

# **Khmum eShop WECUDE**

**Women Entrepreneurs' Access to Finance during COVID-19 via Digital Platforms**

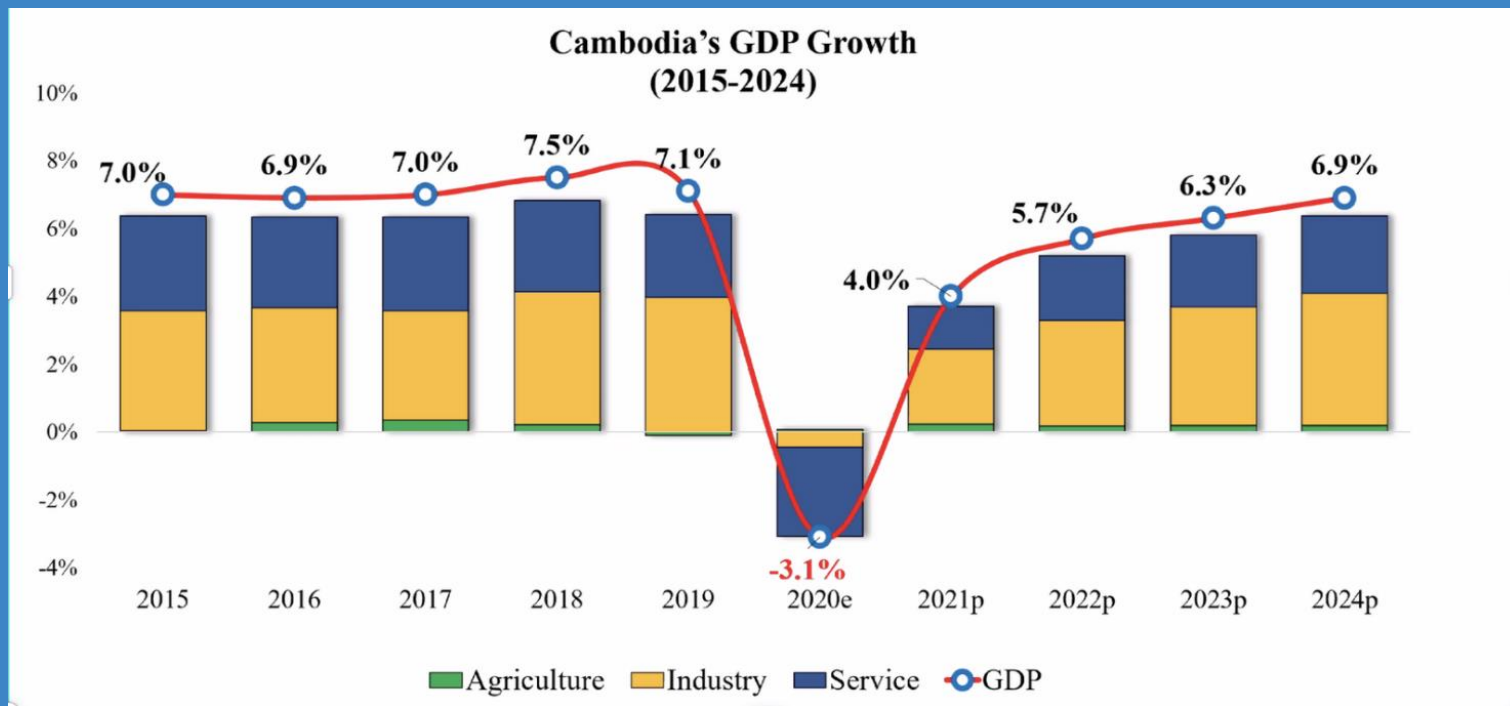
**Presenter: Mrs. Chea Ratha**  
**CEO of Khmum Technology Co., Ltd.**

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# Cambodia:

## Economic growth is expected to gradually recover



## Problems

- Brick & Mortar Stores = Lack of efficiency & Expensive
- Lack of Digital & Financial Literacy = Expensive Onboarding Process
- COVID-19 Suffocates SMEs Income = Business Shutdown

## Solutions

- All-in-One Khmum eShop App (iOS, Android, Web) = Affordable Easy Access, POS, Inventory, eCommerce
- Sale Reports & Onboarding Training = Financial Literacy & Cut Cost
- Digital Market With Khmum = Operate at Low to No Cost

