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#### Dear Fellow SCC Members and Fellow Singaporeans,

I am honoured to be elected as the 10th SCC President and given the opportunity to serve our Singaporean Community in Cambodia.

In my 2 year term as President of SCC, I will do my best to encourage more Singaporeans in Cambodia to join the SCC.

SCC is a Social Club with one important objective: to keep Singaporeans here in Cambodia connected to one another, keeping our Singaporean Community intact.

In order to foster closer ties among Singaporean Families in Cambodia, we run 5 major events each year. They are our Lunar Chinese New Year Event, Family Event, National Day Event, Mid-Autumn Festival Event and Christmas Event. These give us Singaporeans opportunities to catch up, exchange information and update one another and also for our children to meet other kids and make new friends.

As for Entrepreneurs and the Singaporean Business Community, we have our regular Shiok Night which is

### PRESIDENT'S FOREWORD

held on the 1st Friday of each month. This is a basically a social networking night not restricted to SCC members or Singaporeans only. We encourage all SCC members to bring non-members and other nationals to join us. It is a good time for Singaporeans who are new to Cambodia, for businesses to exchange information, promote what they do, and for NGOs to share their activities and charity events. It's a fun event, where everyone can enjoy everyone's company and be updated on current changes.

Running the SCC is not without tolls since all of us are volunteers and the club does not employ any staff. All of us are contributing time from work to serve in the SCC and with limited resources. As President of the SCC, mine is to drive effectiveness and I wish to take this opportunity to express gratitude and my appreciation for the contributions and support the SCC receives. Above our primary objectives, we strive to also support social activities that the Government promotes and also cooperate with Private Sector groups.

It is my wish also to increase our SCC Membership and drive momentous events and I am extremely pleased to launch this 6th edition of our Shiok,lah Magazine for everyone to enjoy and for sharing with friends.

I have been very happy with our Events. Through all the challenges and tedious moments, we managed every event successfully and with much joy. This is only because I have good support from my VPs. Exco and Working Committee. With this great team we can continue to manifest more for our SCC Members to enjoy.

I would like to wrap with a sincere Thank You to my Exco and Working Committee, without their sacrifice and commitment I would not be able to achieve my duties as President. Thank You.

Yours truly, Albert Tan President

# AMBASSADOR'S MESSAGE

The Singapore Club Cambodia's long-term mission is to serve as a 'Home away from Home' for all Singaporeans.

In my short time here, I have witnessed the values that the SCC provides to its members beyond social events and networking opportunities. Many of the SCC's pioneers have overcome tough challenges in the Kingdom and more importantly, unselfishly helped newcomers do the same.

Singaporeans can also count on the SCC for advice, warm smiles and a helping hand. It is indeed a great avenue for Singaporeans to make new acquaintances and forge friendships with one another, bound by a shared sense of identity.

In my two months here, it has been wonderful meeting so many Singaporeans living and working in Cambodia. I am impressed by their entrepreneurship, good-heartedness and sense of purpose. I have no doubt this spirit has helped to reinforce the strong Singapore brand name in Cambodia. Let us continue to each do our part to keep the Singapore flag flying high.

I look forward to working closely with the SCC in my term as Ambassador, in addition to getting to know our Singaporeans here better. Finally, let me take this opportunity to wish the Singaporean community and all friends of Singapore in Cambodia continued good health and success.

Sincerely, Michael Tan Ambassador





# EXECUTIVE Committee



PRESIDENT Mr. Albert Tan

The Executive Committee of the SCC is responsible for implementing the strategies and policies determined by the Board, along with managing the business and affairs of the SCC, prioritizing the allocation of capital, and reviewing operational and safety procedures throughout the Group.



VICE PRESIDENT Mr. Ng Chor Yee



VICE PRESIDENT Mr. Michael Kwek



VICE PRESIDENT Mr. Andrew Tay



TREASURER Mr. Mok Yeow Seng



ASSISTANT TREASURER Mr. Lee Kae Kang



SECRETARY Ms. Nicole Jeanette Phoon



ASSISTANT SECRETARY Mr. Tai Zyn Siang

#### Linking with Singaporeans around the world and back home online.

With the launch of the 6th issue of Shiok. Lahl We would like to remind you all that we have a great website that you can follow up on and also a great Facebook Page, which can be found here: https://www.facebook.com/SingaporeClubCambodia

On the website we also offer members and non-members insightful tips on the situation in Cambodia, covering areas of interest such as business, lifestyle and culture news. It also holds an online directory for both SCC members and business partners, and is linked to other Overseas Singapore Clubs around the world. The website and Facebook Page is an important tool for Singaporeans in Cambodia and back home in Singapore, enabling them to stay in touch during moments of emergencies. You can check us out at:

www.singaporeclubcambodia.com!

### **ADVISORS**



HONORARY PRESIDENT Mr. Peter Ng Meng Cheng



HONORARY ADVISOR Mr. David Sim



HONORARY ADVISOR Mr. Khoo Hang Peng



HONORARY ADVISOR Mr. Lee Thai Kiat



Mr. Liow Yee Kai



HONORARY ADVISOR Mr. Oliver Chin (SINGAPORE EMBASSY)

### **WORKING COMMITTEE**



COMMITTEE MEMBER Mr. Jack Phua



COMMITTEE MEMBER Mr. John Lim



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Be it for your existing home or under construction property, such lift with its elegant and sleek glazed shaft not just fit the architectural needs but also complement individual tastes.

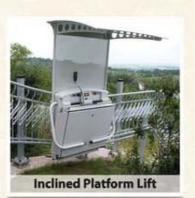
Such lift can have doors opening from numerous sides and is ideal for even tight space. It can be installed with minimum builders work within two weeks.











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   (Rent / Sale) used and brand new.









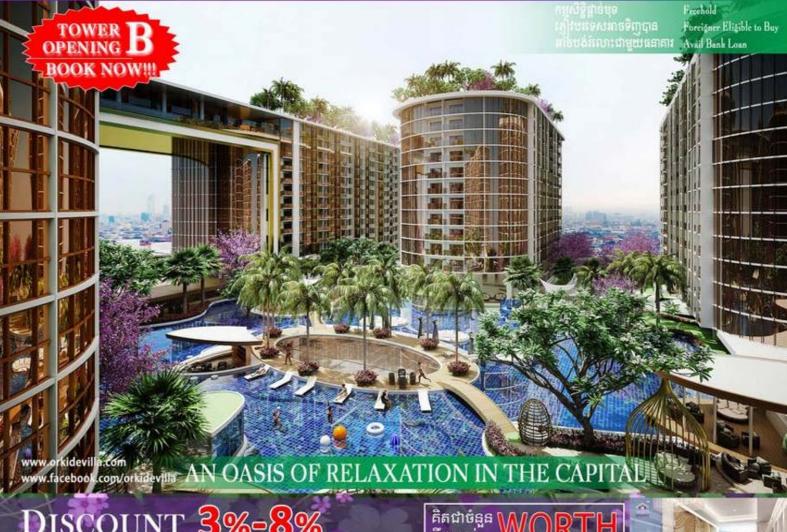




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## **CAMBODIA AT A GLANCE**

The Kingdom of Cambodia is located in the southern portion of the Indochina Peninsula in Southeast Asia, beside Thailand to the northwest, Laos to the northeast, Vietnam to the east, and the Gulf of Thailand to the southwest.

With a population of just under 16 million, its official religion, practiced by about 97% of the population is Theravada Buddhism. The rest are made up of minority groups such as Vietnamese, Chinese, Chams, and about 30 hill tribes living in the north eastern frontier of the country.

Phnom Penh, the capital and largest city, is the political, economic, and cultural center and is where the Royal Palace is located.

Prime Minister, Samdech Akeak Moha Sena Padey Techo Hun Senisthe longest serving leader in South East Asia and has led Cambodia for over 25 years. Under his brilliant leadership, Cambodia has progressed by leaps and bounds.

LOCATION:

PROVINCES:

MAJOR CITIES:

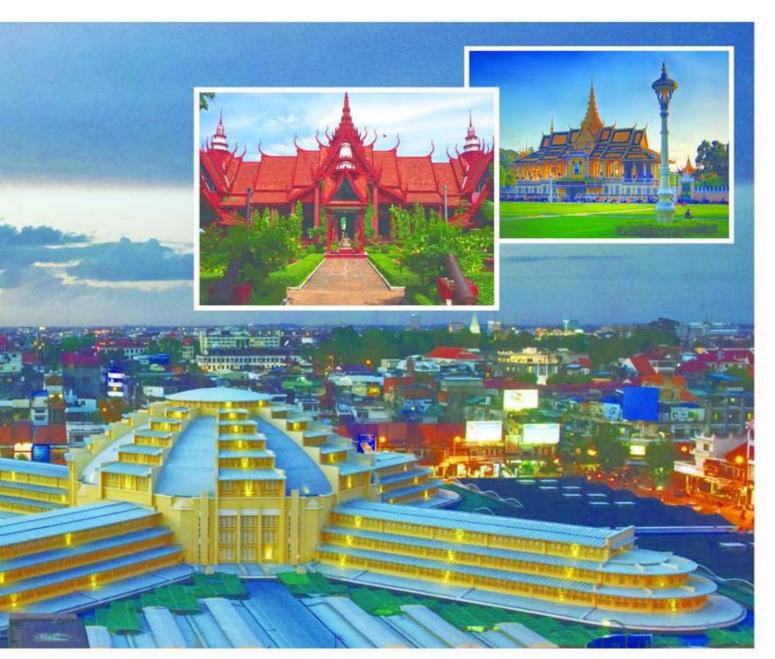


LANGUAGE:

RELIGION:

CLIMATE:

TERRAIN:





ETHNIC GROUPS:



#### POPULATION:

The population is 15.9 million (2016 estimate)

#### LAND AREA:

The land area is 181,035 km2

#### MAJOR GEOGRAPHIC FEATURES:

Cambodia has many beautiful features including the beautiful Tonle Sap Lake, (a huge seasonally inundated freshwater lake), the Mighty Mekong River, the 120 km long Tonlé Sap River which connects the Tonle Sap Lake to the Mekong, Bassac River, and Mt. Oral

#### TOURIST ATTRACTIONS:

There are many amazing places to see including the Angkor Wat and the many Temples of Angkor, National Museum, Royal Palace, Killing Fields, Beaches, and Eco-tourism destinations.





#### INTERNATIONAL AIRPORTS:

There are two International airports in Cambodia. One is in the capital, Phnom Penh and the other at Siem Reap.

#### CURRENCIES:

The official currency of Cambodia is the Cambodian Riel, but the US Dollar is widely used as well. The conversion rate for the Riel to Dollar floats around 4000 – 4100 Riel per Dollar. Both these currencies are acceptable for use in Cambodia.

