



គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ ប៊ី អេន ខេ ស៊ី (ខេនបូខា) ភីអិលស៊ី

BNKC (Cambodia) Microfinance Institution Plc.

BNK

ANNUAL REPORT

2016

Ground & First Floor of B-Ray Tower, Preah Norodom Blvd., Sangkat Tonle Bassac, Khan Chamkarmon, Phnom Penh, Kingdom of Cambodia.

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BACKGROUND

BNKC (Cambodia) Microfinance Institution Plc. formerly named KBSC (Cambodia) Microfinance Institution Plc. is a Public Limited Company which received official license from National Bank of Cambodia on 07th May, 2015. BNKC has a paid-up capital of USD 10 Million and 100% shareholder-BNK Financial Group. The aim of BNKC is to provide job opportunities and the best financial services to Cambodian people as well as to contribute to Cambodia's economic development.

VISION

BNKC's vision is to provide the best financial services to Cambodian People with sustainable growth.

MISSION

BNKC's mission is to perfect a strong financial group that combines size and profitability.

STRATEGIC GOALS

1. Build unique status for every business line.
2. Lead the way to make BNKC a financial hub.
3. Maximize group synergy.
4. Expand market dominance.
5. Strengthen Control Tower role.
6. Establish the group's corporate culture.
7. Strengthen social Responsibility Management

TYPE OF PRODUCT

- **General Business Loan:** It is an individual or group loan which provides to Cambodian who needs to use for starting and expanding their business in order to earn more the income. This loan size is up to USD 50,000 or equivalent Khmer Riel and loan term is up to 60 months.



- **Personal Loan:** It is an individual loan which provides to Cambodian who needs to buy materials for family or personal using. This loan size is up to USD 15,000 or equivalent Khmer Riel and loan term is up to 48 months.



- **Seasonal Loan:** It is an individual or group loan which provides to farmer who needs to use for expanding their agriculture business in order to earn more income. This loan size is up to USD 10,000 or equivalent Khmer Riel and loan term is up to 24 months.



CEO's MESSAGE



I am Park Byoung Soo, a President/ CEO of BNKC (Cambodia) Microfinance Institution Plc.

Firstly, I would like to thanks for your supporting, encouraging, and loving the BNKC. Our company has started operating smoothly without any problems. Even though our role is relatively small, but we hope that we could be a useful help to our clients and the economic growth in Cambodia.

In 2016, the BNKC was growing a bit fast with sustainable and expanding to any area in Cambodia. As the result of our work, there are **345 clients balance** have been received the financial service from BNKC with loan disbursement balance **USD 2,866,110.90**. They are living in Phnom Penh City, Kandal Province and Kampong Spue Province (**22 districts, 84 communes and 184 Villages**). The quality loan is very good as well as PAR >30 Days is 0% (Zero percentage).

Moreover, we have trained our employees to be the professional financial staffs through providing the internal and external training course as job required. There are **6** internal training courses, **3** external training courses and **9** workshops that our employees have been delivered.

Additionally, we have promoted on corporate social responsibility as well as donated to Kuntha Bopha Hospital for contributing to help Cambodian Children as amount \$1,000.

As result above, I believe that the key success of our company is depend on the quality of human including clients and employees which means that they are happy, professional work and made a good culture.

We will manage in according to the philosophy mainly emphasize on the long term upbringing human resources basically contributing to the company growth. This is not just a short term goal or a temporary implementation. Eventually, we will develop ourselves to be a representative of Microfinance sector in Cambodia.

We will enhance our work to make the profit which benefit to both employees and clients. We will continuous working smart to reach our goals in the near future. **"The success of client is our Dream"**.

We wish you all have a good luck and happiness!

Thank you!

A handwritten signature in black ink, appearing to be the name 'Park Byoung Soo' in a stylized cursive script.

