



Lao People's Democratic Republic
Peace Independence Democracy Unity Prosperity

Minute of the Stakeholder Workshop
on the Designing of the Establishment of a Lao Partial Credit Guarantee
Facility (PCGF) At Crowne-Plaza Hotel on March 07, 2022

Time: 8:00 am to 11:30 pm, on March 07, 2022

Location: at Crowne-Plaza Hotel, Vientiane Capital

Objective of the meeting: the workshop's aim is to discuss about the development of the initial PCGF, the implementation plan as well as the cooperation and coordination of the steering committee, advisory board, experts and stakeholders in the next 6 months.

Participants : The meeting was chaired by Mr. Bountheung Douangsavanh, Deputy Minister of Ministry of Industry and Commerce (MOIC), attended by 52 participants (16 females) representing various sectors from the public, private and international entities and organizations including: MOIC, Bank of the Lao PDR (BOL), Ministry of Finance (MOF), Ministry of Planning and Investment, the World Bank, LNCCI, Lao Microfinance Association, the Industrial Production and Processing Association, Lao SME Promotion Association, Lao ICT Association, AFC Agriculture and Finance Consultants GmbH (AFC), Commercial Banks, international consultants and national consultants (see Annex 1).

Main substantives of the discussion can be summarized as follows:

1. Mr. Bountheung Douangsavanh, Deputy Minister of the MOIC delivered the opening remark to the meeting and emphasized the important of establishing the MSME A2F-ESR project in which aims to help those Lao MSMEs to revive and mitigate the impacts of the outbreak of Covid-19 as well as to help the Lao economy recovery from such outbreak. In this regard, the Lao government as the key implementation of the project as well as the MOIC has coordinated and partnered with the World Bank in establishing the project, and has entered into loan agreement on 11th November 2020 worth of US\$ 40 million under the soft loan and to be implemented for the five-year period (2021-2025). The three main objectives of the project can be elaborated as follows:
 - (1) To provide loan to MSMEs through commercial banks and other participating financial institutions which worth of US\$ 32 million;
 - (2) To provide technical assistance to the BOL on Partial Credit Guarantee Facility (PCGF) which worth of US\$ 1 million, and there are 2 tasks:
 - To implement and put into force the Decision No. 730\BOL, Dated 21 December 2020 regarding the credit guarantee companies, the studying and researching in order to form appropriate legislation and guidelines in managing and monitoring

the Lao PCGF which is currently under the supervision of the Financial Institution Supervision Department (FISD) of the BOL;

- To research and establish the PCGF mechanism in which under the supervision of the DOSMEP, MOIC;

(3) To provide technical assistance to MSMEs, participating financial institutions, and organizations worth of US\$ 5 million.

2. Mr. Bountheung reemphasized the importance of the PCGF as an essential tool in helping MSMEs to better access financial sources and proved successful in many countries. The World Bank has identified 16 principles covering four areas in order to successfully develop the credit guarantees facility. Several ASEAN countries, particularly Thailand and Malaysia had already had the PCGF mechanism in place earlier. For Cambodia, its Ministry of Economy and Finance had set aside of US\$200 million for the PCGF and fully operated since 2021, which has helped its MSMEs to recover from the Covid-19 impacts. As for Laos, a number of studies have been conducted as well as to take up the lessons learned abroad, however, it has not been able to establish a complete PCGF at the moment, therefore, those MSMEs are unable to gain benefit from the PCGF. While, in the development of the SME development plan in each period have stated clearly state that PCGF is an essential tool and needed to provide alternative options as well as to increase opportunities for MSMEs to access funding, However, in order to be able to response to the needs of MSMEs, the BOL has initiated and issued Decision No.730\BOL, dated 21 December 2020 on Credit Guarantee Companies and research-designing appropriate PCGF for Lao PDR, but until recently no parties have been able to establish and operate the credit guarantee company. The MSME A2F-ESR Project had previously conducted a feasibility study for a PCGF and held comprehensive consultation meeting on PCGF in March 2021 in which the meeting shared the same decisive vision to completed the establishing of the PCGF in Lao PDR. In addition, the meeting had emphasized that to pursue on such work, it require comprehensive study and research in determining the format of PCGF that is suitable to Lao PDR as well as to set the forward looking vision, mission, strategy, various forms, TOR for each sectors and each position that go in line with each other, relevant legislation, the operationalize of the PCGF management system, as well as the various necessary funding sources to ensure that the PCGF can be implemented by the end of 2022 as set out in the Government's National Agenda.
3. In addition, Mr. Bountheng, stressed that in order to achieve the objectives of establishment of PCGF, the today's meeting entrusted to discuss and explored the appropriate credit guarantee mechanism for Lao PDR, to consult and approve the implementation plan of credit guarantee activities as well as to designate the appropriate advisory committee in charge of such work. Therefore, in order to achieve the task of designing PCGF that suitable for Lao PDR that can be successful operated in sustainable term, it requires concerned sectors to take into account the tasks including: (1) the research and establishing PCGF must go in line with and based on the 16 principles and 4 areas of work, (2) we must undertake comprehensive study of the successful lessons