#### VOLTAGE:

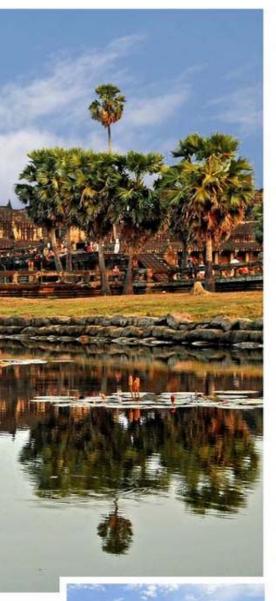
220v/50Hz

#### TIME:

Cambodia sits +7 hours of Greenwich Mean Time.

#### COUNTRY CALLING CODE:

The calling code is +855.





#### INTERNATIONAL BORDER CHECKPOINTS:

Bavet (Svay Rieng Province)

Kaam Samnor-Koh Rokar (Kandal-Prey
Veng)

Cham Yeam (Koh Kong Province)
Poipet (Banteay Meanchhey Province)
O'Smach (Oddar Meanchhey Province)
Phnom Den (Takeo Province)
Dong Krolor (Stung Treng Province)



#### VISAS

Visas are needed for both work and tourism in Cambodia, and can be obtained at Royal Embassies and Consulates of Cambodia. Singapore Citizens need not have to apply for a visa to visit Cambodia.



For those requiring a visa, one can be issued on arrival at Phnom Penh International Airport, Siem Reap International Airport and most international border crossings. The costs for these are as follows: Business visa: USD35, Tourist visa: USD30.

The one year Visa is recommended for long stay here and cost about U\$290.

#### TRANSPORT FROM THE AIRPORT:

In Phnom Penh, the International Airport is located about 9km from city center, which can take anywhere from 40 – 60 minutes to reach. There is a wide variety of transportation options that can be hired directly outside the terminal building for set prices:

A taxi car into the city will cost \$9, while it can cost upwards of \$12 for destinations beyond the city center.

A remorque can be hired for \$7 into the city; this is a form of moto-trailer pulled by a motorcycle which is quite commonly mistaken for a Tuk Tuk.

You also have the option of getting a motorcycle taxi, which costs about \$2 - \$4 into the city center, bargaining is the name of the game in Cambodia, so get your haggling skills ready.

#### SIEM REAP AIRPORT:

The Siem Reap airport is located 6km from town, and outside the terminal, you will find a ticket booth for registered taxis into town, with independent taxis and motorcycles located outside the airport. Prices are the same for both with motorbikes being \$1 and cars being \$5 for the trip into town. The good thing about Siem Reap is that most hotels offer free transportation from the airport, but it will be up to you to notify them of what time you will arrive.



The Phnom Penh International Airport



The Siem Reap International Airport

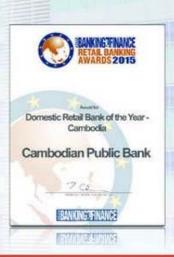


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# PLACES OF INTEREST OUTSIDE THE CITY

As we move out of the bigger cities of Cambodia it seems like that might be it, but oh no, Cambodia is crammed full of exciting destinations that will fit any mood that you seem to be in; we start first with Kampot, a province in southwest Cambodia, edging onto the Gulf of Thailand.

In the west, the vast jungle of Preah Monivong (aka Bokor) National Park in the misty Elephant Mountains, is home to Bokor Hill Station, a 1920s French ghost town. Wat Sampov Pram, built in 1924 by King Monivong, is located not far away from the hill station and is a functional temple although it sits high on the top of the mountain.

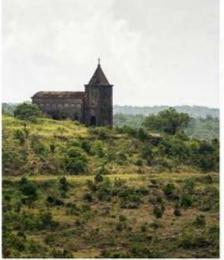
On the banks of the Teuk Chhou River, the province's sleepy capital, Kampot, is known for its French colonial architecture and wonderful produces; pepper and durian.



The Old French Bridge

#### BOKOR HILL KAMPOT PROVINCE

Our first destination in Kampot is none other than the eerily misty Bokor Hill Station, a 1920s French ghost town, located a short and leisurely 42 km from the provincial town. Constructed in 1922 during the reign of King Sisowath, Bokor was a splendid resort location for affluent French colonists who needed a break from the scorching days of being in the city. It sits at an elevation of 1,075 meters above sea level and offers great weather (when not misty) and beautiful views over the surrounding areas of Kampot Town, Kep Beach, Preah Sihanouk Province and blue sea water.



The Bokor Hill Station - Old Church



Wat Sampov Pram



#### TEUK CHHOU RAPIDS

After a trip down memory lane with the Bokor experience, why not try your hand at something a lot more fun, a short trip over the Kampot Town River and a shaky drive down a dirt road for a few kilometers will bring you to one of the most peaceful, pleasant little hideaways in the province, Teuk Chhou Rapids. These are a series if sparkling natural rapids with crystal clear water which revitalizes the senses with a quick dip into them. The area is quite popular and a fun and tasty line of food stalls adorns the area, perfect for that after splashy-time treat, with everything from fruit to roast chicken and catfish, and onto the sweeter tastes of banana and coconut roasted in banana leaves (a specialty of Kampot).

#### **DURIAN PLANTATIONS**

Singaporeans who love good durian need look no further than Kampot. This King of Fruits here in Cambodia, is also a local favorite, although to most Westerners residing here, its taste remains a thing that has to be acquired, much like many of the local foods.

This strong smelling fruits growing area resides very close to the rapids and the plantation grows along the sides of the road. The Kampot durian is famous throughout Cambodia for its flavor and sweetness, and has even been declared far better that that of its Thai cousin and the price reflects this, as it can cost up to twice as much as its imported relative.

But as mentioned, it's not very much a taste that foreigners like; sure it is strange sme lling, and the creamy texture might be a bit off-putting, but if you truly want to embrace the Kingdom, you will need to get a few of these spikey delights into your belly, let's hope you can get it past your nose first though, I'd say, squeeze the nostrils, then its not so bad at all.

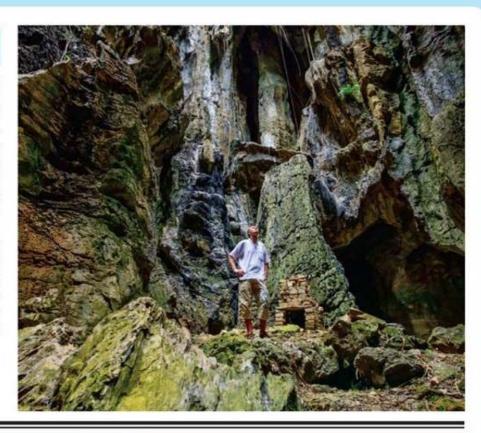




#### PHNOM SEDA ORN

And finally, a trip to Kampot would not be complete without a day out on Phnom Seda Orn, one of the main attractions of the province, and one of the province's widely-known nature and wildlife reserves, a great place for nature lovers and wildlife enthusiasts, packed full of unusual and untamed flora and fauna, a real must-do when in the land of Kampot.

We'll then move on to Kep, immediate neighbour of Kampot, and a much more relaxing place to visit, with not really very much nightlife, but a lovely picturesque place all the same, and no visit to Kep would be complete without taking in the excellent crab market and eateries.



### THE CRAB MARKET

About 7 years ago a few family-run restaurants started to line up beside the Kep Crab Market, serving up delicious crab picked straight from the sea, and brought to your plate, adorned with Kampot green pepper corns and tasting like heaven sent. These places are especially cool at sundown. as the sun descends into the sea casting an array of wonderful colors towards you as you munch down on plates of crab and lick your ever messy fingers.

There are other dishes and plates that you can order, but the local seafood is what you will be coming back again and again for; head there at lunch and sit chatting and drinking for the day, a perfect way to laze about, having fun, enjoying excellent company and most importantly eating great food.

So after having our fill of seafood and good company we are off to the coastal town of Sihanoukville and the surrounding areas, with a first stop on Song Saa Island.





Aerial View of Song Saa Resort



#### KOH SANG SAA PREAH SIHANOUK PROVINCE

If dreams could come true, then they would happen on Song Saa (Khmer for The Sweethearts), sat beautifully in Cambodia's untouched Koh Rong Archipelago, these two magical islands lie side by side, an intimate mixture of luxury and pure peace and harmony, the things that make this place so special.

The islands are connected by a footbridge, and underneath lays a marine reserve, safeguarded to allow the local sea life to flourish, with the likes of turtles, seahorses and an amazing amount of tropical fish to call this place home.

And if luxury accommodation is your thing then the Over-Water, Jungle and Ocean-View villas, built using only sustainable materials fit wonderfully into the natural environment, giving this world-class resort a really unique feeling. Add into the equation the world class restaurant and lounge, beautifully positioned off the island's shoreline and surrounded by sea. This place doesn't stop giving even as nighttime falls, as a short stroll over the boardwalk positions you to take in the breathtaking sunsets, seascapes and starry nights. A truly luxurious experience.



#### BEACHES IN SIHANOUKVILLE

Sure there are plenty of beaches in Sihanoukville, but they don't all come up to scratch, so take care when planning a trip away at the coast.

#### OTRES BEACH PREAH SIHANOUK PROVINCE

This could possibly be the best beach area in the whole of Sihanoukville, although it is one of the hardest to get to, but once you

are there you are in for a world of relaxation, pristine beaches and crystal clear water, along with a great lot of good quality restaurants serving up most international cuisines.

Until now, Otres has been largely undeveloped, but it seems like this might be changing, and might now become far more touristy, but until this happens, sit back, lie down under a grass umbrella. and grab yourself a Mai Tai, go on, you deserve it.





A stretch on Ochheuteal beach



Visitors can book a boat with a guide to explore the area



Kbal Chhay Waterfalls at the rim of the Ream National Park

#### OCHHEUTEAL BEACH PREAH SIHANDUK PROVINCE

But if relaxing on a beautifully quiet beach isn't your thing, then head on over to Ochheuteal Beach, the more active and wildly crazy beach in Sihanoukville.

This is hugely popular with travelers and locals alike. It features scores of bars and restaurants, selling everything from seafood to beers, with great happy hours and partying until dawn.

This, indeed, is the most popular beach in the country.



#### REAM NATIONAL PARK

But if beaches aren't your thing then we recommend heading out to Ream National Park, a protected park area by royal decree since 1993 because of its national, scientific, educational and recreational values. It is located a short 18km east of Sihanoukville, and will put you in touch with nature, as you can get a guided boat with the staff, or a walk tour to explore this beautiful area.

Bit of a wildlife nut, then you are in for a treat, as you will be able to see monkeys, dolphins, deer, wild pigs and a huge array of birds in this 21,000 hectare park which includes jungles, estuaries, beaches islands and coral reefs. Because life isn't always a beach.

We take a trip now into the wilds of Cambodia, to an area along the Mekong River, a wild location, a stunning location, and also home to the Irrawaddy Dolphin, Kratie.

Guides are available to take you to where the dolphins roam.