Park Byoung Soo

KEY ACHIEVEMENT IN 2016

Staff Annual Workshop

BNKC (Cambodia) Microfinance Institution has conducted the staff annual workshop on 29th April and to May 2016 in Kampong Som Province, participated by 31 staffs with the purpose of:

- Reflect the last year operation of BNKC;
- BNKC's staff well understand about BNKC's facing challenge, new products Development and future plan;



- Build up good relationship among BNKC's staff

Corporate Social Responsibility

In this year BNKC has donated its money to Kuntha Bopha Hospital for contributing to help Cambodian Children with amount USD 1,000.

BNKC (Cambodia) Microfinance Institution Plc. had to promote/aware on corporate social responsibility as well as BNKC's Product and Service, Clients Protection Principle implementation and financial education to community members, authorities and key stakeholders which contributed to Cambodia society development.



Staff Capacity Building as job required

As of 31-December-2016, there are 66 training courses that delivered by internal trainers in 6 times with a total of **137** participants, **3** training courses delivered by external trainers with a total of **4** participants, 5 external meetings with a total of **9** participants and **9** workshops with a total of **15** participants,... delivered by CMA, ABC, NBC, CBC, AFD, EY and Korean Federation of Bank.

The detail information of internal training, External training, External Meeting and Workshop, can see at below table:

#	Description	# Participant	Date	Trainer/Organizer
I-INTERNAL TRAINING		137		
1	Using security log In and mapped network drive.	9	06-Jan-16	Mr. Ngourn Veasna, IT-Network Officer
2	Business Plan Development	21	23-Jan-16	Ms. Hoy Sophea, General Manager
3	Internal Policies and Procedures	25	11-Jun-16	Mr. Pa Ponnakiry, HR and Admin Manager
4	CPP Implementation	33	25-Jun-16	Ms. Hoy Sophea, General Manager
5	Credit Forms+2A-B	24	04-Jul-16	Mr. Oum Sobotra , Credit Risk Assessment Officer
6	Sell Excellence	25	13-Aug-16	Mr. Soung Savuth, Loan Recovery Manager