from neighboring countries on PCGF, (3) we must undertake the in-depth study of the actual conditions of the business sector, commercial banks, financial institutions in Lao PDR in terms of the readiness in involving with PCGF.

4. Mr Jonh McNulty, international credit guarantee specialist to assist in the design and establishment of a PCGF and Mr Gary Gegenheimer, international consultant to develop the legislation, regulations and guidelines to supervise a PCGF had delivered the presentations regarding Lao PCGF's establishment plan as well as demonstrated the draft key action plans\procedures that need to be implemented over the next 6 months prior (PPTs are attached).

Results of the meeting, a summary of questions-answers:

Questions / Comments on critical issues	Answers/explanations of the chair and PCGC Specialist
<p>Mr. Bounpheng Sibounheung, DG of DOSMEP:</p> <ul style="list-style-type: none"> - Over the past, several studies and lessons learned from many countries have been undertaken, but it has yet been able to begin/established the practical implementation of PCGF. In order to be able to achieve this objective by 2022, cooperation among and from many concerned parties of both public and private sectors involved in this work is required, as well as to create and increase an awareness for all parties to understand the importance of PCGF. - If there is need to amend any legislations in accordance with Credit Guarantee System implementation, the research must focus on the implementation of its system; - The most urgent issue now is to establish PCGF Advisory Committee (PCGF AC). FIRD and DOSMEP had initially agreed that PCGF AC should consist of 2 Implementation Committee (IC) under 1 AC, which includes: (i) IC to support the development of the legislation, regulations, and guidelines to supervise a Partial Credit Guarantee Facility system PCGF and (ii) IC to support the design and establishment of a Partial Credit Guarantee Facility (PCGF), the research of legislation and guide management track PCGF; 	<p>DM of MOIC:</p> <ul style="list-style-type: none"> - Overall, the Decision No. 730 / BOL provides an opportunity for all parties (including private and public sectors) to set up a credit guarantee company under various conditions, especially with a capital of at least US \$ 10 million and other requirements under the management of the BOL. For the implementing of the Decision No. 730 / BOL as well as for the improving the legislation. Mr. Gary, the international expert, will provide assistance to the BOL, the Financial Institution Supervision Department, so Mr. Gary's work plan will need to include what kind of assistance he will be providing the BOL. Mr. John McNulty will be assisting on the design and establishment of the PCGF; - For the draft 6 months action plan that related to the credit guarantee mechanism, and there is a need to develop the TOR for consulting firm to be hired in assisting to establish PCGF. If that is the case, further research should be done. To hire the company, we will go through the procurement process and may review the time frame to see if it is appropriate. Two International Consultants have been hired by DOSMEP to assist in the design and establishment of the PCGF as well as to provide guidance and training to the