# How It Works

Setup Storefront



Scan Items



Print Receipt



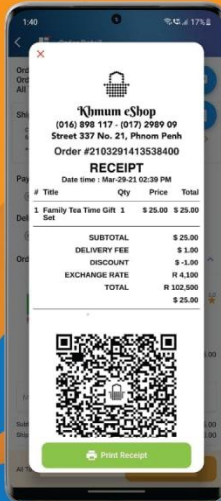
KHQR Payment Gateway

QR Map For Quick Routing



## Khmun POS System

### Print Receipt From Your Smartphone



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## Quick QR Map

Scan for the customer address  
and launch instantly

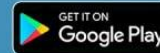


# Khmun's Payment Options



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**Khmun Eshop**

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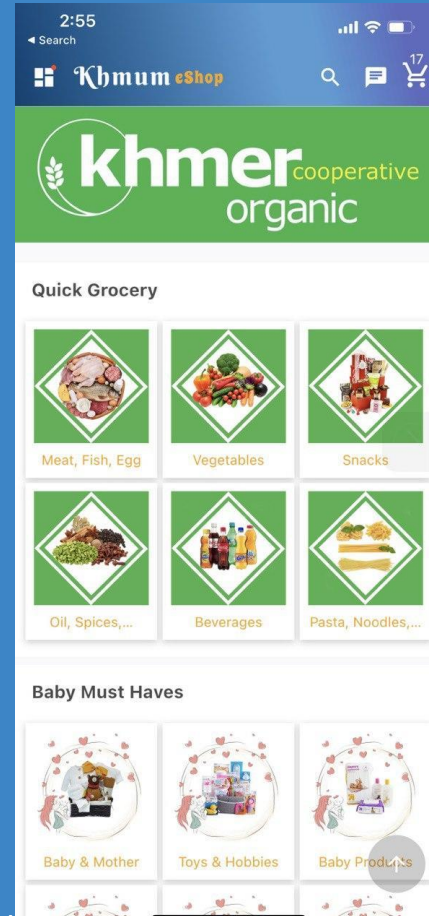
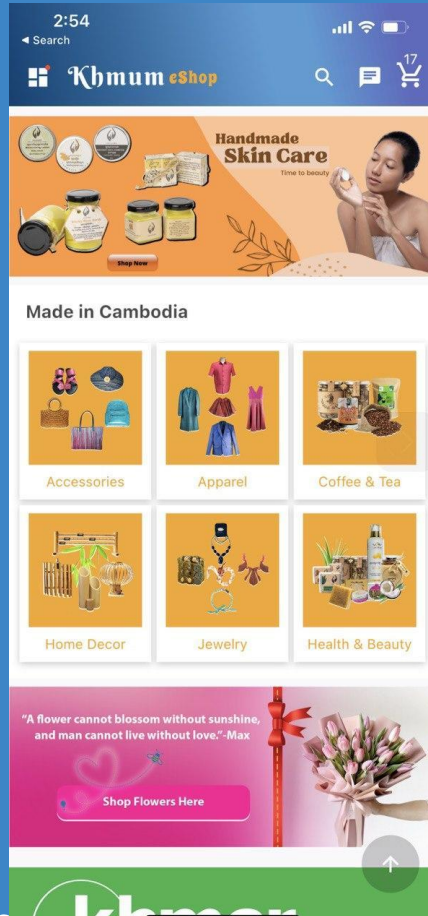
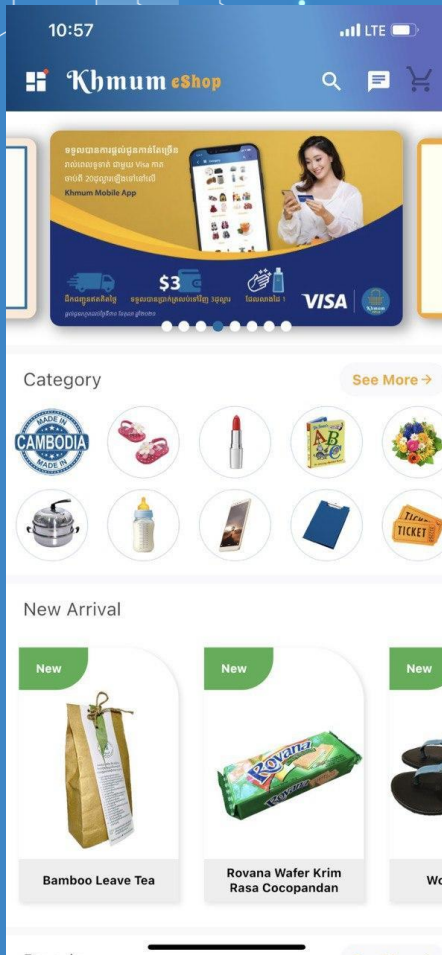


