



ssnup

Smallholder Safety Net
Upscaling Programme

IMPROVING AN APPLICATION TO CATER FOR ALL AGRICULTURAL ACTORS IN CAMBODIA



Africa



Latin America



Asia



Financial services



Non-financial services



Market building



Internal management

CONTEXT

According to the FAO, Cambodia is a country on its way to becoming a middle-income economy. While the garment industry, construction and tourism are the engines of the economic growth, the agricultural sector accounts for about 35% of the GDP and employs a large majority of the population. Agriculture is therefore central to poverty reduction and hunger eradication in Cambodia.

CURRENT STATUS OF THE INVESTEES

AMK Microfinance Institution Plc. (AMK) is a leading Cambodian microfinance deposit-taking institution with more than 20 years of experience in rural microfinance. Recognised as a solid microfinance institution with the largest outreach in Cambodia, AMK has a network of 150 branches located in 25 provinces. It serves 396,000 borrowers (among which 96% are rural and 80% are women) as well as 911,500 clients as of December 2021. AMK targets rural communities from remote areas whose poverty incidence level is higher than the national benchmark and uses a poverty assessment tool to track the poverty level of its clients.

OBJECTIVE OF THE PROJECT

The project aims at supporting AMK in the enrichment of its Tonlesap App by including B2B (Business to Business) functionalities that will create knowledge and commercial opportunities to farmers and wholesalers. Indeed, driven by the success of its Tonlesap App, AMK decided in 2021 to include a B2B component to the application, aiming at facilitating the transactions and relationships between farmers and wholesalers/retailers. AMK has been aware of the fact that agricultural actors are facing uncertainty when it comes to the price and quality of products to sell or buy. In order to mitigate the unfair assessment of product quality and price by local collectors (for the farmers) and to reduce the lack of information on quantity and quality (for the wholesalers), Tonlesap App's B2B functionalities plan to fill the gap through the provision of relevant information.

The expected outcomes of this project are:

- At least 10% of agriculture portfolio growth year on year over the next 3 years.
- PAR levels for the agriculture portfolio below 2% over the next 3 years.
- More than 38% of the total number of active clients being agri clients by 2025.

IMPACT INVESTOR



AGGREGATORS / INVESTEES
AMK, Cambodia

TARGETED N° OF FARMERS
4,500 farmers by 2023

AGRICULTURAL VALUE CHAIN
Not limited to a specific AVC

STARTING DATE
15/05/2022

DURATION
2 years

TOTAL BUDGET
€ 575,294
Including € 214,905 (37%)
contribution from SSNUP



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