



**Chailease Royal Leasing Plc.**

***Annual  
Report  
2021***



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



Due to the outbreak of COVID-19, local economy and business activities fell sharply in 2021. 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 2021. The total lease outstanding portfolio has grown by 5.57% and number of customers increased by 11.85% compared to the end of 2020. 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 restructuring 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 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.

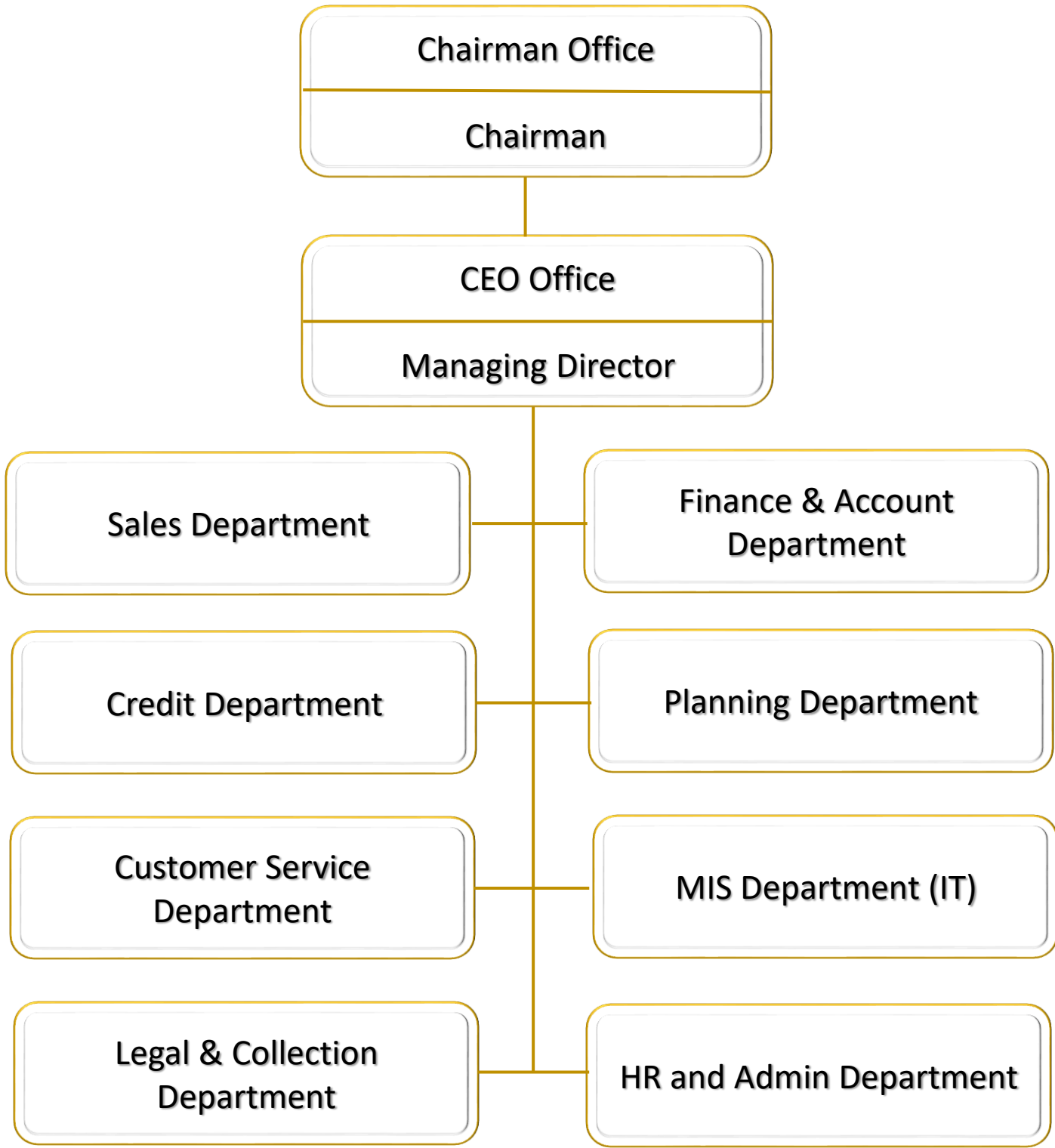


Chailease Holding Company Limited is a listed leasing company on the Taiwan Stock Exchange with more than 40 years financing business experience and having operations in Taiwan, China, Thailand, Vietnam, Malaysia, Cambodia, Philippine, UK and USA. The core business is to provide diversified financial 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.



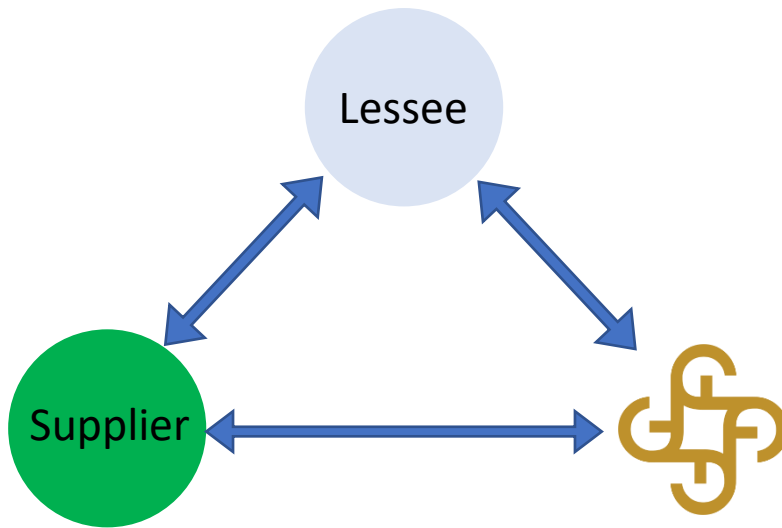




# Products and Services

## 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

8.46% ▲

2021

60,424,595

2020

55,711,088

## TOTAL LIABILITIES

USD

2.00% ▲

2021

44,282,812

2020

43,412,726

## TOTAL EQUITY

USD

31.25% ▲

2020

16,141,783

2019

12,298,362

## TOTAL REVENUE

USD

2.85% ▲

2020

11,829,338

2019

11,501,908

## TOTAL MANPOWER

PAX

2.76% ▲

2020

149

2019

145



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