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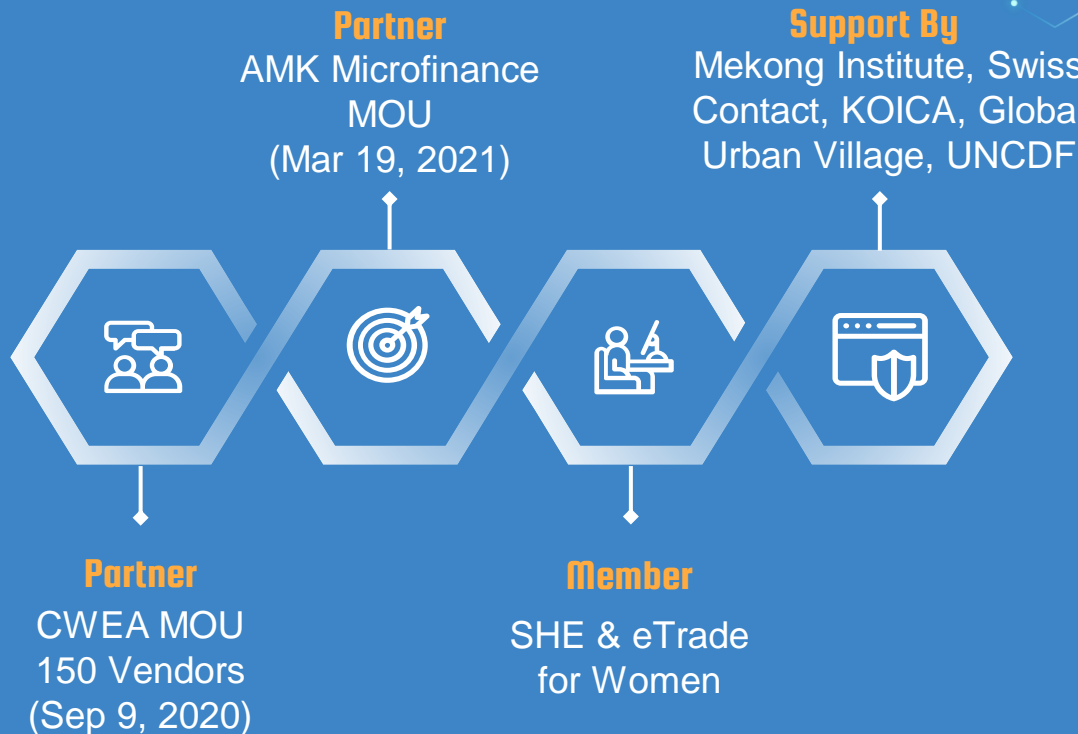