<ul style="list-style-type: none"> - If possible, experts should work in Lao PDR to better facilitate and support relevant organizations in designing and establishing the PCGF. 	<p>BOL to supervise the PCGF once established;</p> <ul style="list-style-type: none"> - The name of the credit guarantee (word PCGF) needs to be discussed further, especially the word “Partial” should be excluded from the wording. In many countries worldwide, the term “partial” is not included.
<p>BOL: Mr. Phoukhong Chanthachack, DG of FISD:</p> <ul style="list-style-type: none"> - Agreed that to fully support the PCGF or establishment of a credit guarantee company as a mechanism to promote MSMEs access to finance. After the Decision No. 730 / BOL issued, some companies were interested in consulting with BOL, but have yet been able to implement it. However, the Financial Institutions Supervision Department will keep focusing on legislations improvement related to PCGF in order to support and supervise the PCGF; - Proposed that the Commercial Banks Supervision Department to join the PCGF Advisory Committee due to the several responsibilities are related to the Department; - For the draft main action plan for the next 6 months on the studying of various legislations, especially the Decision No 730 / BOL, there are still many things that need to be improved if it will be upgraded to a decree and that will take more time. Therefore, it requests both International Consultants and related parties to do further consultation together on the possible timeframe. 	<p>DM of MOIC:</p> <ul style="list-style-type: none"> - Agreed to ask the Commercial Banks Supervision Department to participate in the project according to the roles/mandates related to the PCGF; - For the 6-month action plan, it may be divided into 2 specific plans: (i) the plan to implement the Decision 730/BOL (to support the Development of the Legislation, Regulations, and Guidelines to Supervise a Partial Credit Guarantee Facility system PCGF and), (ii) the plan to establish a credit guarantee mechanism. Proposed that the 2021-2025 to be period for the project of “Project Base Credit Guarantee” which initially proposed would involve a consulting firm to help manage the PCGF and provide training to team members of local staff to take over and take stock of lesson learned. At the end of the project, we can reconsider which party should be responsible for the PCGF, should it be under the BOL? (Please reconsider if the BOL be involved in the PCGF management, there may be a conflict of interest or not?) or should it be MOF? For example, in Thailand and Cambodia, the Ministry of Finance will be in charge. Therefore, the government/BOL will have time to research and consult whether to issue a decree and what it looks like.
<p>Ms. Phengkham Xayakeo, Deputy Director-General, Department of Foreign Finance, Ministry of Finance:</p> <ul style="list-style-type: none"> - Agreed with the expert's introduction, but it could go further into the details of the framework and guidelines for the implementation of actual credit guarantees in the future; 	<p>DM of MOIC:</p> <ul style="list-style-type: none"> - In response to Ms. Phengkhem's comments, further research is needed; - understand that the establishment of a credit guarantee mechanism, whether in the form of a company or a state-owned enterprise, must be based on the