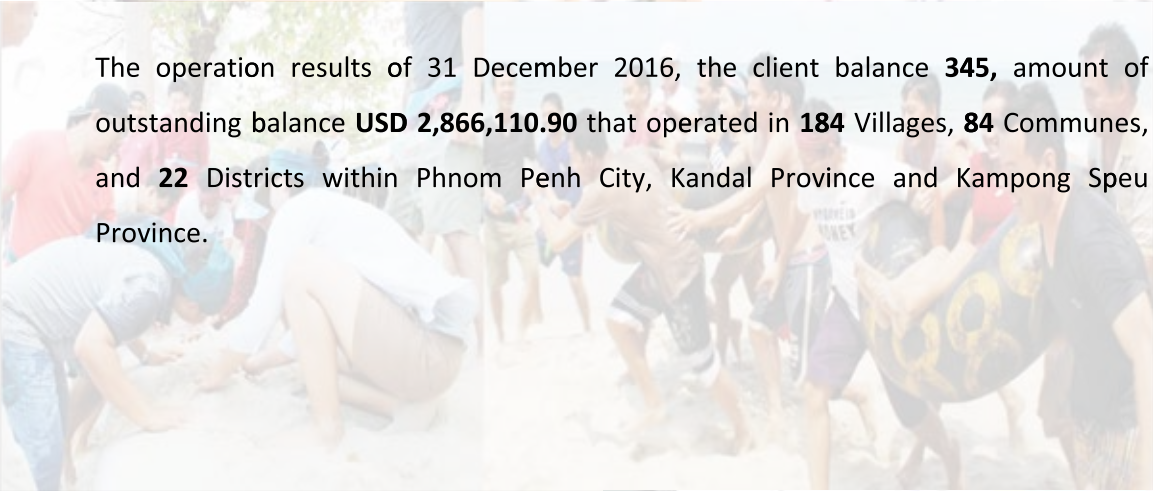


#	Description	# Participant	Date	Trainer/Organizer
II-EXTERNAL TRAINING		4		
1	Office Skill and Secretary	1	20-21-Feb-16	Life Training & Consulting Center
2	Software Management	1	Start 04-Jun-16 finish at May-17	DSC-Skill Development Center
3	Sell Excellence	2	23-Jul-16	Sale Campaign Training Center
III-EXTERNAL MEETING		9		
1	CEO Club Meeting	2	23-May-16 & 11-Oct-16	CMA
2	Human Resource Meeting	1	03-Feb-16	CMA
3	Operation Club Meeting	1	17-Jun-16	CMA
4	Finance Club Meeting	2	18-July-16 & 17-Oct-16	CMA
5	CBC Meeting	3	21-May-16, 30-Jun-16 & 17-Oct-16	CBC
IV-WORKSHOP		15		
1	Microfinance Institution Workshop on Financial Sector Development Strategy 2016-2025	2	26-Jan-16	NBC
2	Cambodia Microfinance Development Workshop	3	14-15-Mar-16	NBC
3	Over Indebtedness Workshop	2	11-Jul-16	CMA, AFD & CBC
4	1 st LPCO workshop	2	13-Oct-16	NBC
5	2 nd LPCO workshop	1	01-Nov-16	NBC
6	Banking conference	1	02-Nov-16	ABC & Korea Federation of Banks
7	Challenges of Regulatory implication of IFRS9 & 16	1	02-Nov-16	EY Audit Firm
8	Annual Microfinance conference	2	02-Dec-16	CMA
9	03 rd LPCO workshop	1	09-Dec-16	NBC



Operation Area

Currently BNKC (Cambodia) Microfinance Institution Plc. had expanding its operation within Phnom Penh City and other provinces such as Kandal province and Kampong Speu Province. Moreover in the next following year BNKC will continuous to expand its operation to other any provinces in Cambodia.



The operation results of 31 December 2016, the client balance **345**, amount of outstanding balance **USD 2,866,110.90** that operated in **184** Villages, **84** Communes, and **22** Districts within Phnom Penh City, Kandal Province and Kampong Speu Province.



EXTERNAL AUDIT REPORT 2016

INDEPENDENT AUDITORS' REPORT

To: **The shareholder of BNKC (Cambodia) Microfinance Institution Plc.**

Opinion

We have audited the financial statements of BNKC (Cambodia) Microfinance Institution Plc. ("the Company"), which comprise the balance sheet as at 31 December 2016, and the income statement, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 December 2016, and its financial performance and its cash flows for the year then ended in accordance with Cambodian Accounting Standards ("CAS") and relevant regulations and guidelines issued by the National Bank of Cambodia ("NBC").

Basis for Opinion

We conducted our audit in accordance with Cambodian International Standards on Auditing ("CISAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the sub-decree on the Code of Ethics for Professional Accountants and Auditors promulgated by the Royal Government of Cambodia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements of the Company as at and for the year ended 31 December 2015 were audited by another auditor who expressed an unmodified opinion on those statements on 11 March 2016.

Responsibility of Management and the Board of Directors for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with CAS and relevant regulations and guidelines issued by the NBC, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditors' Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with CISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Ernst & Young (Cambodia) Ltd.
Certified Public Accountants
Registered Auditors

Phnom Penh, Kingdom of Cambodia

10 April 2017

BALANCE SHEET
as at 31 December 2016

	Notes	2016		2015	
		US\$	KHR'000 equivalent (Note 2.1)	US\$	KHR'000 equivalent (Note 2.1) (As reclassified - Note 22)
ASSETS					
Cash on hand	3	6,974	28,154	1,000	4,050
Balances with the National Bank of Cambodia ("NBC")	4	500,873	2,022,024	300,184	1,215,745
Balances with other banks	5	5,407,519	21,830,154	2,062,411	8,352,765
Loans and advance to customers-net	6	2,837,450	11,454,786	2,028,968	8,217,320
Other assets	7	87,467	353,104	41,080	166,374
Property and equipment	8	352,427	1,422,748	178,099	721,301
Software	9	7,945	32,074	10,248	41,504
TOTAL ASSETS		9,200,655	37,143,044	4,621,990	18,719,059
LIABILITIES AND SHAREHOLDER'S EQUITY					
Liabilities					
Borrowing	10	-	-	1,000,000	4,050,000
Income tax payable	11	484	1,954	267	1,081
Other liabilities	12	36,033	145,465	13,118	53,128
Total liabilities		36,517	147,419	1,013,385	4,104,209
Shareholder's equity					
Share capital	13	10,000,000	40,370,000	4,000,000	16,200,000
Accumulated losses		(835,862)	(3,374,375)	(391,395)	(1,585,150)
Total shareholder's equity		9,164,138	36,995,625	3,608,605	14,614,850
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY		9,200,655	37,143,044	4,621,990	18,719,059