#### KAMPI DOLPHIN SITE

To be in Kampi, is to be in your own little slice of paradise, a small village situated along the east bank of the Mekong River, about 15km north of Kratie. When you get to Kampi, you are in luck, as this is the best place to view the beautiful and majestic Mekong River Dolphin.

In this small Kampi Dolphin pool, you will find about 20 dolphins, the most of any along the Mekong. It was created in 2009, with the intention to welcome both local and international tourists, and also to study the lifestyle and habits of the Irrawaddy Dolphin.

If you so fancy you can take one of the visitor motorboats so that you can get up close with the dolphins, and the best time to see them is in the dry season at the early morning and late afternoon.























#### PHNOM NAM LEAR WILDLIFE SANCTUARY MONDULKIRI PROVINCE

If wildlife is your thing then this 475 km2 wildlife sanctuary is what you are after, with its beautiful scenic beauty and idyllic surroundings, with a wide variety of flora and fauna, full of lots of species of local birds and animals. It is located a bit far away from the center of Sen Monorom (the main town), about 4 hours, but the trip is wonderful, bringing you through winding routes of picturesque forests.

When you get here, there is the option to camp in the sanctuary, or even stay in one of the small cottages. Packed full of beautiful cliffs, small waterfalls, streams and sprawling greenery, this is a great place to relax, or take a tour or treck if you are so inclined.

There are so many other wonderful places to visit in Cambodia, the choice is really up to you, but we will finish this section with the hugely impressive Preah Vihear Temple, in Preah Vihear Province.

#### PREAH VIHEAR TEMPLE

This beautiful Hindu temple is from the late 9th - mid- 12th centuries, and is situated at the top of Poy Tadi, a 525-metre (1720 ft.) cliff in the Dangrek Mountains, North Cambodia. It's about 140 km from Angkor Wat, so not too far at all.

This temple dedicated to Shiva has such a spectacular setting, and is constructed in a series of sanctuaries which are linked by a system of pavements and staircases that spread over an 800 meter long axis, and is built with a beautiful view of the plains from where it stands.

Although a different shape than the mountainous temples at Angkor, it is said that they had been built for the same purpose, a stylized representation of Mount Meru, the home of the gods.





# VIEWS OF A BANKER CYNTHIA LIAW CEO MAYBANK



The Kingdom of Cambodia is changing at exciting speeds and no sector as fast as the banking system, and the use technology, so we had the pleasure to sit down with one of the top instigators in the move toward digital banking in the Kingdom, Cynthia Liaw, CEO of Maybank Cambodia, and a Singaporean national with over 20 years of experience in the banking, and finance industry.

#### HEY CYNTHIA, CAN YOUTELL US A LITTLE BIT ABOUT YOUR BACKGROUND PLEASE?

Of Course, I have more than 20 years of wide-ranging experience in both the Banking and Finance industry, and the Cards and Payments industry, with a proven track record in building and growing business profitability.

I have held senior management positions in NETS and Master Card Asia. Pacific Pte. Ltd., and prior to my appointment in Maybank (Cambodia) Plc., I held positions as the Head of Virtual Banking and Payments, as well as Head of Cards Business for Maybank Singapore.



As for qualifications, I have quite a few, including a Masters of Applied Finance from Macquarie University, Australia. I also hold a Bachelor of Social Sciences with Honors in Economics and Bachelor of Arts from the National University of Singapore.

#### WHAT DO YOU SEE WILL BE THE BIGGEST CHANGES TO BANKING IN CAMBODIA OVER THE NEXT 5 YEARS?

What will hap pen over the next5 years is what is called the de-dollarization. I.e. meaning that financial transactions such as payments and funds transfers will start to be conducted in the local currency, KHR.

Also, we will start to see that people will start going more cash-less, with the use of payment cards and mobile wallets and payments.

WHAT SHOULD SINGAPOREAN COMPANIES BE LOOKING TO

#### INVEST IN, OR START WHEN COMING TO CAMBODIA?

Singaporean companies can look to having businesses that are consumption driven, as providers of quality goods and services due to the spending power of the emerging affluent who are young and educated.

They can also look to tapping into the cheaper labor force for all kinds of manufacturing, as Cambodia is still a LDC (Least Developed Country) and under the EBA (Everything But Arms), all exports to the EU is duty-free and quotafree. Currently, the main exports to the EU and the USA are garments and footwear.

Foreigners are allowed to own 100% of any business, and there is no restriction on remittances. Foreigners are also allowed to own properties. While Cambodia has a competitive FDI strategy, it still lags behind Asia-Pacific countries in terms of investment facilities and other factors such as roads, ports and other infrastructure developments.

# THE BANKING SECTOR IS BOOMING, WHY DO YOU THINK THIS IS HAPPENING NOW AT SUCH A FAST PACE, AND DO YOU SEE IT SLOWING?

There are a few reasons for this: The economy has been growing at 7% YOY for the past few years. The banking sector grows to support the growing economy for working capital financing.

Financial inclusion. More and more people are coming into the formal banking system from private lenders previously. People have more trust in the banks now, compared to previously.

The post war baby boomers (those born after thewar in 1980s) a recoming of age to spend and to consume. Eg. They need to ng term financing for housing, Property development financing and Infrastructure development financing. Growth will taper but the need for credit is still strong.

#### HOW DO YOU SEE THE ROLE OF E-GOMMERCE PLAYING IN BANKING IN THE KINGDOM?

This is important, as approximately 65 percent of Cambodians are younger than 30 years old (Source: Transparency International Cambodia, 2015) and are using smartphones for their internet needs. In fact, 85% of social media sites are accessed via mobille devices, so the natural progression will be to make purchases online, starting at the social media sites for small value transactions.

To pay for these services online, they will have to have a Debit Card, and Maybank offers one of the most secured online payments via Maybank Debit Card. Every online purchase has to be authenticated via an OTP (One Time Password). Plus the great thing about having a Maybank card is that users can also use the Mobile Banking App to check on their Debit Card Transactions 24x7.

#### HOW DO YOU SEE THE USE OF INTERNET GROW IN BANKING HERE IN CAMBODIA?

The youth of Cambodia are a savvylot, and it is obvious that over the coming years more and more will use their smartphones to access their Bank on the go.

However, one has to be aware of cyber risks when doing banking over the internet as it has common security issues like phishing, man-in-the-middle attacks, etc. While it is generally safe with mobile apps, the mobile banking apps in Cambodia, have different levels of security. Those mobile banking apps that are browser based are not secured and are subjected to the same kind of fraud as internet banking. Native apps offer the highest level of security, and the Maybank Mobile Banking App that Maybank launched recently is a native app.

For Maybank, both Internet and Mobile Banking platforms are secured with the same security measures. At log in, users are shown their personalized, prefixed image and caption of choice as part of our initiative to prevent phishing attacks. For every transaction attempt made on Internet and Mobile Banking, a Transaction Authorization Code (TAC) or One-Time Password (OTP) is sent to the registered mobile number before a transaction is fully processed. Our Internet and Mobile Banking platforms are secured with 128-bit encryption from end-to-end.







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# THAT IS GREAT, AND OBVIOUSLY SOMETHING THAT IS NEEDED IN CAMBODIA, SO HOW DOES MAYBANK HELP BUSINESSES GROW HERE IN CAMBODIA?

Maybank is a full commercial bank and offer our customers a full suite of banking products and services, for example, for businesses; we have working capital loans, mortgage loans and trade finance facilities. Plus, Maybank is able to take assets in Cambodia, Malaysia and/or Singapore as collateral for a loan.

We are also able to help companies who would like to have higher loan quantum (e.g. project financing) to do loan syndication out of Singapore, using the assets (land/building) in Cambodia as collateral. We can work with their banks to jointly offer the loan or assist in collateral management.

We have a regional cash management system that allows companies with businesses in the region a single view of their accounts and to manage their accounts/payments/payroll online (internet/mobile banking), add to that, that your banking is 24x7 and you make it so much more easy and convenient.

Maybank also provides the fastest remittances to key trading partners of Cambodia like Vietnam, Malaysia and Singapore (within 2 hours for Maybank accounts) and same day for other banks. Our Relationship Managers that handle customers from Singapore are either Malaysians or have worked in Malaysia before. Thus, they understand the needs of Singaporeans and have no language barriers. Our Branch Managers, who are local Cambodians, will also manage the business accounts. They will be able to assist our Singaporean customers and provide local expert advice.

We also have a full suite of consumer products and services for the business owners and their expat and local employees.



#### WHAT DO YOU SEE AS THE BIGGEST PROBLEMS YOU FACE WITH BANKING HERE IN THE KINGDOM?

Human resources is a big problem here in Cambodia, as there is what is called a lost generation of workforce due to the war. Most staff are young (less than 35 years old) and do not have enough experience. However, they are talented, hardworking and willing to learn. Also there is a lack of bankruptcy law which makes retail lending more challenging.

#### SO HOW DO YOU PLAN TO OVERCOME THIS?

For the human resources side of things we provide training and constant guidance. We have an experienced team of Malaysian/Singapore expats in Maybank Cambodia, providing knowledge transfer to local staff. We also send our local staff to Malaysia for attachments.

In terms of retail lending, we focus on asset financing or lending against land and properties.

#### AND FINALLY, CAN YOU TELL US SOMETHING FUN OR INTERESTING ABOUT YOURSELF THAT NOT MANY OTHERS KNOW?

Sure, I enjoy travelling and I do ATV quad biking and water rafting during my holiday trips with my family. I also enjoy planning holidays, parties, fun-filled events like carnivals and performances.



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## INVESTING IN CAMBODIA LIOW YEE KAI

SO KAI, TELL US A LITTLE BIT ABOUT YOUR PROFESSIONAL BACKGROUND?

SO YOU WORK FOR SCIARONI & ASSOCIATES, TELL US A LITTLE BIT ABOUT THIS.

GREAT, SO HOW DID YOU END UP IN CAMBODIA?





WHAT IS THE CAMBODIAN BUSINESS ENVIRONMENT LIKE?

WHAT ADVICE WOULD YOU GIVE TO ANY SINGAPOREAN LOOKING TO INVEST OR DO BUSINESS HERE IN CAMBODIA?



HOW DO YOU SEE THE CAMBODIAN INVESTMENT LANDSCAPE CHANGE OVER THE NEXT FEW YEARS?

HOW DO THE RISKS COMPARE WITH THE POTENTIAL REWARDS?





## WHAT MAKES YOUR CLIENT EXPERIENCE UNIQUE?

I think in a developing country like Cambodia, you cannot just do standard legal work. Your role has to be more of a risk manager and business consultant. I was an in house lawyer for many years, so I worked very closely with the business people within the company and this resulted in close working relationships. So this is how I approach my legal work; my first thoughts would always be wanting to get to know my clients more

and understand their business model and how it all works. I tend to spend a lot of time with them; I will intentionally visit their factories or offices to try and better understand their businesses, and more importantly how they think and how they make decisions.

