



Greater Mekong  
Subregion  
Sustainable  
Agriculture & Food  
Security Program

## Session 3: Agribusiness development and financing for women and youth

Agribusiness management and finance challenges that  
women agri-entrepreneurs face

**Ms. Lida Loem**

*Co-founder and technical advisor, She Investments, Cambodia*





# SHE INVESTMENTS

Our vision is a world where investing in women is seen as an opportunity, not charity



# ABOUT SHE

SHE is building a **gender-inclusive** ecosystem to enable **women entrepreneurs** in Cambodia to scale their businesses and create **economic, social and environmental impact.**

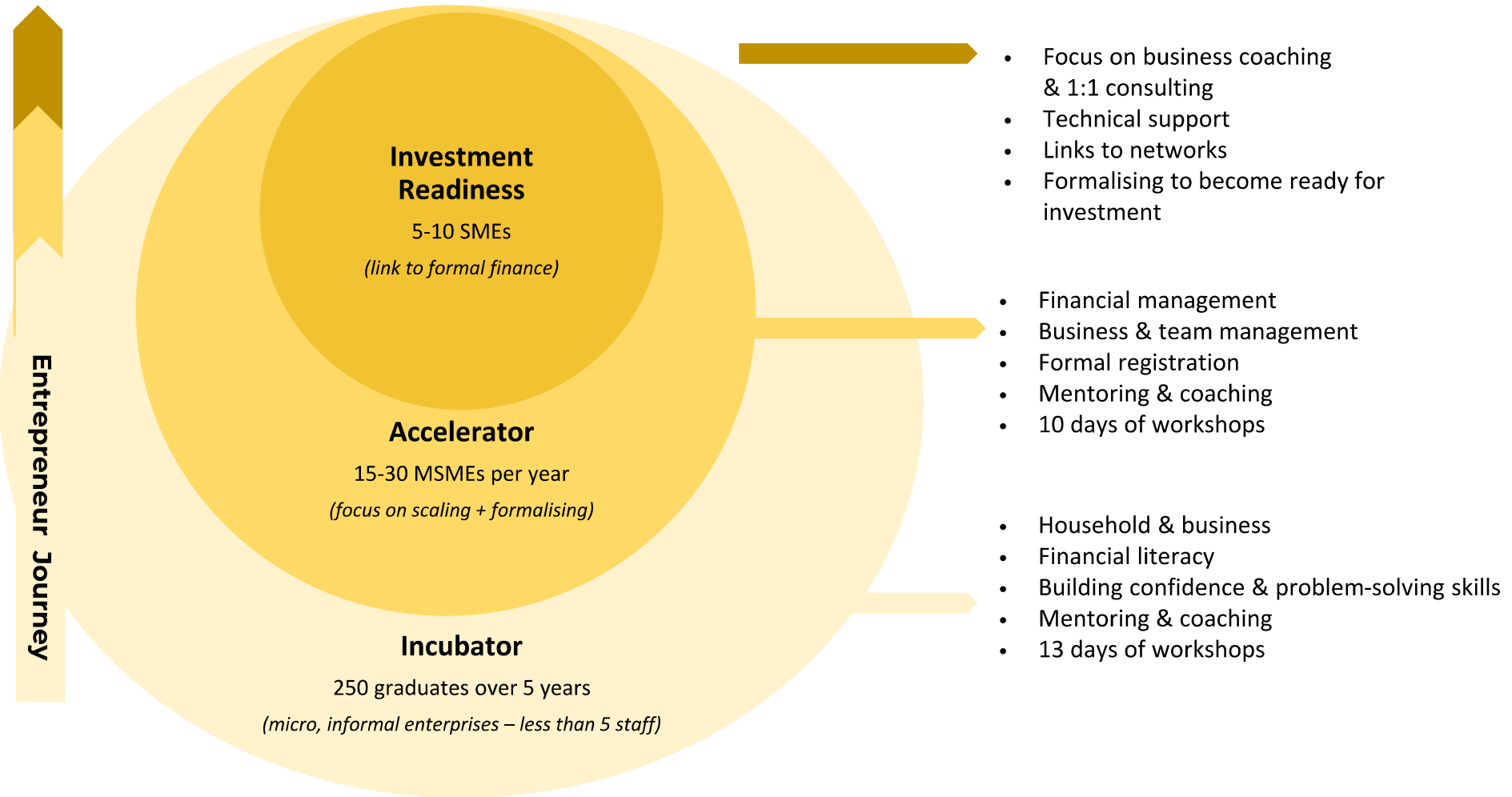




## Specific challenges women led agri-entrepreneurs

- Dealing with gender norms as agri business is dominant by men and
- Lacking of taking care their own wellbeing (some women working 18 hours per day)
- Having limited access to resources (raw materials, technical support, labour)
- Lack of business skill (market knowledge, business model, strategic planning, marketing and sale)
- Lack of financial management skill (tracking, forecasting, analyzing, and making decision)
- Lack of digital skill
- Not ready for accessing to formal financial institute to scale the business (Key highlight: Inaccurate financial records, no financial statements, low financial literacy)

# THE SHE PROGRAMS

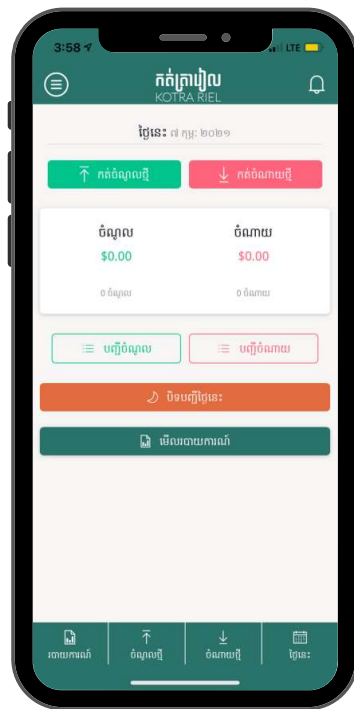