INCOME STATEMENT
for the year ended 31 December 2016

	Notes	2016		2015	
		US\$	KHR'000 equivalent (Note 2.1)	US\$	KHR'000 equivalent (Note 2.1)
Operating income					
Interest income	14	476,474	1,923,526	88,382	357,947
Interest expense	15	(133,052)	(537,131)	-	-
Net interest income		343,422	1,386,395	88,382	357,947
Other income	16	24,502	98,915	21,965	88,958
Operating expenses	17	(799,203)	(3,226,383)	(397,955)	(1,611,717)
Provision for losses on loans and advances to customers	6	(8,166)	(32,966)	(20,495)	(83,005)
Loss before income tax		(439,445)	(1,774,039)	(308,103)	(1,247,817)
Income tax expense	11	(5,022)	(20,274)	(1,108)	(4,488)
Net loss for the year		(444,467)	(1,794,313)	(309,211)	(1,252,305)

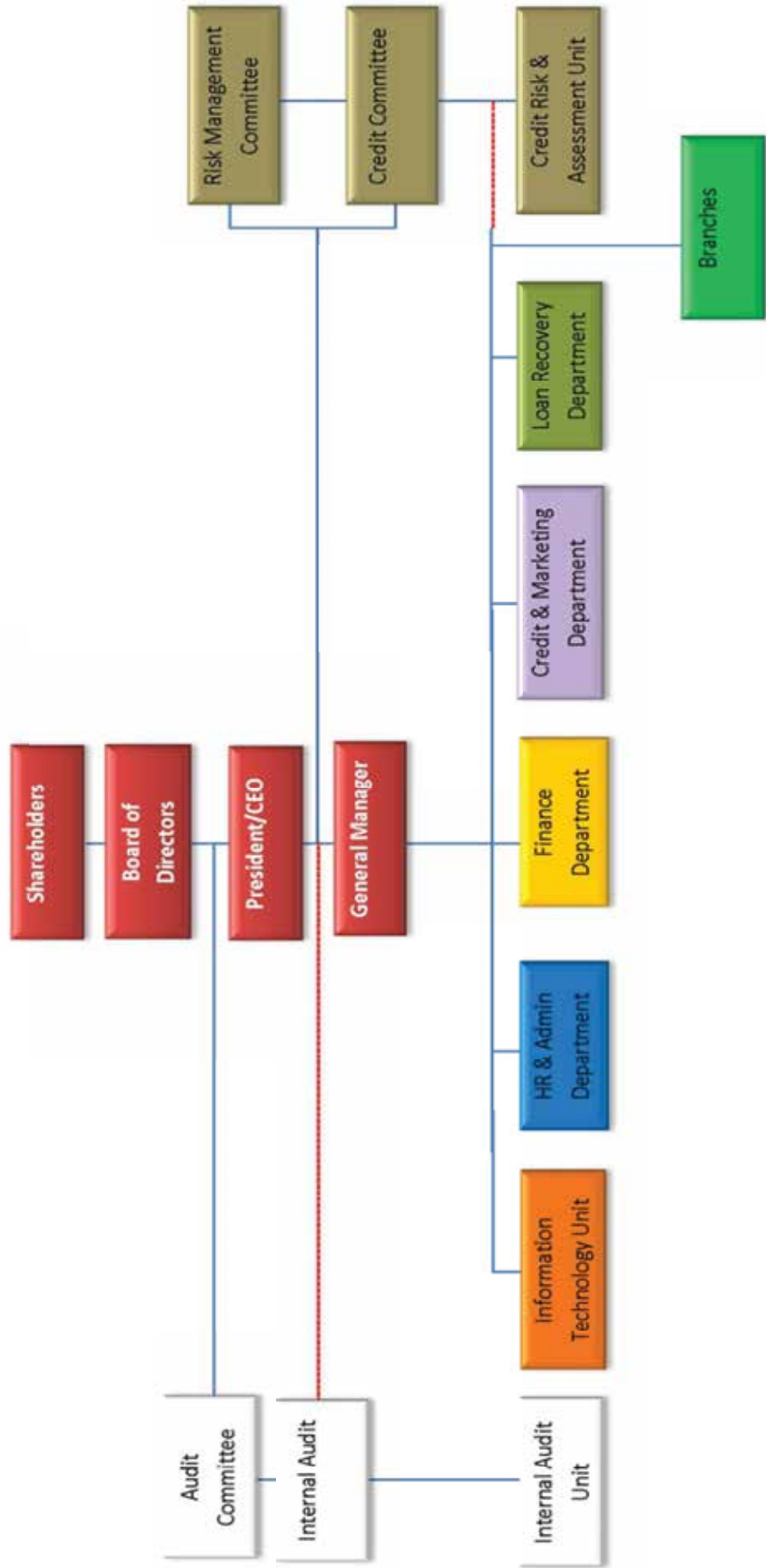
STATEMENT OF CHANGES IN EQUITY
for the year ended 31 December 2016

