

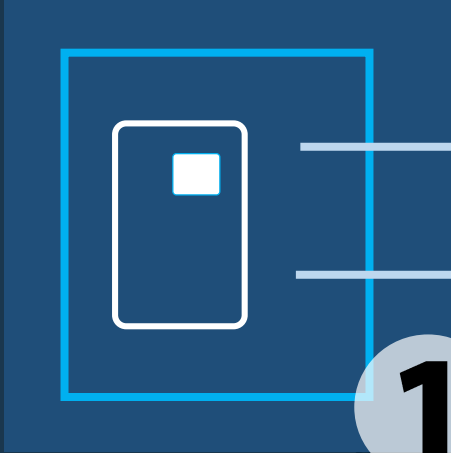
ប្រព័ន្ធ 

គណនេយ្យ

សម្រាប់សហគ្រាសធុនតូច និងមធ្យម
Free Online Accounting Software

Redefining FIs and
MSMEs relationship

Two of the main MSMEs' Challenges



1

Cash flow & access to finance (mainly working capital financing)



2

Reliable financial reports & Compliance with tax requirements

The National Priority

Cambodia Industrial Development Policy (2015 – 2025)

Enterprise with accurate accounts and Balance Sheet	2010	2020	2025
Small Enterprise	4%	30%	59%
Medium Enterprise	24%	50%	70%
Large Enterprise	66%	100%	100%



Free, premium online accounting software to disrupt margin incumbents

- a) Localized accounting platform
- b) Creating industry solution marketplace
- c) 100% free – core accounting modules



Three customer benefits



Accounting is Done

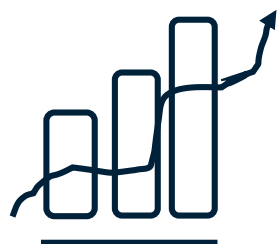


Improve Cash Flow



Get Important Insights

Since Oct 2016, we have been securing strategic partnerships to deliver our strategic focus