# KOTRA Riel Bookkeeping App

Easy bookkeeping for Cambodia's  
micro business owners



# The special about the app



## Simple.

- Simple interface
- No accounting knowledge needed

## Affordable.

- Free for all users
- No hidden costs.

## Accessible.

- Urban, rural & last mile users
- Online & offline
- Multi-currency
- Multi-language

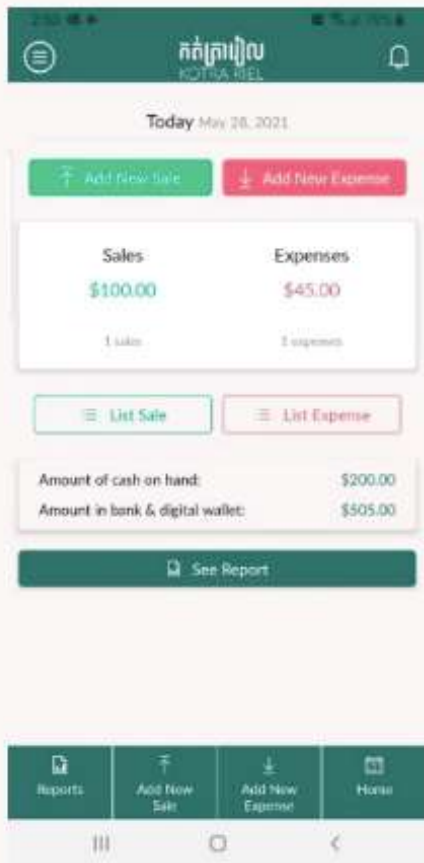
គាំទ្រដោយ:



ទាញយកដោយតាមរយៈ



# KOTRA Riel = Record Money



## Features:

- Reconcile money to ensure records are accurate
- Easily record sales & expenses in real time
- Track suppliers and customers
- Track sales by product / service
- Profit & loss, sales & expense reporting
- Export and send reports & data easily



## Case Study: Sreyrov (AGAPE Coffee)

Mrs. TAN Sreyrov is a coffee farmer, roaster and coffee shop owner. She graduated from the SHE Incubator Program in 2019, and she has also participated in the SHE Accelerator and Digital Literacy Programs. At first she use the Kotra riel app to tracking her business finance so she has records to access the finance from formal financial institute. Since her business is growing, now use other accounting program to manage her business finance



កត់ត្រារៀល  
KOTRA RIEL

Let's move this generation of micro and small business owners towards a thriving digital economy.





**Thank you!**  
**Get in touch:**  
[www.sheinvestments.com](http://www.sheinvestments.com)  
[lida@sheinvestments.com](mailto:lida@sheinvestments.com)