	Share capital US\$	Accumulated losses US\$	Total US\$
For the year ended 31 December 2016			
Beginning balance	4,000,000	(391,395)	3,608,605
Capital injection	6,000,000	-	6,000,000
Net loss for the year	-	(444,467)	(444,467)
Ending balance	10,000,000	(835,862)	9,164,138
KHR'000 equivalent (Note 2.1)	40,370,000	(3,374,375)	36,995,625
For the year ended 31 December 2015			
Beginning balance	4,000,000	(82,184)	3,917,816
Net loss for the year	-	(309,211)	(309,211)
Ending balance	4,000,000	(391,395)	3,608,605
KHR'000 equivalent (Note 2.1)	16,200,000	(1,585,150)	14,614,850

STATEMENT OF CASH FLOWS
for the year ended 31 December 2016

	Notes	2016		2015	
		US\$	KHR'000 equivalent (Note 2.1)	US\$	KHR'000 equivalent (Note 2.1)
Operating activities					
Loss before income tax		(439,445)	(1,774,039)	(308,103)	(1,247,817)
<i>Adjustments for:</i>					
Depreciation and amortization		70,754	285,634	41,273	167,156
<i>Movements in operating assets and liabilities:</i>					
Balance with the NBC	4	(300,000)	(1,211,100)	(200,000)	(810,000)
Loans and advances to customers	6	(808,482)	(3,263,842)	(2,028,968)	(8,217,320)
Other assets	7	(46,387)	(187,264)	(22,711)	(91,930)
Other liabilities	12	22,915	92,508	12,593	51,002
		(1,500,645)	(6,058,103)	(2,505,916)	(10,148,959)
Income tax paid	11	(4,805)	(19,398)	(1,108)	(4,438)
Net cash used in operating activities		(1,505,450)	(6,077,501)	(2,507,024)	(10,153,447)
Investing activity					
Acquisition of property and equipment	8	(242,779)	(980,099)	(71,720)	(290,466)
Financing activity					
Proceed from a borrowing	13	5,000,000	20,185,000	-	-
Net increase (decrease) in cash and cash equivalents		3,251,771	13,127,400	(2,578,744)	(10,443,913)
Cash and cash equivalents at beginning of year	3	2,163,595	8,762,560	4,742,339	19,206,473
Foreign exchange difference		-	(28,128)	-	-
Cash and cash equivalents at end of year	3	5,415,366	21,861,832	2,163,595	8,762,560

ORGANIZATIONAL STRUCTURE 2016



SHAREHOLDERS

BNK Capital Co., Ltd is former BS Capital Co., Ltd. which changed its name to BNK Capital Co., Ltd. in March 2015. BNK Capital Co., Ltd. was founded in 2010 based in Busan, South Korea. BNK Capital Co., Ltd. is a subsidiary of BNK Financial Group Inc.