<ul style="list-style-type: none"> - Proposed for the expert to helping find out more about MSMEs conducting business online, as most MSMEs have been affected by the Covid-19 outbreak, which has led to more and more MSMEs turning to online practice where credit guarantees are relatively difficult to analyze or calculate the business' revenue. Currently, the Ministry of Finance does not have any supporting legislation governing registration or tax liability for MSMEs operating online; - The establishment of a credit guarantee service company, it is agreeable that the Bank of the Lao PDR should be in charge of supervision, but if established as a state-owned enterprise, further discussion is needed on which ministries will be responsible for. Therefore, further discussion is required on which models work best; - Agreed on the following 6 months-action plan, but proposed that enough time is needed for fundraising from various sources to ensure that once the legislation or credit guarantee system is completed, it can be implemented straightaway; - Agreed to the proposal to change the name of PCGF to the Credit Guarantee and proposed that the experts do further research on the composition of collateral. Some of the MSMEs may be divided into micro-enterprises, get more guarantees, small and medium enterprises have been reduced, respectively. - Agreed with the draft agreement of the PCGF Advisory Committee, but proposed to specify the rights and responsibilities of each committee without creating separate document. Also requested to include participation of representatives from the State Budget Department due to the provision of funds, regulations, and budgets linked to such Department; - On appointing the PCGF Advisory Committee, the DOSMEP and BOL shall be sending a letter to the relevant departments to request a name list of 	<p>principles of the Bank of the Lao PDR as the guideline and reference;</p> <ul style="list-style-type: none"> - For the initial fundraising, a minimum of US \$ 10 million must be raised in accordance with the provisions of Decision No. 730 / BOL; in this regard, request the World Bank to assist Lao PDR in finding additional sources of funding. Initially, it may be a request for grants from various parties to support the completion of the project in accordance with the government's national agenda; - The Advisory Committee will have to further work out in detail, especially the determination of the Board of Directors to manage the credit guarantee scheme; - Agreed that it should have a single PCGF Committee and two levels: the Steering Committee (will steer the all general activities of Technical Committee team) and the Technical Committees (TC will be divided into two sub-committees (Legislative Research Committee and PCGF System Design Research Committee).
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<p>those who will be designated as the member of the advisory committee and requested the comment on the various committees' rights and duties.</p>	
<p>Ms. Manola Muangmany, Deputy Head of Commercial Bank Supervision Department:</p> <ul style="list-style-type: none"> - Proposed to reconsider the draft agreement of PCGF Advisory Committee to include representatives from various associations related to Finance Institutions (such as a banking association, a financial institution and Micro-financial institutions association) to participate in the PCGF AC or to bring in representatives from commercial banks too; - It is currently unknown whether the PCGF will be state own or after that the private sectors will get involved. Therefore, requested concerned stakeholders to find out more about which model to apply. 	<p>DM of MOIC:</p> <ul style="list-style-type: none"> - At the beginning, there should have representatives from the Association of Commercial Banks and Microfinance Associations on board, at the same time, it is necessary to bring in representatives from commercial banks and financial institutions as well; - For the model, the responsible team, especially the experts, will have further research.
<p>Mr. Anthony Chin, Managing Director of Maruhan Japan Bank Laos:</p> <ul style="list-style-type: none"> - Agreed to remove the term “Partial” and may use the term “Credit Guarantee Schemes”; Because, Credit Guarantees is necessary and We already know that commercial banks and financial institutions are all about providing loans to MSMEs, and the credit gap is that those MSMEs do not qualify for bank collateral or financial institutions, especially those with a lack of collateral; therefore, it is necessary to have Credit Guarantee Schemes to help solve the problems. - It is unclear regarding the terms for MSMEs to be approved for the credit guarantees, for example, all start-ups do not qualify for credit guarantees, so it should be clearly of which start-up should be qualified, whether the businesses have been established for 1 year or more, should specify more; - Credit Guarantee Schemes will be in the form of working capital or fixed capital; 	<p>DM of MOIC:</p> <ul style="list-style-type: none"> - For the wording, it is for the key stakeholder to re-research the suitability to be used, including the details, to coordinate with the experts to research thoroughly and then report to the higher level for further guidance. <p>John McNulty, International Expert:</p> <ul style="list-style-type: none"> - For the figure of 60% guarantee that is offered as an initial offer, which will need to be discussed with the banks in the future will be product design, technical promotion, the creation of the most necessary products and other necessary products; - For the use of words, if the word Partial is to be eliminated, it is up to the committee to agree on which word is easier to understand and most useful; - For other issues, there will be further research.

