,501,908

2019

9,226,020

TOTAL MANPOWER

PAX

30.63% ▲

2020

145

2019

111



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