



LOLC a company incorporated in 1980 together with ORIX Corporation of Japan and IFC, pioneered Leasing in Sri Lanka. Currently the leasing industry in Sri Lanka is made of 70 players and as a industry contributes 2.4% to the GDP.

Over the 27 years of accumulated experience, LOLC has being able to revolutionize the economy by developing and uplifting the livelihood of the SME sector. Despite the conflict, the economy was supported by the growth of the SME sector.

Making a step forward now the focus is to uplift the Rural Agro Micro sector, the grass root level of the economy.

Segments

- LOLC, with the home country demand has being able to specialize on products such as

SME facilities	Micro facilities
Leasing	Diary Farming loans
Loans	Cultivation loans
Hire purchase	Business set up loans
Working capital and factoring	Skill enabled loans
Mortgages	Three wheelers
Insurance	Hand Tractors
Savings and deposits	Two Wheelers
Fleet management	Solar Home Systems finance

- LOLC expects to be present in the region with these expertise

Objectives and the future

- **Cambodia is one of the countries where LOLC would like to be present in the long term and do see a much higher potential in Micro financing as well migrating the micro clients into the SME sector**
- **Together with LOLC's expertise in SME sector, the objective is to develop a sustainable business model in Cambodia. Through this we can strengthen the existing products whilst to introduce the vast variety of new products such as Dairy farming, Renewable energy and fixed assets financing.**
- **This true objective of introducing vast variety of products to help the micro sector has not realized as yet since LOLC has been in Cambodia for a short time**
- **Within the next few years LOLC expects to introduce all its products to Cambodia and uplift the lives of the micro sector with unique products as well help develop the SME sector.**

MFI sector in Cambodia

- **Consolidation, merger gives synergistic affect**
- **This will create into an Oligopoly/Monopolistic situation which will control the farmer**
- **Thus for the farmer to benefit there should be many players in the market and create market competition**

Exit route

- **After developing the company to a large scale an ideal exit route is through a listing in the stock exchange where the people in Cambodia would benefit.**