I was also part of the senior management team in my later years at country and regional level, so I was able to appreciate and input into the strategic planning and management part of business. As a result I believe I am better able to identify with my clients and help them to assess not only legal issues but also how they impact directly upon the business on a group or country level. This is different than just writing legal opinions and not knowing what happens after, it's about understanding where they plan to be 3 years down the line, and being able to advise and be part of their planning.

### THAT DOES SOUND QUITE DISTINCT, SO FINALLY KAI, TELL US SOMETHING ABOUT YOU?

Well, I am of those that has had to juggle living in 2 countries. The firm has a China desk located in Hong Kong and I look after that part of our business. And since my wife is from Hong Kong, it made sense for my family to be located there. I have a lovely pair of twins, and needless to say

they are our pride and endless joy! So it's a heartache having to leave them every time, but at the same time! love my work in Cambodia. It's a real challenge but something we have to get used to as the world gets smaller, and more people work remotely, telecommute or engage in virtual/cloud work.

I also love the outdoors and Cambodia has so much to offer in terms of the mountains and great beaches. One of my passions is mountain biking, and there is some great riding all around here. There is a great competition circuit too where you can get to ride different parts of Cambodia like the Cardamon mountains and Ratanakiri, and experience very diverse tracks and beautiful scenery. Cambodians love the outdoors too and I really enjoy riding with them, just enjoying nature and being free! You have to get out and try it!







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## THE LOTUS FABRIC A CAMBODIAN INNOVATION

Driving through the wonder that is Cambodia, can be something magical. There is always something that will grab your attention, something new and exciting, something old and also equally exciting; Cambodia is truly a place of wonder and home to "the symbol of purity: the lotus flower".

The lotus, also known as the aquatic perennial "Nelumbo nucifera", has long been a symbol of divine purity in Asian culture. Associated with spiritual awakeness in Buddhism, the lotus represents rising and floating about the muddy waters of "attachment" and "desire" – an allegory for spiritual enlightenment so to speak.

Throughout history, the lotus has become a predominant symbol of harmony, but now this beautiful plant might provide a harmonious alternative to waterproof synthetics and mass-produced cottons.

## CREATING

Nestled inside the thick stem are fine fibers that 2 Cambodian weavers transform into threads that are eventually turned into a fabric, an almost cross between silk and linen.

But it wasn't all plain sailing, and the process to create the material took lots of trial and error to create the highest quality thread, but it paid off, and now the clothing is being sold all over the world, from Hong Kong to America, and Europe to Singapore.

### PRICE

And with this amazing material comes a hefty price tag, with Jackets and dresses being sold for over \$2500, not too shabby when you think of it, an almost meeting of the poorest people of Cambodia, with some of the richest in the world.

Asking for such a price is down to not only the quality of the material, but also the extremely slow process that it takes to create the magnificent thread.









#### LOCATION

Originally located in Siem Reap, Awen's 6 hectare lotus flower reservoir grows over 600,000 lotus flowers, all which will eventually be turned into material, costing more than \$350 per meter of fabric.

After arriving in Cambodia, Awen heard the story of the monks robes and decided there was definitely reason to investigate further into this eco idea, and set up a laboratory in his home in Siem Reap. After exploring the land for more places to set up shop to start creating this unique fabric, he found what he was looking for, a second picturesque 15 hectare lake in Kamping Poy, near Battambang, the jewel of his enterprise.

The great thing about Awen is that he wanted to give back to the community; he wanted to work with the local people, the people of the lake, some of the poorest people in Cambodia, so he did, and he hired them to start collecting the stems of the lotus.





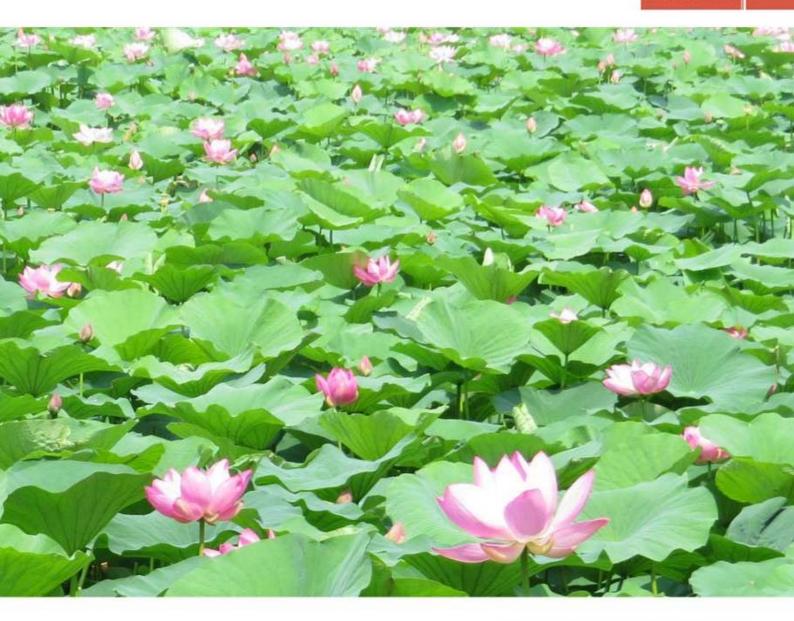


#### **PROCESS**

It's an arduous process, with the local residents going around the lake four times a day to collect the stems, chopping off the flower heads and extracting the 30 or so threads that are inside. Then the fibers are placed on a wet table and are rolled into a single thread, all handmade.

As you can imagine, doing this by hand and creating the long thread suitable for looming takes time, connecting the short threads together is mightily complicated and the output for such hard labor comes to 200 meters of twisted thread per day, a monthly output of 3,000 meters of thread, which can make only one meter of actual fabric.

This whole material making process takes 90% of the time, or about 2 months, with the clothing output or tailoring being done in a couple of days.



#### SUPER FABRIC

But this time to create the fabric has not been in vain as it produces an almost super-fabric, being water and stain resistant, soft and breathable and also wrinkle free and quick drying, and something that is being noticed worldwide.

It is an eco-business with heart, one that is giving back to the Cambodian people, giving them employment skills and already employing over 50 people, and most importantly one that has the growth potential to reach every corner of the world with its amazing fabric. Awen has a plan to help a lot more people in Cambodia, with a goal of employing 500 by 2020.

Just like the lotus, with everything being used, from the petals to make soaps and teas, and the seeds for eating and jewelry making, Awen's dream to give back to Cambodia is truly fantastic, and with a beautiful product, coupled with amazing people, and great goal, it looks set to take Cambodia into a new era of eco-friendly business.





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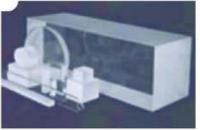
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## TWIN AGRI CATCHING UP WITH NICHOLAS GOH



It's not every day you meet a young smart guy with entrepreneurial success on his mind, less so in Cambodia, and especially if they are not from the Kingdom, but we were lucky enough to come across Nicholas Goh, a man on a mission, someone who can see that opportunities can lie in the strangest of places, even on the side of the road, where Nicholas gets a lot of his materials.

Nicholas is the CEO of TwinAgri, a company that aims to produce sustainable solutions, utilizing Eco-friendly technology for integrated farming and organic products which will allow long term solutions for different profiles of clients. And it seems he has struck gold in Cambodia, as it is the perfect places for such a venture, rich in materials, so much natural fibers, but poor in peoples understanding of how to utilize this so called rubbish in a productive way.

The property market and agricultural market in Cambodia is growing at lightening speeds, and with the use of TwinAgri products, not only will this help the growing industry of property developers, and farmers, and as the old saying goes, One mans trash is another man's treasure.

## SO NICHOLAS, TELL US ABOUT TWINAGRI, AND ITS BACKGROUND

Sure, so it all comes down to how I wanted to run my business. I wanted to create a business which benefited 3 areas; society, environment and business scalability.

I started off as a small composting facility and eventually grew and expanded. The ability to scale this venture in Cambodia is brilliant. The amount of raw materials that are available is astounding and people are almost begging me to take their rubbish, so that's what I do.

"One Man's Thrash Is Another Man's Treasure"

## WHAT BROUGHT YOU TO CAMBODIA TO LAUNCH THIS VENTURE?

The reason is pretty simple really, Cambodia is very open to Agriculture development and technology, but many farms are still going the chemical way or traditional methods of cow and chicken manure, which can be very unhealthy. The thing you need to take on board is that when making fertilizer you first need to treat the diseases in the mix before you can put it on any plants or else you will spread the diseases, which is not good. The thing with Cambodia is that it is a farming country with large lands, and of course in all developing countries, Agriculture being their primary source of income makes sense that there might be a demand.









### TELL US, WHY ARE ECO-PRODUCTS IMPORTANT?

Sustainability, this is why they are important; eco-products essentially minimize damage to our already deteriorating environment, they give new life to the soil, they grow healthy crops, and they enable farmers to keep farming the same land, year after year.

It is not so much about how important eco-products are, but they are an alternative and substitute for chemicals and hazardous products that are currently on the market, which are solely focusing on profits but not sustainability.

### WHERE DO YOU SEE MOST **DEMAND IN CAMBODIA?**

Currently, my customers are mostly in the fruits and vegetable farming, mostly growing high value crops. I believe in the near future, farms that are growing rice, cassava and sugar cane will come to need this, as now they are starting to see the need to increase the application of chemical fertilizers to maintain consistent yield and are very susceptible to diseases and water shortages.





Compost is Black Gold



## WHAT OTHER ASPECTS OF YOUR LIFE ARE INSPIRING OR EXCITING TO YOU?

Running this business is exciting enough to give me a heart attack. At the end of the day, we have to ask ourselves why and who are we doing it for. I feel that what inspires me are ordinary people doing extraordinary things. So yes, I hope to work towards being extraordinary through developing new technology and methods of manufacturing my products and farming as well.

Plus I'm a big animal fan, and have a couple of Rottweilers, and also an eagle.



#### WORM FARMING SCIENCE

The waste of these 4-inch creatures, the earthworms, is not just poops, but a humus-like material rich in soil nutrients that gardeners and farmers love. A kilogram of these wigglers, about 2,000 worms, can digest about half a kilo of organic scraps a day and their poops, known also as castings, is five times richer in available nitrogen, seven times richer in phosphates and 11 times richer in potassium than the upper fifteen centimeters of soil. It is no wonder they are regarded as 'Black Gold'.

There's actually a science to worm farming. Known officially as vermiculture, it is basically an oxygen-utilising process performed by worms and microorganisms. The worms eat microorganisms and decomposing products. These organic materials travel through the worm's digestive system and end out as vermicompost or worm manure; the Black Gold. Worms don't have teeth, but they have gizzards and they digest food and pass out like all living beings do.

Aristotle, the Greek philosopher and scientist referred to them as, "Intestines of the earth" and indeed they are. There's a real zen to this whole process. The zen of the spineless creature; a creature that manifests Black Gold.