<p>- A difference of 1% from the fee of a credit guarantee is considered a very low ceiling. Therefore, it is advisable to re-examine the appropriate figures, including re-examining the set credit guarantee ratio of not more than 60%.</p>	<p><u>Program Elements</u></p> <ul style="list-style-type: none"> • Support Longer-term financing for SMEs: • LCY (Local Currency) loans only. • Market-based approach. • SME needs to be viable, No startups • Guarantees' purpose is to address collateral deficiency. <p><u>Eligibility Criteria for Qualified SME Borrowers:</u></p> <ul style="list-style-type: none"> • Must be a small and/or medium-sized enterprise per the definition stipulated in the Law • Must not be engaged in any prohibited investment activities • Must be in compliance with the applicable laws and regulations of Lao PDR; and • Meets appropriate credit and other risk-related criteria as determined and applied by the PFI and PCGM.
<p>Ms. Bounhieng Phommixay, Lao Agricultural Production and Processing Association:</p> <p>- Due to the Covid-19 epidemic situation, MSMEs faced many challenges, so it is advisable to research and provide soft loan, long-term loans; and what business types should get more capital because funds provided to MSMEs by all the banks are not enough to meet the actual demand.</p>	<p>DM of MOIC:</p> <p>- Let the research team find out how to help more entrepreneurs.</p>
<p>Dr. Mana Suthichak, TA to MSME Consultant:</p> <p>- What is the reason for setting a capital of \$ 10 million and what does this figure determined from;</p> <p>- In the future, it will be necessary to expand or increase the capital distribution of the guarantee ratio of 60/40. If the guarantee liability ratio is too high, there will be a high risk, so seek further expert advice.</p>	<p>International Expert - John McNulty: The US 10 million in capital is based a fund under the following parameters:</p> <ul style="list-style-type: none"> • Annual Interest Earned on Capital - 6% • Guarantee Application Fee - 1% • Guarantee Application on Outstanding Portfolio - 1% • Need to Develop General and Specific Risk reserves with provisions linked to the performance of the Guaranteed portfolio – 2% • Average Bank Loan \$100,000 • Guarantee % - 60% • Expect guarantee % will increase after negotiations with banks but should not be above 80%

	<ul style="list-style-type: none"> • Average Grace Period 6 months • Average Tenure – 4 years • Expected Guarantee Reduction with Loan Repayment <ul style="list-style-type: none"> • Year 1 – 90%, Year 2 – 75%, Year 3 – 50%, Year 4 – 25% <p>DM of MOIC:</p> <ul style="list-style-type: none"> - Asked stakeholders to explore ways to make it sustainable, as Malaysia established a credit guarantee system in the 1960s and early 1970s that is still sustainable today.
<p>Ms. Khanmany Southamavong, Microfinance Association :</p> <ul style="list-style-type: none"> - In addition to the bank interest, whether or not it will increase the cost or fees and burden on the business on the fee to go through the credit guarantee system. Stakeholders are therefore encouraged to research how PCGF will affect businesses or MSMEs in terms of fees; - Encouraged to explores how PCGF could come up with special policies over other types of loans. 	<p>International Expert John McNulty:</p> <ul style="list-style-type: none"> - The credit guarantee fees of many countries are higher than the fees we set. However, there will be a review of the fees that are appropriate for SMEs in Lao PDR.

Mr Michael Corlett, senior financial expert and responsible for the MSME A2F-ESR Project expressed thanks to all the participants for their candid and constructive comments as they had raised many useful questions and suggestions concerning key issues which will be take into account and for further study. In addition, he also thanked Mr John and Mr Gary for their presentation on PCGF design and thanks to all team members and urge them to continue their work in the further as there is a lot of tasks that need to be done and discussed in the next step. Mr. Michael expressed hope to have the opportunity to present himself in person in the following up consultation and discussion in Lao PDR.

Mr. Bountheung concluded the meeting by commending that consultation meeting on PCGF design under the MSME A2F-ESR Project attracted a lot of interest from various parties which can be clearly seen by the number of participants and comments raised during the meeting. He also urged that there should be more consultation meetings in the further and after further research by experts and responsible advisory committee in order to continue exchanging on details and move toward on how to successfully and effectively implement the PCGF with sustainability. Finally, Mr. Bountheung expressed thanks to all participants attended the meeting and look forward for good cooperation from all parties in the implementation of the PCGF relevant work set out in the national agenda to promote and encourage MSMEs to have better access to financial source.

The meeting closed at 11 :30 am on the same day with a good atmosphere. 