BNK Capital Co., Ltd operates as a specialized loan company in South Korea, which primarily focuses on providing support for low and middle income households. The company provides personal loans, lease financing, installment financing, corporate loans, factoring, discounted bills, auto loan services, house loans, etc.

BOARD OF DIRECTORS



Mr. Kim Ilsoo

Chairman



Mr. Cho Dae Hoon

Board Member



Mr. Park Byoung Soo

Board Member

MANAGEMENT TEAM



Mr. Park Byoung Soo, President/CEO of BNKC (Cambodia) Microfinance Institution Plc.

Before coming to Cambodia establishing BNKC in March 2014, he was a Retail Finance Department Manager & Credit Support Department Manager at BNK Capital Co., Ltd for 4 years, a Deputy Head of the Risk & Credit Assessment Department at Woori Capital Co., Ltd about 6 years, and a Branch Sales Manager of Loan, Auto Lease & the Branch Risk Management Team Leader in Aju Capital Co., Ltd for 9 years.

He had experience in managing the subordinate staffs, leading operation implementation, risk prevention, maintain loan qualification, providing technical support to any branches, ensure all policies, procedures and guidelines are properly compliance and maintain constructive working relationships in banking sector. He obtained a bachelor's degree in field of General Management from Korea National Open University (KNOU) in 2013 and completed the Cause of Certified Credit Analysis (CCA) from Korea Banking Institute (KBI) in 2010.



Mr. Moon Sung Jin, Director of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in January 2016, he was a position of funds management officer in Samwon Pharmacy about 2 years, was a position of credit & loan recovery officer in Seo-myeon Branch of A & P Finance (APRO Service Group) about 3 years, worked in Busan Solomon Savings Bank about 6 years including a position of Retail finance department officer for 2 years and a position of deputy head of Retail finance department for 4 years. After that he was a position of financial assessment team leader in BNK Capital Co., Ltd about 4 years.

He had experienced in many years to develop working process and structure of retail financial department, loan collection and evaluation, and setting up a risk management, system and customer management system and funds management. He obtained a bachelor degree in the field of Accounting from Busan University of Foreign Studies in 2002.



Mr. Park Young Kyun, Internal Audit Director of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in December 2015, he was a Gangnam Loan Center Manager of BNK Capital Co.,Ltd about 4 years and a Gangnam Loan Center Manager of KB Capital Co., Ltd for 1 year and a Loan Planning Team Leader of Hyudai Capital Co.,Ltd for 7 years.

He had experience in managing the subordinate staffs, loan planner around 60 persons, loan and deposit operation and performance.

He studied a bachelor's degree in field of Economic (completed 1st year) at Korea National Open University. Moreover he received the certificate award of excellent staff from BNK Capital Co., Ltd in 2013 and certificate award of long working staff from Hyundai Capital Co.,Ltd in 2010.



Ms. Hoy Sophea, General Manager of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in April 2015, she was a General Secretary of Cambodia Microfinance Association (CMA) for 9 years and an Information Documentation Officer of Action on Disability and Development (ADD) for 4 Years and an Agriculture Officer for Home Gardening and Nutrition of Chamroen Chiet Khmer (CCK)/Helen Keller International (HKI) organization for 3 years.

She had experience in managing the CMA's operation and promoting the financial and non-financial services in public as well as loan, saving, micro-insurance, Social Performance Management (SPM), Client Protection Principle (CPP) and Financial Education in microfinance sector. Additionally, she also managed and implemented the several projects of ADD and CCK/HKI organization including disability right, agriculture for home gardening and nutrition.

She obtained a bachelor's degree and a master's degree in field of General Management from National University of Management (NUM) in 2005 and 2008. She also attended the vocational training skills in abroad with several topics such as (1) Microfinance Management Concentration in Turin-Italy, (2) Microfinance: Building Inclusive Financial Sectors and Support for Legal and Regulatory Frameworks in Sydney-Australia, (3) TOT on Social Performance Management in Hanoi-Vietnam, and (4) Industrial Relationship and Human Resource Management in Tokyo-Japan.



