



**FMO-50335**

**CAMBODIA MICROFINANCE ASSOCIATION**



## Quick Facts

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|-------------------------|---|
| Countries               | Cambodia                                      |
| Financial Institutions  | Netherlands Development Finance Company (FMO) |
| Status                  | Approved                                      |
| Bank Risk Rating        | U   |
| Voting Date             | 2016-12-13                                    |
| Borrower                | Cambodian Microfinance Association (CMA)      |
| Sectors                 | Finance, Technical Cooperation                |
| Investment Amount (USD) | \$ 0.04 million                               |
| Project Cost (USD)      | \$ 0.04 million                               |



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## Project Description

According to the FMO, the risk of over-indebtedness is increasing. This project is focused on designing a set of responsible lending guidelines for the Cambodian microfinance sector.

FMO has been a long-term funder to the Cambodian microfinance sector, with diverse products and building strong relationships. Collaborating with CMA and the CBC, together with MFIs and other lenders, is the perfect means for FMO to show its broad support to promote a healthy and sustainable microfinance sector.



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## Investment Description

- Netherlands Development Finance Company (FMO)

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Cambodia Microfinance Association \(CMA\)](#) (Financial Intermediary)



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### Private Actors Description

As stated by the FMO, the Cambodian Microfinance Association (CMA) is an NGO and professional association that aims to ensure the sustainability of the microfinance sector in Cambodia.



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## Contact Information

*No project contacts provided at the time of disclosure.*

### Financial Intermediary -Cambodia Microfinance Association:

Address: 30B, Street 652, Sangkat Tek La-Ak III, Khan Tuol Kork, Phnom Penh, Kingdom of Cambodia

Phone: +855 15 365 222

Email: [info@cma-network.org](mailto:info@cma-network.org)

Website: <http://www.cma-network.org/>

## ACCOUNTABILITY MECHANISM OF FMO

Communities who believe they will be negatively affected by a project funded by the Dutch Development Bank (FMO) may be able to file a complaint with the Independent Complaints Mechanism, which is the joint independent accountability mechanism of the Dutch Development Bank (FMO) and the German Investment Corporation (KfW) . A complaint can be filed in writing, by email, post, or online. The complaint can be filed in English or any other language of the complainant. The Independent Complaints Mechanism is comprised of a three-member Independent Expert Panel and it can provide either problem-solving, compliance review or both, in either order. Additional information about this accountability mechanism, including a guide and template for filing a complaint, can be found at: <https://www.fmo.nl/independent-complaints-mechanism>