Vientiane, 10th March 2022

**Deputy Minister of MOIC
The Chair of the Meeting**



Bountheung DOUANGSAVANH









Minutes Taker














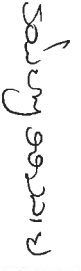






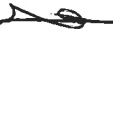

Ms. Vilavanh Maniphousay






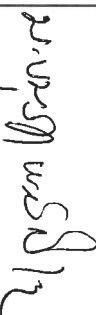


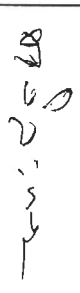





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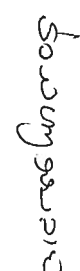
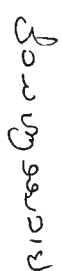

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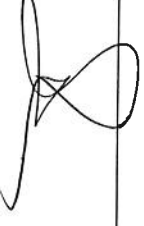
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7	ທ່ານ ວັນນະແສງ ອຸນາລິມ ຫົວໜ້າທີມງານຈັດຕັ້ງປະຕິບັດ	ກົມສູ່ງເສີມວິສາຫະກິດຂະໜາດນ້ອຍ ແລະ ກາງ, ກະຊວງອຸດສາຫະກຳ ແລະ ການຄ້າ		
8	ທ່ານ ວິລະຢຸດ ອິນນິໄຊ ວິຊາການ	ກົມສູ່ງເສີມວິສາຫະກິດຂະໜາດນ້ອຍ ແລະ ກາງ, ກະຊວງອຸດສາຫະກຳ ແລະ ການຄ້າ		

9	ທ່ານ ນາງ ແພງຄຽງມ ໄຊຍະແກ້ວ	ຮອງຫົວໜ້າກົມ	ກົມການເງິນຕ່າງປະເທດ, ກະຊວງການເງິນ	557 77 9 64	
10	ທ່ານ ເມັດທາວ	ຮອງຫົວໜ້າກົມ	ກົມຄຸ້ມຄອງທີ່ສິນສາທາລະນະ, ກະຊວງການເງິນ	592 44 221	
11	ທ່ານ ທິນ ດຽງ	ສປປ	ກົມຮ່ວມມືສາກົນ, ກະຊວງແຜນການ ແລະ ການລົງທຶນ	59 58 55 23	
12	ທ່ານ ສິວສິນ ສິມສິນ	ຮອງຫົວໜ້າກົມຄຸ້ມຄອງທະນາຄານທຸລະກິດ	ກົມແຜນການ ແລະ ການຮ່ວມມື, ກະຊວງ ອຸດສາຫະກຳ	555 87 4 87	
13	ທ່ານ ນາງ ມະໂນລາ ເນີອງມະນີ	ຮອງຫົວໜ້າກົມຄຸ້ມຄອງທະນາຄານທຸລະກິດ	ກົມຄຸ້ມຄອງທະນາຄານທຸລະກິດ, ທະນາຄານແຫ່ງ ສປປ ລາວ	556 99 9 6	
14	ທ່ານ ພູຂົງ ຈັນທະສັກ	ຫົວໜ້າກົມຄຸ້ມຄອງສະຖາບັນການເງິນ	ຄະນະຮັບຜິດຊອບຈັດຕັ້ງປະຕິບັດໂຄງການ MSME A2F-E5R, ທະນາຄານແຫ່ງ ສປປ ລາວ	555 2 8 3 6 6	
15	ທ່ານ ປອ. ຄຳວິໄລ ກາດອຸດົມ	ຫົວໜ້າພະແນກນິຕິກຳ	ຄະນະຮັບຜິດຊອບຈັດຕັ້ງປະຕິບັດໂຄງການ MSME A2F-E5R, ທະນາຄານແຫ່ງ ສປປ ລາວ	586 5 7 8 8 8	
16	ທ່ານ ນາງ ບຸນແກ້ວສີ ສຸດທະວິງ	ຮອງຫົວໜ້າພະແນກຮ່ວມມືອົງການການເງິນສາກົນ	ຄະນະຮັບຜິດຊອບຈັດຕັ້ງປະຕິບັດໂຄງການ MSME A2F-E5R, ທະນາຄານແຫ່ງ ສປປ ລາວ	8222 55 35	
17	ທ່ານ ນາງ ກິ່ງທອງ ເພຍແກ້ວ	ວິຊາການ	ຄະນະຮັບຜິດຊອບຈັດຕັ້ງປະຕິບັດໂຄງການ MSME A2F-E5R, ທະນາຄານແຫ່ງ ສປປ ລາວ	555 9 2 4 4 9	
18	ທ່ານ ສິມສິນ ສິມສິນ	ສະພາການຄ້າ ແລະ ອຸດສາຫະກຳແຫ່ງຊາດລາວ		59 9 9 1 1 2 8	

