



Press Release

**CGCC, CWA, FTB, and Water.org Forge Strategic Partnership to Enhance Access to Formal Financing to Support Clean Water Sector in Cambodia**

On 30 October 2025 at CGCC Head Office, there was a Signing Ceremony on Portfolio Guarantee Agreement on Utilities Development Guarantee Scheme (UDGS) for Private Water Operators between CGCC and Foreign Trade Bank of Cambodia (FTB), and Memorandum of Understanding (MOU) between CGCC and Cambodian Water Supply Association (CWA), and MOU between CGCC and Water.org. This signing ceremony was presided over by **H.E. Dr. Mey Vann**, Secretary of State, Ministry of Economy and Finance, **H.E Oum Sotha**, Secretary of State, Ministry of Industry, Science, Technology, Innovation. The signatories included **Mr. No Lida**, CEO of CGCC, **Mr. Dith Sochal**, CEO of FTB, **Mr. Lim Minh**, Executive Director of CWA, **Ms. Gay Santos**, Regional Director of Water.org at CGCC’s Head Office. The event was attended by 70 participants, including Private Water Operators (PWOs), management, and staff of the four institutions.

**Utilities Development Guarantee Scheme (UDGS) for Private Water Operators (PWOs)** is an initiative to support private water operators in securing sufficient financing through favorable credit guarantees.

**Mr. No Lida**, CEO of CGCC, mentioned that “Supply of clean water is an essential service that must be expanded in Cambodia for the public well-being as well as for socio-economic development. CGCC is honored to launch this dedicated Guarantee Scheme to promote clean water development in Cambodia by offering favorable guarantee terms and conditions. This initiative is made possible through collaboration with key partners including FTB, CWA, and Water.org. Each partner will contribute to the effective implementation of this Guarantee Scheme, especially ensuring that the guaranteed loans are disbursed to the right and potential water operators with manageable risk. In this initial phase of this Guarantee Scheme, CGCC and FTB are committed to disbursing USD 5 million guaranteed loans to clean water supply operators in Cambodia.”

Under this Guarantee Scheme, CGCC will provide guarantees on loans disbursed by FTB, CGCC’s partnered bank since 2021, to PWOs in Cambodia.

**Mr. Dith Sochal**, CEO of FTB, emphasized that “The signing of the Portfolio Guarantee Agreement under the Utilities Development Guarantee Scheme between FTB and CGCC marks a significant milestone in a strong and growing partnership that began in 2021. Since then, the collaboration has expanded steadily, supporting a total loan portfolio exceeding US\$19 million—including US\$2.3 million dedicated to private water operators. Through this collaboration, both institutions have shared commitment to fostering innovation in the water sector and advancing sustainable water management practices across Cambodia.”

To mitigate risk and to select the right private water operator, CGCC and FTB will cooperate to provide guaranteed loans to private water operators, who are members of CWA and have received technical or financial support from Water.org.

**Mr. Lim Minh**, Executive Director of CWA, added that “This partnership represents a major step forward for private water operators as they work to expand clean water services within their licensed areas.

Through CWA's active participation, our members will gain access to transparent and secure financing, enabling them to grow their operations and contribute directly to the global goal of universal access to clean water by 2030."

**Ms. Gay Santos**, Regional Director of Water.org., also stated that "Water.org began its work in Cambodia in 2022 and, through strong partnerships, has helped more than 2.19 million people and mobilized over USD 281 million for water and sanitation. Despite considerable progress, the proportion of the population with access to safely managed water and sanitation remains inadequate to achieve Cambodia's SDG 6 objective. As such, Water.org strongly supports the initiative to improve access to finance for private water operators in Cambodia."

**Utilities Development Guarantee Scheme (UDGS) for Private Water Operators (PWOs)** is a new initiative designed to improve private water operators' access to formal financing by mitigating collateral constraints and providing credit guarantees under favorable terms and conditions. As part of this strategic partnership, the four parties will enhance cooperation in promoting and supporting business growth through operational financing, supporting the Royal Government of Cambodia's objectives of achieving universal access to clean water by 2030.

Phnom Penh, 31 October 2025

**Credit Guarantee Corporation of Cambodia**

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### **About CGCC**

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CGCC is a state-owned enterprise under the financial and technical guidance of the Ministry of Economy and Finance, with the primary mission of providing credit guarantees to enhance financial inclusion and support the development of small and medium-sized enterprises. CGCC's products and services include loan guarantees in the banking sector, bond guarantees in the securities sector, and the Entrepreneurship Program Initiative of CGCC (EPIC). As of the end of September 2025, CGCC has approved guarantees on business loans in a total of 7, 327 Guaranteed Account, amounting to approximately USD 420.26 million. For more information on UDGS, please visit CGCC's website at [www.cgcc.com.kh](http://www.cgcc.com.kh) or contact CGCC at 023 722 123.

### **About FTB**

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As the first commercial bank in Cambodia, a truly local bank trusted since 1979, FTB has played crucial roles in helping to promote and develop the local market and economy through relentlessly providing wide ranges of banking products and services to customers. As of 2025, the total assets increased to US\$2.3 Billion. FTB is committed to continually helping customers to achieve sustainable growth, prosperity and steadily forging ahead with the vision to be the preferred commercial bank in Cambodia.

### **About CWA**

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The Cambodian Water Supply Association (CWA) is a neutral, non-profit, and non-political organization. CWA was established in 2011 with support from the MSME Project funded by USAID. It was officially registered with the Ministry of Interior through registration letter No. 1077 សជណ on August 6, 2012, and re-registered under Proclamation No. 2901 ប្រក្រឹត in 2021. As of Q3 2025, CWA has 342 members water supply stations and companies operating in 23 provinces and cities, including 286 professional and 56 supporting members. The Association aims to unite water professionals, foster collaboration, and advance universal access to clean water nationwide.

### **About Water.Org**

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Water.org. is a global nonprofit organization working to bring water and sanitation to the world and make it safe, accessible, and cost-effective. Founded by Gary White and Matt Damon, Water.org. pioneers market-driven financial solutions to the global water crisis. It helps people get access to safe water and sanitation through affordable financing, such as small loans. The Parent NGO also partners with water service providers, enabling them to expand their services to increase accessibility to water and sanitation.