# WATER AND HEALTH FOUNDATION WATER AND HEALTH

In 2008 Social Capital Venture was formed by two close friends, one from Cambodia and one from England, to address some of the health issues faced in rural communities. The venture is now a Cambodia NGO/foundation called The Water and Healthcare Foundation (WAH). Its mission is to improve the lives and conditions of rural communities in Cambodia, through sustainable clean

water and health projects, with a priority on healthcare for women and children. Operating in the central province Kampong Chnnang, WAH aims to provide access to safe drinking water to all schools in the province over time, generating a far-reaching social impact as medical bills decrease, student attendance rates rise, and children become healthier.

Water And Healthcare Foundation, or WAH, has been going from strength to strength, bringing clean water and healthcare to rural communities of Cambodia, and are here for the long term. We had the pleasure to sit down with Mr Peter Ng, Chairman of the Board of Governors, to discuss the work that WAH is doing in Kampong Chhnang province.



## PETER TELL US ABOUT WAH...

WAH initially started in 2008 as Social Capital Venture and later became WAH, The Water and Healthcare Foundation. WAH addresses the health issues faced by many living in the rural villages. It has a strong mission, to improve lives through sustainable clean water, health projects, and general health education.

Our main focus is on women and children in the province of Kampong Chnnang, providing not only access to safe drinking water for schools, but also a more long term strategy of making people healthier, decreasing the illnesses that are so prevalent to people consuming dirty water, and improving the livelihood and education standards within the rural communities.

## WHAT WERE SOME OF THE PROBLEMS YOU FACED?

One of the biggest problems we faced with getting access to clean water was being able to pump the water from deep underground, so WAH came up with a very novel idea. We use a bicycle-powered



pump to draw water up from wells underground, which then passes through a Hyflux ultra filtration unit, with a pore size of 0.01 microns, (a human hair is around 18 microns thick), which eliminates water-borne bacteria. The bacteria in the water can cause so many of the illnesses that the young have in Cambodia.

The magic is that all you need is a willing young child with a smile and a bit of leg power, and the pump can extract up to 500 litres of safe and clean drinking water per hour, with the youngster obviously taking a much needed drink after all that exercise! The children queue up to use the bicycle system and they can see the clean water they are producing from pedalling. They are creating their own clean water, with no need for electricity or generator and fuel.

But if you think that this is the end, then think again. Innovation is one of our strengths, and many great initiatives have sprung from our water systems, like the "Happy Hands" hand washing and "Happy Teeth" dental hygiene campaigns. We continue to grow and expand our initiatives that we do in collaboration with Unilever.

## SO PETER, WHAT ELSE IS WAH DOING?

Well this is the great part, the illnesses caused by unclean water have dropped significantly, and a local doctor has reported a 60-80% drop in water-related stomach sickness since the water pump systems were installed.

Thousands of people have been impacted, from schools to orphanages and hospitals to health centres all feeling the knock on effect, so we saw the next step as launching a Midwife training program, which we did in 2013 with KK Women's and Children's Hospital from Singapore. We have now trained over 200 midwives and now have 10 local trainers, taught by KKH to become trainers (Train-the-trainer program). The mortality rate for mothers in birth has dropped by 70% in 3 years. In 2016 we have started a paediatric training program, and by year end we will have trained around 100 paediatric nurses and doctors.

We have a mission here, we will not stop, WAH will continue to grow and develop; it was created for a purpose, and that purpose is to help see change happen, and to give back to the country that so many of us call home.



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- Bee Keeping
- Fish Farming
- Fruits and Vegetables Export
- Fruit juice-Jam-Jelly Production
- Groundnut Processing
- Cashew-nut Processing
- Potato Chips Production
   Agro-Farming Blogging
- Hotel (Farm Resort stay)

- Animal farm, such as: Pig farm, Cow farm, Goat farm, Chicken farm, duck farm..etc.
- Manufacture of food processing industry.
- Fruit planting, such as: Banana, Mango, Coconut, Grass for cow feed, Sesame, Maringa plant, Vegetable etc.
- Shop house
- New expressway
- Bank,....etc.



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## Richard Lee

Facility & Property Manager H/P: (855) 71 9696 999 E-mail: richardlee444@gmail.com

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#### Kim Koung

Business Development Cum PA to Director H/P: (855) 17 669 302 (855) 16 996 806 E-mail: koune@hlbcambodia.com

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## SO KELVIN, TELL US ABOUT THE BACKGROUND OF LE URBAN ECO PARK...



## HOW DID THE IDEA FOR THE ECO-PARK COME ABOUT?

HOW DOES ECO BUILDING DIFFER FROM TRADITIONAL METHODS?









## PROPERTY NEWS

WHAT MADE YOU DECIDE TO MAKE BOTH AN INDUSTRIAL AND RESIDENTIAL

PARK TOGETHER?

WHAT ELEMENTS MAKE THIS AN ECO-FRIENDLY PARK?



WHAT IS YOUR PLAN FOR THE NEXT 5 YEARS WITH THE ECO-PARK?

WHAT ARE THE BENEFITS FOR INVESTORS IN YOUR ECO-PARK?



WHAT FACILITIES WILL THE PARK HOLD?







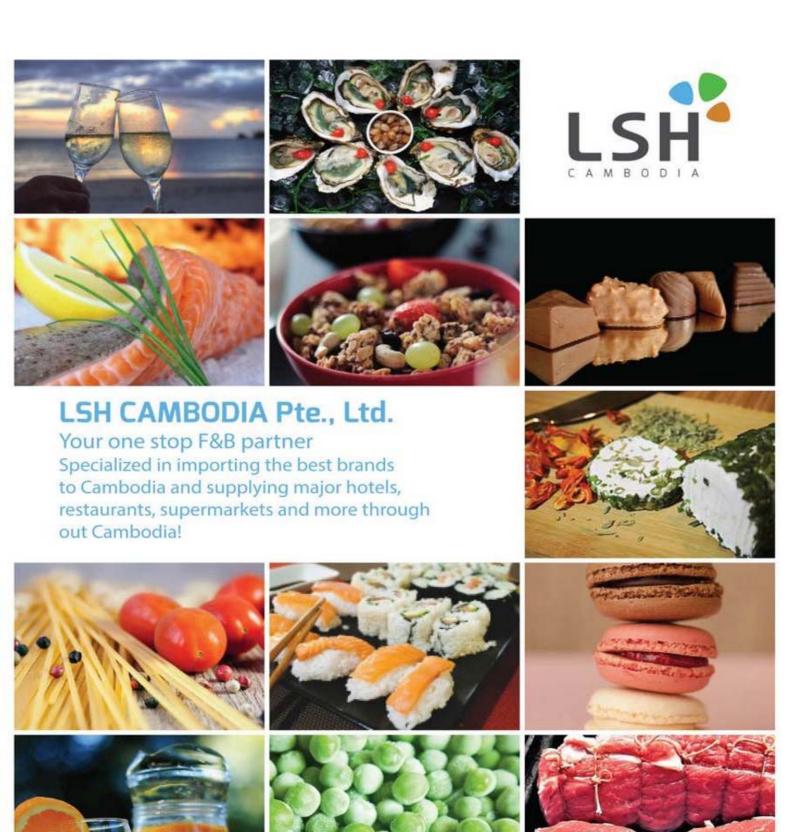
Ministry of National Development. These built to order facilities come complete with employee accommodation, canteens, and rest areas, and span over a total area covering 18 hectares, with units of up to 100,000 square meters available for lease or purchase.

The residential apartment condominiums will serve to accommodate expatriates with a fully equipped clubhouse with gym, swimming pool, sauna and steam facilities. 24 Hrs concierge and housekeeping will be provided for.

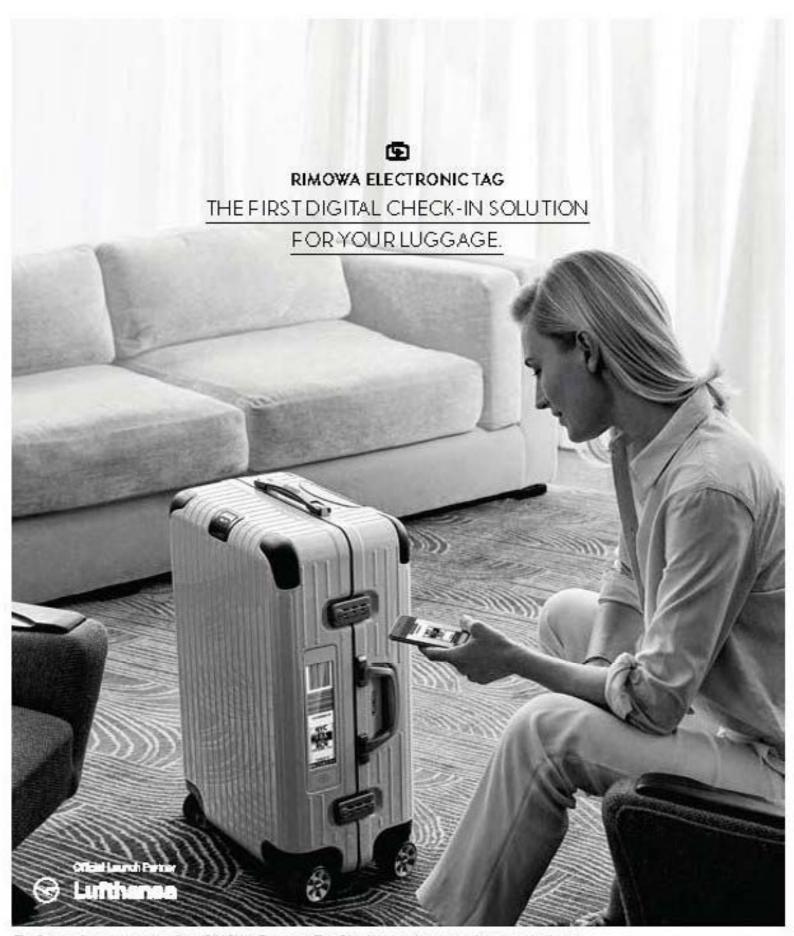
There will also be a brand new retail experience, the 'Eco Park Mall', combining commercial and retail shop houses, a supermarket, and food and beverage kiosks, all within a mixed-use commercial and residential area. The mall, the first of its kind in the area, is open to the public and will target youth and lifestyle retail businesses, technology, convenience, and fashion accessory shops, and bring them to Cambodia's next generation of young consumers, families, and travellers.

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68 SHIOK, lah!