Mr. PA Ponnak Kiry, HR/Admin Manager of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in October 2015, he was a Human Resource Supervisor of SOMA Group Co., Ltd for 3-years and a Human Resource Manager in MAXIMA Mikroheranhvatho Plc. for 4-years. He also has experience in Human Resource Consultant for Microfinance Institutions and teaching at university for 1 year.

He had experience in man power planning, recruitment, job description development, set up performance Management system and welfare programs, identify training needs assessment, develop and implement HR Policy and Procedure; office management, document management, and budgeting of SOMA Group Co., Ltd and MAXIMA Mikroheranhvatho Plc.

He obtained Master's degree in field of Finance and Accounting from Build Bright University in 2006, and Bachelor's degree in field of Business Management from National Institute of Management in 2003. Beside these, he also obtained the vocational training skill on Risk Management, Strategic Planning Management, Land Law and Contract Law, and Effective Performance Management...etc.



Mr. Leav Dara, Finance Manager of BNKC (Cambodia) Microfinance Institution Plc.,

Before joining BNKC in May 2015, he was as Finance Director for over 1 year in Teuk Saat 1001 Organization and over 14 years in Seilanithih as various positions (Branch Accountant, product development officer, marketing manager, Head of Finance Department, and Head of Internal Audit Department).

He had experience in accounting, research and product development, marketing, finance and internal auditor in Micro finance sector.

He obtained Master's degree in field of Finance and Accounting from Build Bright University in 2007 and a bachelor's degree field of International Business Management at Royal University of Phnom Penh in 2002. He also attended the vocation training skill in local and international training courses such as financial analysis, risk Management, Customer Services, and Social Performance.



Mr. Soung Savuth, Loan Recovery Manager of BNKC (Cambodia) Microfinance Institution Plc.,

Before joining BNKC in April 2015, he was a credit officer of Acleda Bank Plc. for 6 years, and was a Mathematic, Physic, and English teacher for 8 years of private and public school as well as university.

He had experience in loan assessment, collateral evaluation, building good relationship with local authorities, community members, and both existing and new clients in the coverage areas in order to maintain the loan quality. He also taught high school student on mathematic and physic and taught English at university.

He obtained a master's degree in field of Educational Administration and Leadership and from Royal University of Phnom Penh in 2011, and a bachelor's degree in field of English Communication from Western University in 2007. Additionally, he obtained two year course on pedagogy at Regional Pedagogy Center Prey Veng Province in 2000.



Mr. Oum Sobotra, Senior Credit Risk Assessment Officer of BNKC (Cambodia) Microfinance Institution Plc.,

Before joining BNKC in August 2015, I was worked in Acleda Bank for over 11 years as an internal audit for over 1 year that responsible for credit risks, and any other risks will be appeared and interrupted the operation in the branch and a credit Officer for 10 years that responsible for analysis Customer Information including business plan and collateral and prepared loan documents.

He obtained a bachelor's degree in field of General Management in 2003 from National University Management (NUM). He also had studied the vocational training skills on Internal Audit and credit officer for Medium-Loan.



Mr. An Sokkhak, IT-System Officer of BNKC (Cambodia) Microfinance Institution Plc.

Before joining BNKC in April 2015, he was a Database Administrator of Green Central Micro Finance Ltd., for 2 years, a Database Administrator and Software Developer of GEOLINK Group Co., Ltd. for 2 Years, an IT Coordinator of IEL International School for 1 year, an IT Teacher (VB.net and Management Information System) of ITech International for a half year.

He obtained a bachelor's degree in field of Computer Science and Engineering from Royal University of Phnom Penh in 2009. He also attended the vocation training skill on C-Programming, C++, Java Programming (OOP, Servlets, JSP), C#, PHP, MySQL, ASP.net, Java/VB Script, CSS, VB.net, SQL Server and Database Management System.



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