For Financial Viability

5

3 Commercial Banks & 2 MFIs (pilot stage)

2

FinTech Startup - Alternative Financing



For Market Access

10

Add-on Modules & Industry Vertical Web Apps

8

Business Associations, Networks, & Co-working space



For Credibility & Influences

5

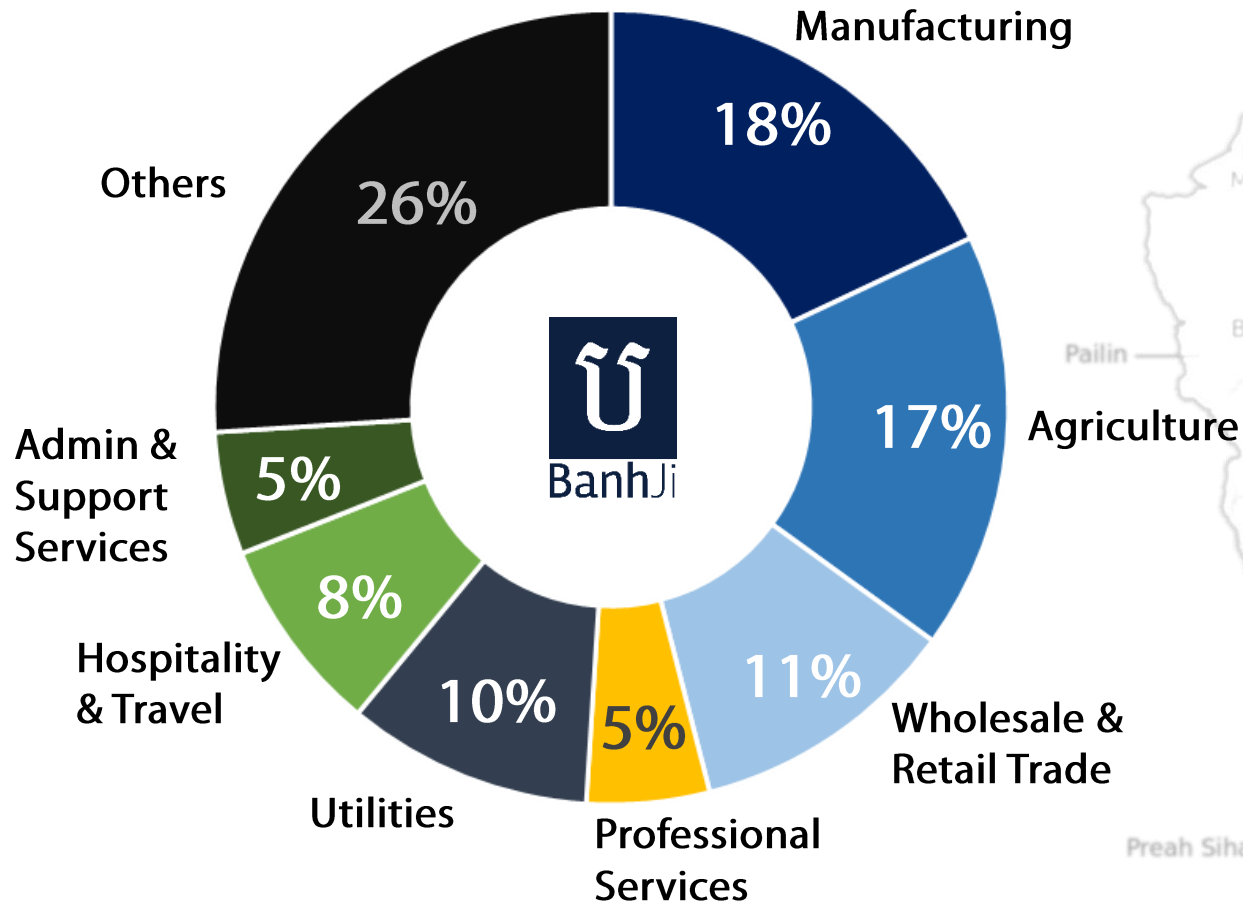
Consulting, Accounting & Audit Firms

3

Universities & Institutes

Data as of May 2017

Getting tractions



>600 SMEs

With the combined total assets of
>\$200 million

By 2020, we aims for
**>40% of total
SMEs in Cambodia**

Data as of May 2017

Our Customer Insight

Interaction Data

Connectivity
among SMEs

on the BanhJi's platform &
integrated applications

Demographic Data

Visual mapping of the
transactions



360°
view of our
SMEs' customers

Transaction Data

Global & real-time visibility
over working capital

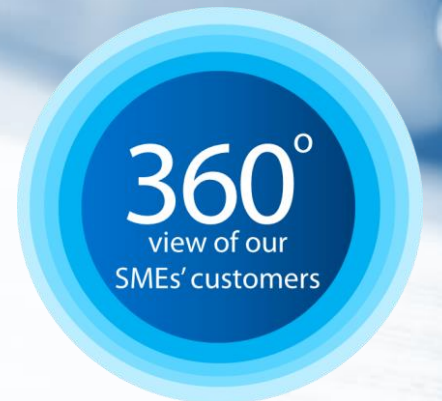
Over cash balance & transactions,
inventory position, aged receivable
and payable balance & transactions

Real-time financial
reports & KPIs

Statement of Financial Position,
Statement of Profit or Loss, Statement
of Cash Flow, and >100 other reports

Continuous Assurance by
Accounting & Audit Firms

With this amount of
customer insight we are
**redefining FIs and
MSMEs relationship**



Redefining FIs & MSMEs relationship



**Availability & Quality
of Financial Reports &
transactions**

Data driven credit
assessment



**Proactive SMEs
Client Engagement**

based on current
financial performance &
position



**Real Time Loan
Monitoring for Financial
Institutions**

Better informed risk
management

₹ Banhji + Fls

Let's explore how!