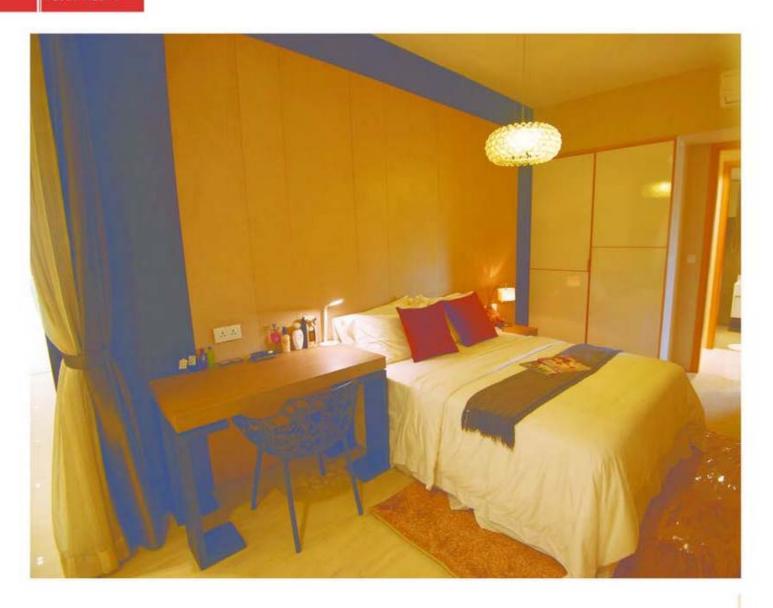


















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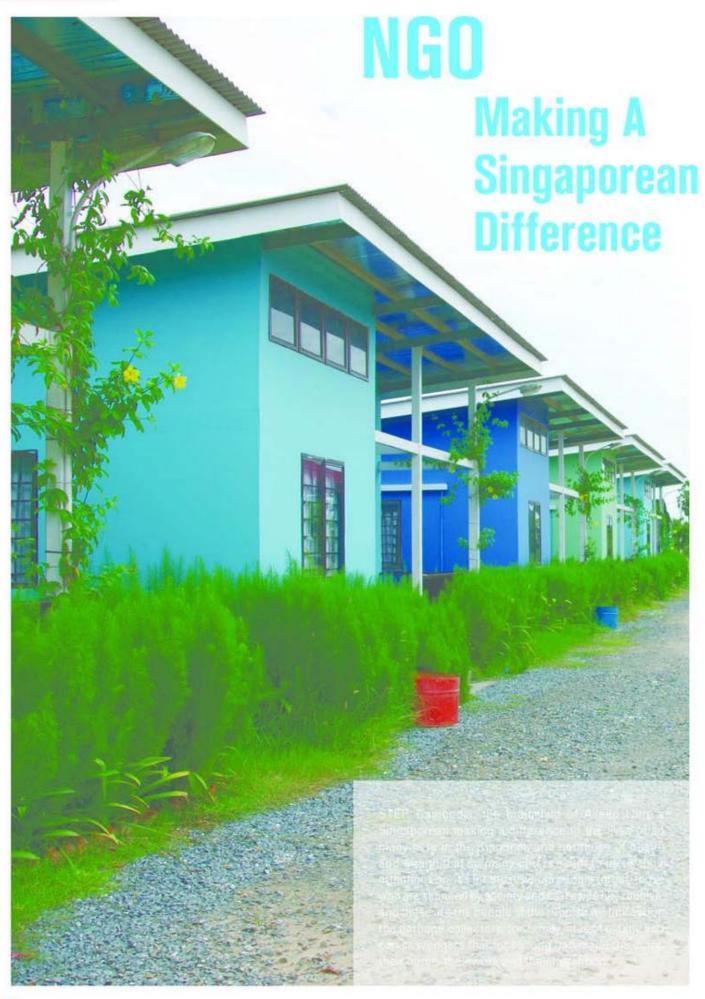
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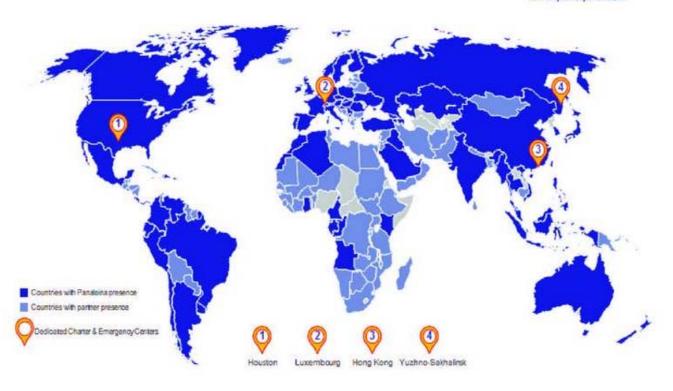
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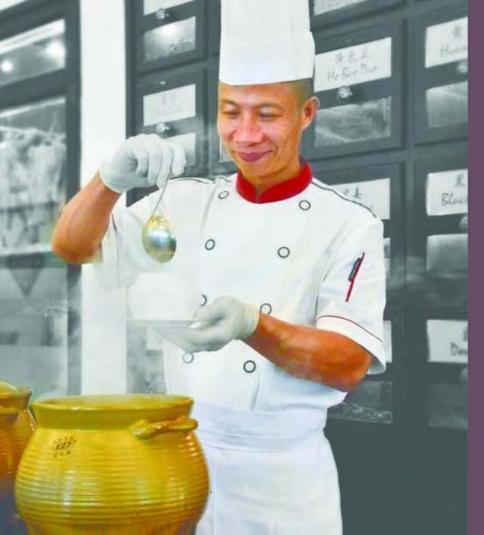
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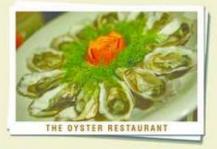
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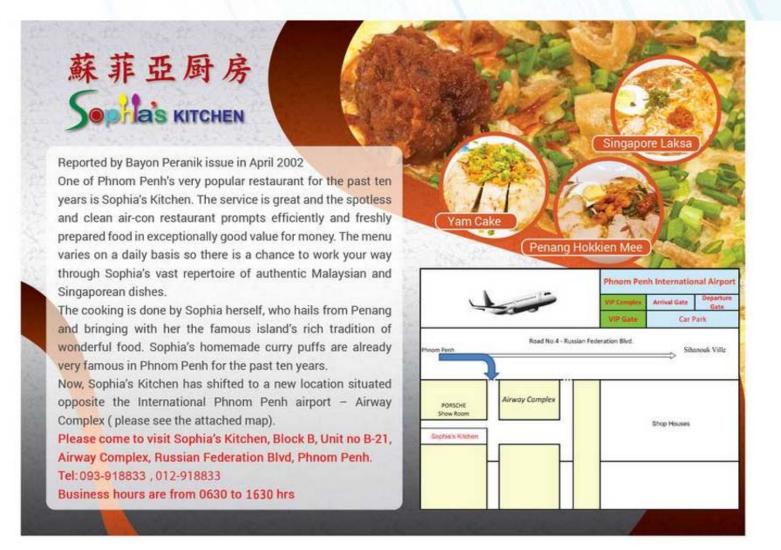
#### SOPHIA'S KITCHEN

We couldn't talk about delicious food without mentioning the charming Sophia's Kitchen, a 19 year veteran of Cambodia, and a mainstay of great food, which is located out near the Phnom Penh Airport. Sophia is a lover of food who works with a delightful staff and family to create a real home from home experience with dishes like fried carrot cake, Laksa, Chwee Kuek and Penang Hokkien Mee.

The great thing about this place is that you feel part of the family, and the clean and airy restaurant is a perfect setting to sample some of the wonderful Singaporean and Malaysian dishes.

All the food is cooked by Sophia herself, a Penang native who has brought her islands love of food with her to the Cambodian capital. A real treat, just waiting to be discovered.







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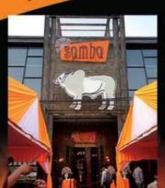
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# FOOD AMONGST OTHERS

Ah food, the glorious stuff that dreams are made of, the simple and complex wonder that can make even the saddest of people smile with joy, or strike fear and terror into the hardiest of men; food!

Not as well-known as its neighbors to the East or West, Cambodian food is an altogether different experience, not one unpleasant, but definitely one that needs some getting used to; sure there are the old favorites that appeal to most, like the Fish Amok (Otah), or the Mee Cha (Fried Noodles), but it's when you start delving into the more unusual dishes from the provinces, this is when your taste buds start to experience a whole new set of sensations, something that has to be acquired, but once it is, something that will stay with you for a lifetime.

When we talk about Cambodian cuisine, or go to the restaurants and look at the menus we see a food that is full of the likes of noodles, soups grills, stir-frieds, curries, salads, desserts, lots of vegetables, tropical fruits, and most importantly rice, the staple food for Cambodia, and also voted the best rice in the world for many years running.

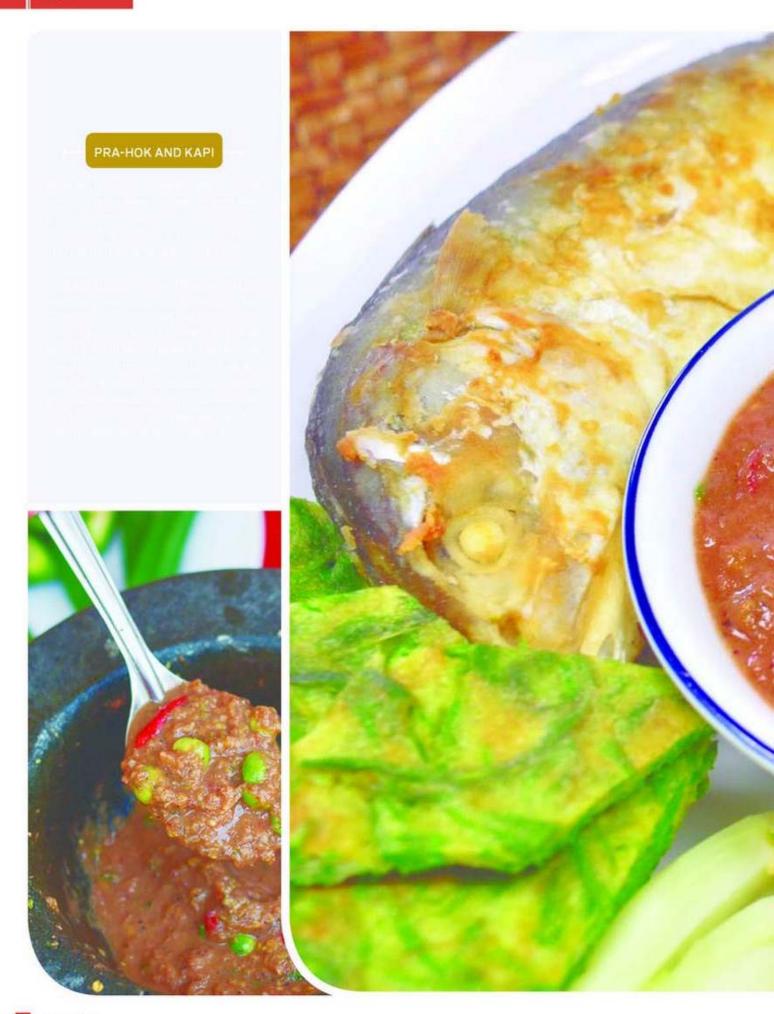
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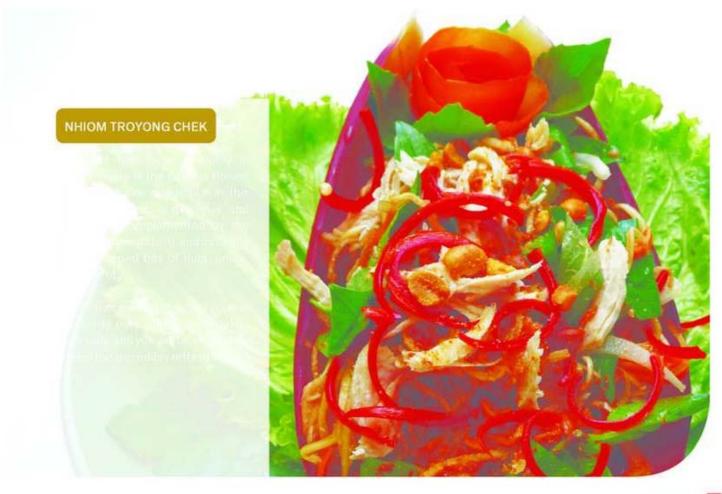




















#### THE LYCHEE

Called Koulen in Khmer, you will most likely have seen this fruit canned in overly sweet syrup, but this small, spiky, red fruit is extremely tasty, and once peeled you enter a world of delicious white sweet flesh.

