

Contact/Call Report

Date / Time	:	05/02/2018	15.30a.m
Borrower (s)	:	Mr. Eung Leang Seng, Mdm. Mao Kimsean, and Miss. Eung Maugkim	
Business Name	:	Mao Kimsean	
Type of Business	:	Importer and wholesaler of Construction Material	
Business Address	:	No. 662Eo, Street/NR#2, Sangkat Chak Angre Krom, Khan Meanchey, Phnom Penh	
Tel No	:	Mao Kimsean	
New / Existing Facilities	:	Term Loan : USD3.0mil (10 Years), and Overdraft: USD500K	
		Interest Rate 8.0%p.a /all other fee: 0.5%	
Visiting Officer	:	Keang Chanveasna, Srean Raksmeay	
Branch Observation/ Notes	:	<p><u>Borrower's Information</u></p> <ul style="list-style-type: none"> Mr. Eung Leang Seng and Mdm. Mao Kimsean are related as husband and wife and Miss. Eung Maugkim is their daughter, who is fully engage in the business operation. Currently, they are residing at House#662, Street/NR#2, Sangkat Chak Angre Krom, Khan Meanchey, Phnom Penh. They have two other children studying abroad. Mr. Eung Leang Seng and Mdm. Mao Kimsean has started business from a small shop in 1992, and the business has been growing significantly during the first booming of construction activity in Cambodia during 2006-2008. She has set up a company for the import of product from Thailand, Malaysia, China and Vietnam under Mao Kimsean Trading Co., Ltd Ms. Eung Maugkim just completed her bachelor degree from Singapore and start to help her parent since 2016. The borrower's business mainly involved in the import and wholesales of construction materials such as roofing tiles, floor tiles, wall tiles, stone, natural stone for wall decoration, Bathroom Fixtures & Accessories, terracotta, pebble and so on. The borrower has big warehouse cum showroom of around 5,000sqm and two other warehouse in Takmao of around 5,000sqm, and in Chrey Thom near Vietnamese border of around 1.5ha. Majority of the purchase is from Vietnamese suppliers, which account about 40% of total annual purchase, while the rest is from Thailand (20%), China (10%), and Malaysia (<10%). To get special discount, all of the purchase is paid in advance, i.e, 30% during the order, and the remaining 70% to pay before the delivery of products. Most of their customers are resellers in Phnom Penh and Provinces, but there are also many housing developer such as Peng Hout, Orkide Villa, Phnom Penh Thmey, Maha Sen Sok and several other construction companies purchase from the borrower for their construction projects. <p><u>Security Property/ Guarantor</u></p> <ul style="list-style-type: none"> The property is located in a newly developing area, which is potentially can be developed as the hotel, or Condominium unit. The property is easily accessible from a paved road. Surrounding is the nice beach, hotel, bungalow, restaurants, and especially the China town project, which is currently 50% completed. 	
Conclusion	:	With viable income of the borrower and good location of the security, branch is in view that the borrower is bankable and would request for management approval	

Inspected/ Prepared by,



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Srean Raksmei
Senior Manager, Mobile Credit

Reviewed by,



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Keang Chanveasna
Branch Manager, City Mall