# Khmun's Categories



# Key Activities





# WECODE

## Training on

Digital Literacy  
and Digital  
marketing

## Training on

Financial Literacy  
and Access to  
Finance

## Onboarding

400 MSMEs on  
to Khmum

50 MSMEs  
received loan  
without collateral

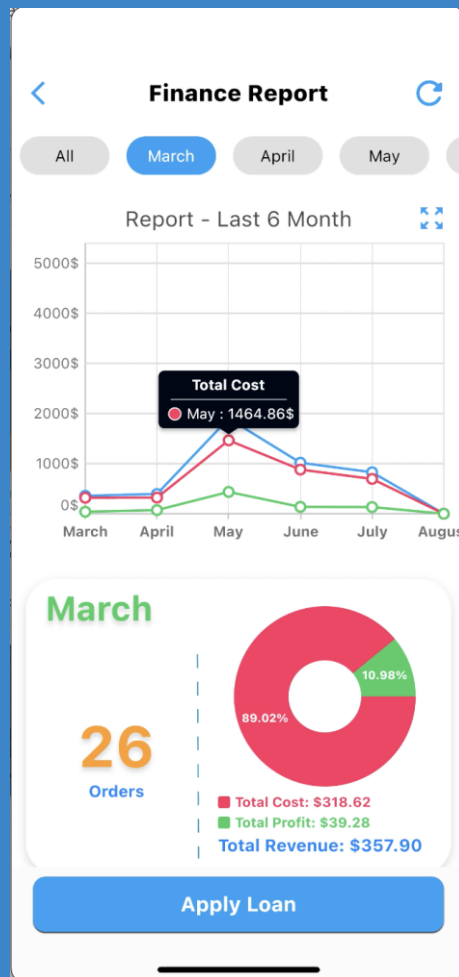
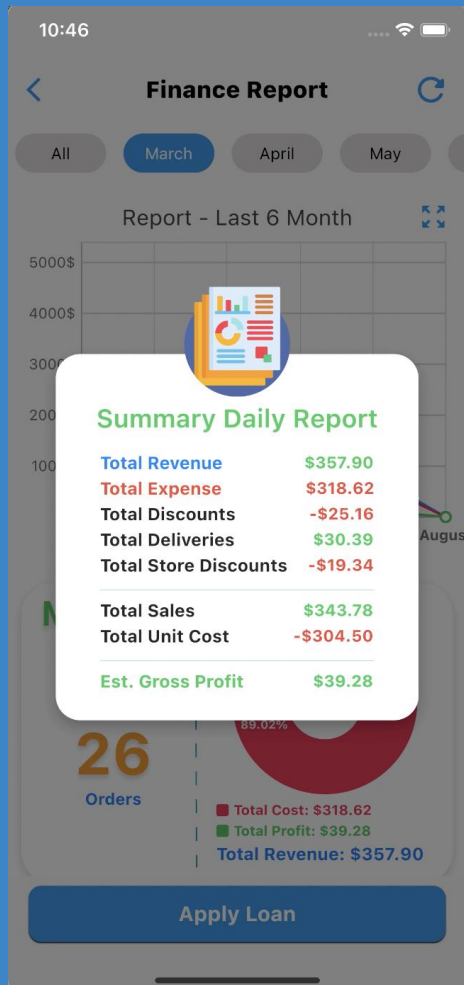
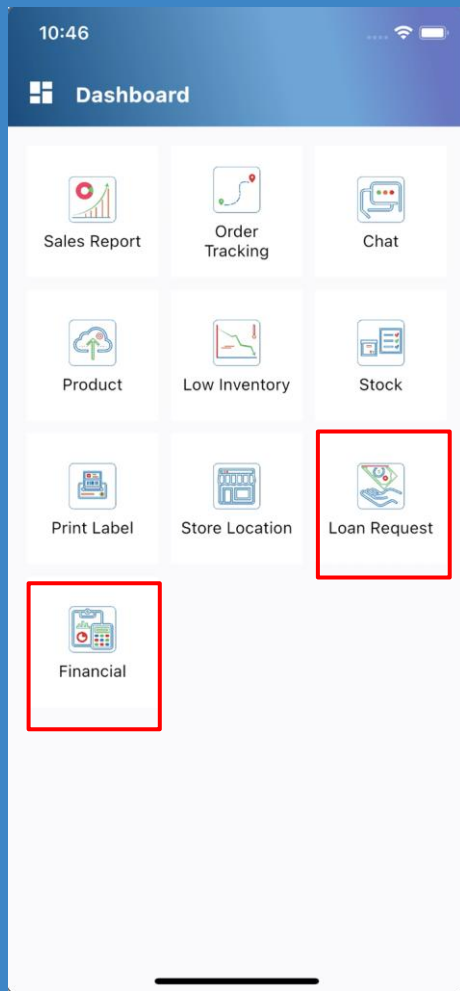
## VENDOR



Vendor can adjust income and expenditures before sending report to the Bank

## BANKER





Finance Report

All March April May

Description Amount

Utilities 100

Description Amount

Advertisement 200

Description Amount

Others 50.0

Description Amount

Income

Description Amount

External Income 1000.0

Description Amount

Consignment Income 400.0

Description Amount

Apply Loan

[illegible]

ទទួលបាន  
get

# 5%

**ទទួលបាន ៥% (ចំនួន ៥ដុល្លារ)**  
រាល់ការទូទាត់តាមប័ណ្ណ Visa របស់ធនាគារ អេស៊ីប៊ីដា

Get 5% cashback (max. \$5) for payments  
via ACLEDA Visa cards






\* លក្ខខណ្ឌប្រើប្រាស់ផ្សព្វផ្សាយ  
Terms & condition apply

## SDGs Contribution



# Community Impact

## Women and Local Products

Khmun empowers on women-led businesses and sourcing local women vendors to enter market 4.0

## Small SMEs

Vendors with medium and low income size bracket are leverage with Khmun digital literacy and sales reports (for loan collateral)

## Capacity Upgrade

Vendors has access to a complete eCommerce Platform that enable to focus on their crafts instead of worrying about marketing themselves

## Market Expansion

Online market provides a bigger pool of customers and easier to scale despite the Covid-19 challenges than Brick & Mortar market

# THANKS

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& Easy**

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