#### THE JACKFRUIT

You can't miss the Jackfruit, one of the most distinctive and massive fruits that you will find in Cambodia, a large oval fruit with small spikey light green skin and known as Khnol in Khmer. When you cut into this beast of a fruit, the smell it emits is a mix of sweet perfume, with a bright yellow flesh, and big black seeds.

#### MANGO

It would be rude not to mention the famous mango when talking about exotic Cambodian fruits, as the mango in Cambodia is of the highest quality, taste and obviously loved worldwide for their brilliant properties. During mango season, the roads are full of vendors selling mangos for small change, with a kilo coming in for less than \$1.









#### MANGOSTEEN

Oh, if you haven't had a fresh one of these you are missing out, probably the most luscious fruit that you will find in the whole world, no joking here. This fantastic hard, thick skinned purple fruit holds one of the most precious fruits you will ever come across. It is segmented into little white fruit bits, and reveals a taste like nectar from the heavens. Named Meangkhout in Khmer, this will soon become a family favorite.

#### LONGAN

This little fruit is sumptuous; a small, sweet tropical fruit, which brings the saying to life "don't judge a book by its cover" as the outside is not that vibrant at all, a dull beige-ish color, but once you peel this little guy you are presented with a yummy sweet white flesh, and a hard black seed. The wonderful thing about these are that they come in great big bunches.





#### PAPAYA

This popular fruit has made its way all around the world, and understood, as the almost sulphuric like taste just leaves you coming back time and again. On the outside you have an almost oblong shape, with smooth skin, green when young and changing color into a reddish yellow as it becomes ripe. The fabulous lightish red fruit on the inside tastes sweet and slightly sulphuric, a perfect treat for any time of the day.

#### RAMBUTAN

Looking like a bad punk hairstyle from the 70s with reddish hairy spikes all over it, the Rambutan contains a beautiful flesh of translucent white that imparts a sweet and juicy taste, and again like the longans they are sold in rather large bunches.

The Cambodian Rambutan is not only juicy, but has a unique fragrance that prompts one for more.

#### COCONUT

Known as Dong in Khmer, this is a Cambodian favorite and staple, with Dong vendors pulling their packed carts full of coconuts all over the city to feed the thirsty population. The juice is extremely good for you, full of so many nutrients that your body needs to replenish on a daily basis, and the inner flesh is lovely and sweet.

And of course no fruit list would be complete without the Cambodian "King" of tropical fruits, the Durian; the unique smelling fruit that has the honor of being banned from hotels and airlines around the world. Surely something so dynamic must taste exceptionally wonderful and who would know it better than a Singaporean.

This spikey green fruit contains an almost intoxicating creamy flesh that exudes a smell only the people who know, would appreciate. But if this is your first time trying it, be careful not to develop an addiction; you have been warned!





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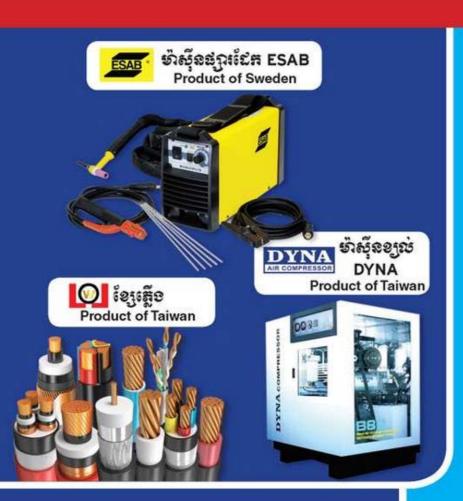
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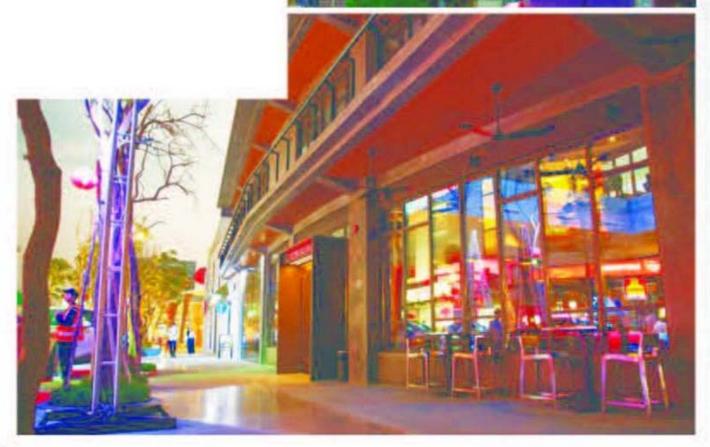






## SORYA SHOPPING CENTRE

## TK AVENUE





CITY MALL

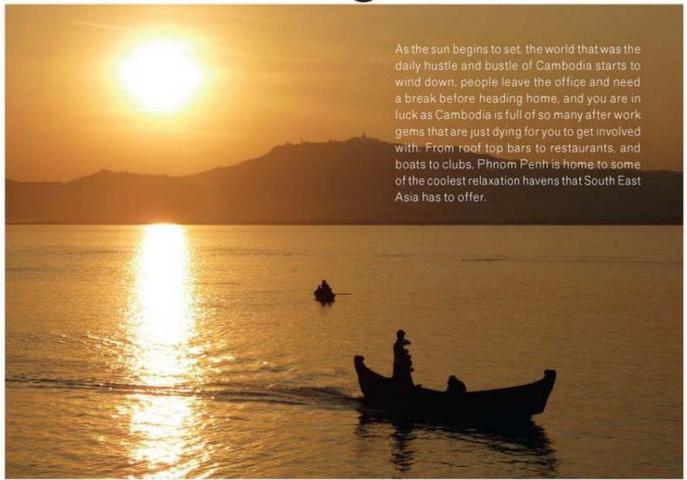
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The staff are warm and friendly, and match perfectly with the cool natural breeze that wafts past you, setting a cool atmosphere of a bar that you are definitely going to want to visit when you hit the town after a hard day of work.



#### **ECLIPSE SKY BAR**

We pop off next to the Eclipse Sky Bar, which was once the highest sky bar in Phnom Penh (being taken over by the new one in Vatannac Tower - not yet opened); this is a real little oasis of coolness in the heart of the business district. To add to the splendor of this place the staff are great, run with great attitude and elegance, and matches perfect with the breath-taking views of the city, and a relaxed vibe of good pop music.

Phnom Penh is beautiful at night time, and from the top of the Eclipse you have views all over the city, a perfect place for spotting some of the great tourist attraction that are lit up beautifully at night.

If romance is in your bones then you are in luck, but that goes equally if you are on a boys or girls night out too. Sit back, relax, take in the atmosphere and order yourself a couple of Singapore Slings to get the mood going.



#### **RIVERHOUSE LOUNGE**

Located on the bustling Riverside is the cool Riverhouse Lounge, set in a beautiful French colonial building you can opt for the cool breeze of the balcony overlooking the Tonle Sap River, or maybe even the VIP area, or the great club called The Lounge. Riverhouse has been around for a long time, with live DJs every night of the week, and also a special once a month International DJ. They offer a great choice of drinks including tasty cocktails.

#### STREET 308 - BASSAC LANE

A relatively new addition to the Phnom Penh nightlife scene, that doesn't mean this should not be seen, this could quite simply be the coolest place in the city at the moment with funky bars and restaurants at arm's length. There is also a cool micro-bar scene where 2 brothers have opened five themed bars, each with a different vibe smack bang in the center. If cocktails are your thing then this area is for you, with some of the best cocktail makers plying their trade here. There are too many bars to mention in this area but make sure to visit each one of them at least once; I guarantee you will be back for more.





#### **BOTANICO GASTROBAR**

If craft beer is your thing then you are going to want to check out Botanico, located in a beautiful lush green garden Botanico offers craft beer by local brewers Cerevisia, along with a great selection of food including gourmet sandwiches for lunch, a perfect match of tasty brews and delicious eats. To top it all off, the owners are a joy, great to sit down with and have a chat, share stories, and while the hours away. A definite recommendation for Phnom Penh, one of the best around.

#### HIMAWARI

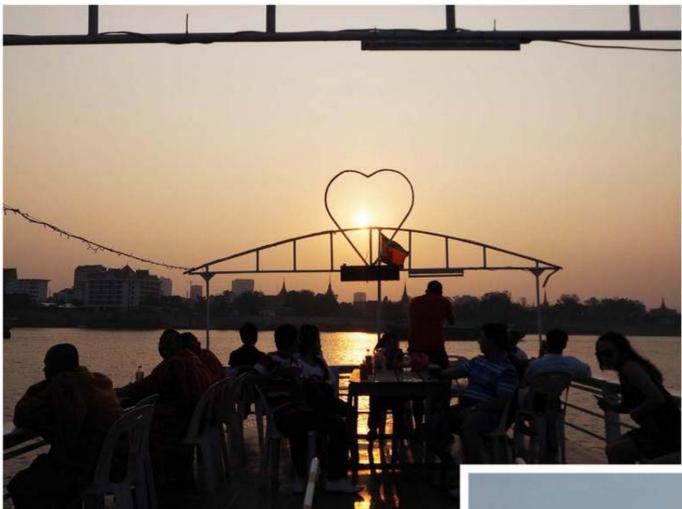
If you are looking for a bit more luxury than a lush garden, then you may want to consider hitting up the Himawari Hotel with its excellent blend of luxury craft beer and friendly staff. Located on Sisowath Key, just past the bustling Riverside area, this is a bit more expensive than most, but when you get inside you will understand why.