19	Michael Corlett	TTL	ທະນາຄານໂລກ (Online Platform)			
20	Vidaovanh Phoumvongxay	Financial Sector Specialist	ທະນາຄານໂລກ (Online Platform)			
21	ທ່ານ ນ. ອໍລະໄທ ໝູນວນນະວິງ		ທະນາຄານ ລາວ-ຈີນ ຈຳກັດ	2019.09.09		
22	ທ່ານ Anthony Chin	ຜູ້ອຳນວຍການ	ທະນາຄານ ມາຮຸຮານເຈເຟນລາວ ຈຳກັດ			
23	ທ່ານ ບຸນ ໄຊຍະລາດ	ຮອງຜູ້ອຳນວຍການ	ທະນາຄານ ມາຮຸຮານເຈເຟນລາວ ຈຳກັດ	2022.09.20		
24	ທ່ານ ບຸນສະຫວັນ ໄຊສິດ	ຫົວໜ້າພະແນກທຸລະກິດ	ທະນາຄານ ໄຊງ່ອນເທື່ອງຕີນ ລາວ ຈຳກັດ	04.08.2015		
25	ທ່ານ ສິມຫວັງ ມຸນໂພຄຳ	ພະນັກງານວິຊາການ ດ້ານສິນເຊື່ອ	ທະນາຄານ ໄຊງ່ອນເທື່ອງຕີນ ລາວ ຈຳກັດ	03.10.18.12		
26	ທ່ານ ວຽງວິໄລ ແສງຄຳຍອງ	ຮອງຜູ້ອຳນວຍການ	ທະນາຄານ ຮ່ວມທຸລະກິດ ລາວ-ຫວຽດ ຈຳກັດ	22.12.2016		
27	ທ່ານ ກິນຍາ ໂຄດສິມິອງ	ຮອງຫົວໜ້າພະແນກພົວພັນລູກຄ້າວິສາຫະກິດ	ທະນາຄານ ຮ່ວມທຸລະກິດ ລາວ-ຫວຽດ ຈຳກັດ	28.08.15		
28	ທ່ານ ບຸນຄຳ ສິມະລິວິງ	ວິຊາການສິນເຊື່ອ ພະແນກພົວພັນລູກຄ້າບຸກຄົນ	ທະນາຄານ ຮ່ວມທຸລະກິດ ລາວ-ຫວຽດ ຈຳກັດ	28.08.15		

29	ທ່ານ ອານຸໄຊ ເພັງສວັນ	ວິຊາການບໍລິຫານທຶນ	ທະນາຄານ ຫວຽດຕິນລາວ ຈຳກັດ	99522 641	
30	ທ່ານ ຄຳສິ ລີ	ວິຊາການສິນເຊື່ອ	ທະນາຄານ ຫວຽດຕິນລາວ ຈຳກັດ	4696262	
31	ທ່ານ ນາງ ຂັນພະນີ ສຸທຳພະວົງ	ຮອງປະທານສະພາບໍລິຫານ ສະມາຄົມການເງິນຈຸລະພາກ (ສມກຈ)	ສະມາຄົມການເງິນຈຸລະພາກ	98812988	
32	ທ່ານ ນາງ ອໍລະໄທ ສິນຕິງຄາ	ຮອງປະທານສະມາຄົມ	ສະມາຄົມຫັດຖະກຳລາວ	205508531	
33	ທ່ານ ທະນຸສອນ ພິນອາມາດ	ປະທານສະມາຄົມ	ສະມາຄົມ ICT ລາວ ໂຄງໜີ້ ຫົວໜ້າ ຊຸມ ພິມພອນ	77877074	
34			ສະມາຄົມ ຜະລິດ ແລະ ປຸງແຕ່ງກະສິກຳລາວ	29917778	
35			ສະມາຄົມສ້າງເສີມຜູ້ປະກອບການວິສາຫະກິດຂະໜາດນ້ອຍ ແລະ ກາງ ລາວ	99809854	
36	ທ່ານ ສິດ ສຸກຈະເລີນພອນ	ຜູ້ຈັດການໂຄງການ	MSME A2F-ESR		
37	ທ່ານ ສຸສິວິງ ຈັນທະລາສີ	ຊ່ຽວຊານການເງິນ	MSME A2F-ESR	55221149	
38	ທ່ານ ນາງ ຈິນາ ໄພທິສານ	ຜູ້ປະສານງານໂຄງການ	MSME A2F-ESR	58488289	

39	ທ່ານ ກິນນະກອນ ຈິດຕະວິງ	ເປັນນາງານຈັດຊື້-ຈັດຈ້າງ	MSME A2F-ESR	55616172	
40	ທ່ານ ອານັນ ໄຊຍະວົງ	ພະນັກງານ ສື່ງແວດລ້ອມ ແລະ ສັງຄົມ	MSME A2F-ESR	58055888	
41	ທ່ານ ກາຕ່າຍ ຈິຫວ່າໄຊກິ	ພະນັກງານໂຄສະນາປະຊາສໍາພັນ	MSME A2F-ESR	59959932	
42	ທ່ານ ນາງ ຈັນພອນ ສິດາ	ພະນັກງານບໍລິຫານ-ບັນຊີ	MSME A2F-ESR	58503555	
43	Mr. Hiran Herat	Project Advisor	MSME A2F-ESR (Online Platform)	Cannot Join	
44	Mr. Jurgen Piechotta	International monitoring & evaluation consultant	MSME A2F-ESR (Online Platform)	22149472	
45	Mr. Jonh McNulty	Credit Guarantee Specialist to Assist in the Design and Establishment of a PCGF	MSME A2F-ESR (Online Platform)		
46	Mr. Gary Gegenheimer	International consultant to develop the Legislation, Regulation and Guidelines to Supervise a PCGF	MSME A2F-ESR (Online Platform)		
47	ທ່ານ ນາງ ປະມວນ ເພັດທະນີ	ຊ່ວຍການຜູ້ຊ່ວຍຊ່ວຍການຕ່າງປະເທດ ທັງ 2 ທ່ານກ່ຽວກັບການຄ້າປະກັນສິນເຊື່ອ	MSME A2F-ESR	0205628448 P. Pree	

48	ທ່ານ ນາງ ວິລາວັນ ມະນີພູໄຊ	ຜູ້ປະສານງານໜ່ວຍງານຄ້າ ປະກັນສິນເຊື່ອໃຫ້ແກ່ທະນາຄານ ແຫ່ງ ສປປ ລາວ	MSME A2F-ESR			 ວິລາວັນ
49	ທ່ານ ດາວວັນ ຊາຕຸກີ	NC TA to PFIs	MSME A2F-ESR	55714203		
50	Indrajith Wijesiriwardana	Banking Sector Specialist (MSME A2F-ESR)	MSME A2F-ESR	99916 2833		
51	ທ່ານ ປອ. ມານະ	International Consultant to develop and coordinate TA to BDS to MSMEs	MSME A2F-ESR	55853085		
52	Midina Valido			22219985		
53	ທ່ານ ໝອນ ນວນສິລິງ	ທີ່ປຶກສາໂຄງການດ້ານ ສ້າງແວດລ້ອມ ແລະ ສັງຄົມ	MSME A2F-ESR			
54						
55						