#### **BLUE DRAGON**

Located just off the Riverside, Blue Dragon is a cool little relaxed and quite bar run by a delightful Frenchman full of stories and knowledge of his art. This could quickly become a home away from home as it just seems to catch you in its grasp and not let you go until the very early hours of the morning. A great selection of wines and spirits, you won't find a more relaxed bar in Phnom Penh.







#### SUNSET BOAT TRIPS

One of the coolest and most relaxing ways to see the ever-changing Phnom Penh skyline is by a trip down the river on one of the many riverboats that crowd the busy boat area along the riverside. Phnom Penh is a wonder to see as the changing skies illuminate the ever changing city-scape, and the boats cruise through water that turns from a chocolatey brown into a dark glowing black soup. The sunset cruises are perfect for anytime of the week, and some of these great boats provide a delicious menu that you and your party will happily tuck into.

The area to locate the boat operators is just past the bustling Riverside area going towards Japanese Bridge, and the great things is, there are so many boats available that you will be spoiled for choice.

When getting on the boat it is recommended that you have booked in advance, as some offer food and drinks and those may be all full up with advance bookings, or you can chance your luck and pop on down and see if you can find any of the multitude still available. The rates vary, obviously with the ones supplying food being more expensive, look to pay around anywhere from \$10 - \$40 for a 2 hour cruise. It may seem a bit expensive, but believe me, these are so relaxing and fun, it will make any work problems dissolve in the dark waters of the Tonle Sap.

#### **CHOOSING YOUR BOAT**

This isn't all luxury, so expect to get a bit mucky as you make your way across the wooden planks onto your chosen boat. Some will do a BBQ, others will offer gourmet plates of meats and cheese, but all offer alcoholic beverages such as beer, wine and spirits. If you plan on sipping Champagne, then maybe book in advance and stipulate this in the booking.



#### THE RIVERFRONT

As you set off on the board and pass the bustling riverside make sure to check out the lively goings on and the wonderful views of the Silver Pagoda and the Royal Palace, a real hotspot for tourist activity. Right in front of the Royal Palace you will see hordes of locals enjoying a spot of exercise or sitting on the ground with their family to enjoy an evening of food and chatting.

#### TO NAGA

The next area along is the fantastic looking Sokha Hotel with its formidable position on the left hand side of the river at the point, and the on towards Naga on the right, with this giant glowing LED screen and also the Buddhist Institute. Look along the riverbanks with the busy fishermen getting their nets into the water and the line fishermen sitting patiently for a bite, a huge difference between life on the river and that on land. The city starts to look a whole lot different as we cruise down the river.





#### KOH PICH

As you head past Naga life becomes so much quieter, that is on the left hand side, but if you look towards the right you will see cranes aplenty and building going on like wildfire. Phnom Penh is truly undergoing some serious transformation, and Koh Pich or Diamond Island as it is also known as is the epicenter of this mass building boom, with replicas of many of the world's great buildings being built there to house what some believe will be the new Riviera of Phnom Penh.





#### FLOATING BUNGALOWS

As you cruise past the exciting goings on of Koh Pich we start to get more rural and pass by the Mekong Floating Bungalows with its delicious restaurant, a true gem that you should get to when you have the time. You will see the local fishermen throwing lines into the dark soup of the Mekong and life just seems to have stepped back 50 years from the hustle and bustle of what you have just passed.





#### **BOAT TIME**

When the sky begins to darken a wonderful light show appears from the now passed Phnom Penh, the water around you won't be surrounded in boats, and it's time to sit back and really relax and hear the sounds of the river. The floating villages on the left side are always a sight to see, even in the dimming lights you will see families eating dinner, kids playing and nighttime starting to happen.

This is perfect time to have a glass of bubbly and put your feet up. The river is full of amazing sights and sounds, even with the darkening sky.

#### FINISHING IT OFF

As you turn around and head back into the city the sky is dark but the lights of the city stand out like a disco waiting for your arrival. In the distance you will see the likes of Canadia & Vattanac Towers, and start to feel that your brief trip into the river wasn't long enough. With good food and a few drinks this is a perfect way to see the city in a different way, and it's only just the beginning. If you are so way inclined, make your way over to one of the many joints around the riverfront and party the rest of the night away.



#### RELAX ... FREE & EASY

Phnom Penh is surrounded by so many cool and exciting things to do, but if clubbing is not your cup of tea and you prefer to just dine, relax and watch the world go by, check out some of the rooftop joints where you can enjoy river views and sip your favourite beverage. Many of these places serve hot meals and not only drinks.

There are simply too many choices to satisfy your desires here in Phnom Penh.

# Goff Food For The Soul

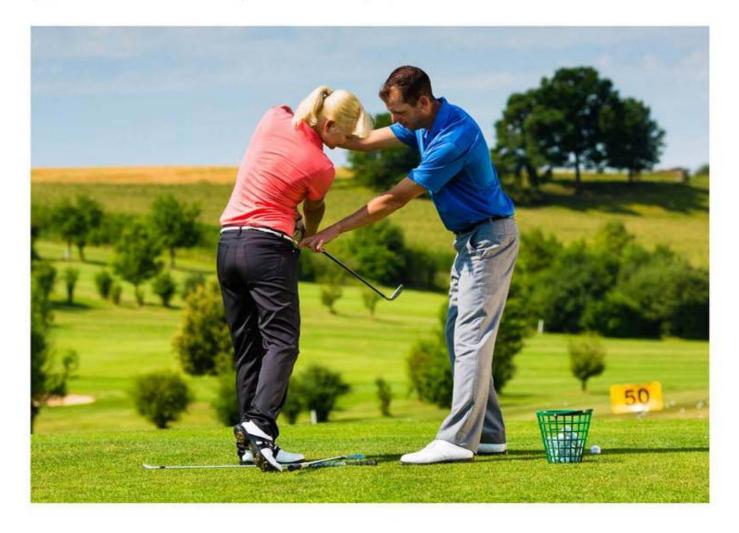
When it comes to relaxing and doing a bit of healthy movement nothing comes close to the game of golf, the perfect way to cure many of life's ills, from stress to boredom and relationship building to time alone.

Cambodia, once again a beautiful and peaceful country after all the troubles of before, it has been able to regain its once glory to be called the Pearl Of Asia, keeping its beautiful French Colonial heritage and a heady mix of indigenous cultural charms.

As more and more tourists become aware of the beauty that Cambodia has to offer, the tourist industry seems to be going from strength to strength with upwards of 3 million visitors per year engaging in a mix of cultural to luxury experiences while here.

One of these luxury experiences on the

menu is that of the old 18 holes, with many courses opening up all over the country. Siem Reap is where most of the golfing experiences lie, with their beautiful international standard courses, along with the breathtaking Temples of Angkor Wat, a real gem in Cambodia, and a must see destination.



#### ANGKOR GOLF RESORT -SIEM REAP

Opened in January 2008, this Nick Faldo designed golf resort is pretty much the best golf course here in the Kingdom, and definitely one that must be on your list if you are any form of a serious golfer.

It is an 18 hole, par 72 course of 7.279 yards, that is pretty challenging, and always in pristine condition. The great thing is that it has a variety of tee-boxes which enable players of all levels to compete, and has strategically placed bunkers and water hazards that are sure to keep you at the top of your game as you advance through the course.

You can hire both caddies and buggies, or you can do it yourself, but whatever you do, relax, take in the surroundings and feel at one with this beautiful course.





PHOKEETHRA COUNTRY CLUB - SIEM REAP





SIEM REAP BOOYOUNG COUNTRY CLUB -SIEM REAP



DARA SAKOR GOLF CLUB - BOTUM SAKOR (KOH KONG)

CAMBODIA GOLF & COUNTRY CLUB - PHNOM PENH





CITY GOLF CAMBODIA PHNOM PENH

GARDEN CITY GOLF CLUB -PHNOM PENH



GRAND PHNOM PENH GOLF CLUB - PHNOM PENH





ROYAL CAMBODIA GOLF CLUB - PHNOM PENH







here, games getting more exciting, players showing more skills, and new and improved teams and managers coming in all the time, what more could you ask for?

In the 2016 season which runs from 19th February to 11th September 2016, there will be ten teams in total taking part, so you can chose your favorite team and start following them, most choose the likes of Phnom Penh Crown, Svay Rieng or Boeung Ket, but the choice is up

In terms of how the teams are laid out, mostly they have to be Cambodian players on the teams, which ensure a great local following, but they are allowed to have 5 foreign players also, and one of those foreigners must be from Asia. This has brought in great players from the likes of Korea, both North and South, Nigeria, Egypt, Cameroon, Japan and Rwanda, which really makes this a great mixed bag of players.

The team that is defending their title this year is Phnom Penh Crown, what some deem as the superstars of Cambodian football, almost having their very own Cambodian Posh & Becks!



Phnom Penh Crown

Until 2009 Phnom Penh Crown were playing under another name, but that didn't mean they weren't into their winning ways by any means, having won many titles along the way in Cambodian Football including a record 6 Cambodian League titles (in 2002, 2008, 2010, 2011, 2014, 2015), add to that 3 Hun Sen Cups (in 2008, 2009, 2010), a runners-up position in the Cambodian League twice (in 2005, 2006), and the AFC President's Cup runners-up in 2011. Definitely a team you should look into if you are planning on supporting, as when these guys play, the atmosphere is almost like a party.

#### Asia Euro United

Asia Europe University is a football club associated with a university in Phnom Penh. It plays in the Cambodian League, the top division of Cambodian football, and has players from Cambodia, Nigeria, Japan, Cameroon and Egypt.

#### **Boeung Ket Angkor**

Previously known as Boeung Ket Rubber Field before January 2015, these are a cool team to watch, and play out of Kampong Cham. They have won 1 championship of the Cambodian League, back in 2012 and came Runners-up in both 2013 and 2014.





#### Cambodian Tiger

Previously known as TriAsia, Cambodian Tiger is Japanese owned Football Club here in the Kingdom with players coming from only Cambodia and Japan. You will notice them donning their standout orange kit for home games and an all-black one for away games.

#### CMAC United

Based in Kampong Chhnang, this football team had withdrawn from the competition but later decided to participate again after sponsorship from a Japanese company. It has players from all over including France, South Africa, Nigeria and Japan, and of course Cambodia.



#### Nagaworld

Nagaworld FC, owned by the massive casino and tourism operation that is Nagacorp, this is a great football team in the capital Phnom Penh, with players from the likes of Nigeria, Ivory Coast, Cameroon, Japan and South Korea, big budgets of course.

#### **National Defense Ministry**

Probably the most Cambodian of all teams with only 2 Japanese players, the National Defense Ministry FC, represents the Ministry of National Defense here in the Kingdom, and previously called the Royal Cambodian Armed Forces Football Club, renamed in 2008.





National Police Commissary

Preah Khan Reach Svay Rieng

Sparta FC

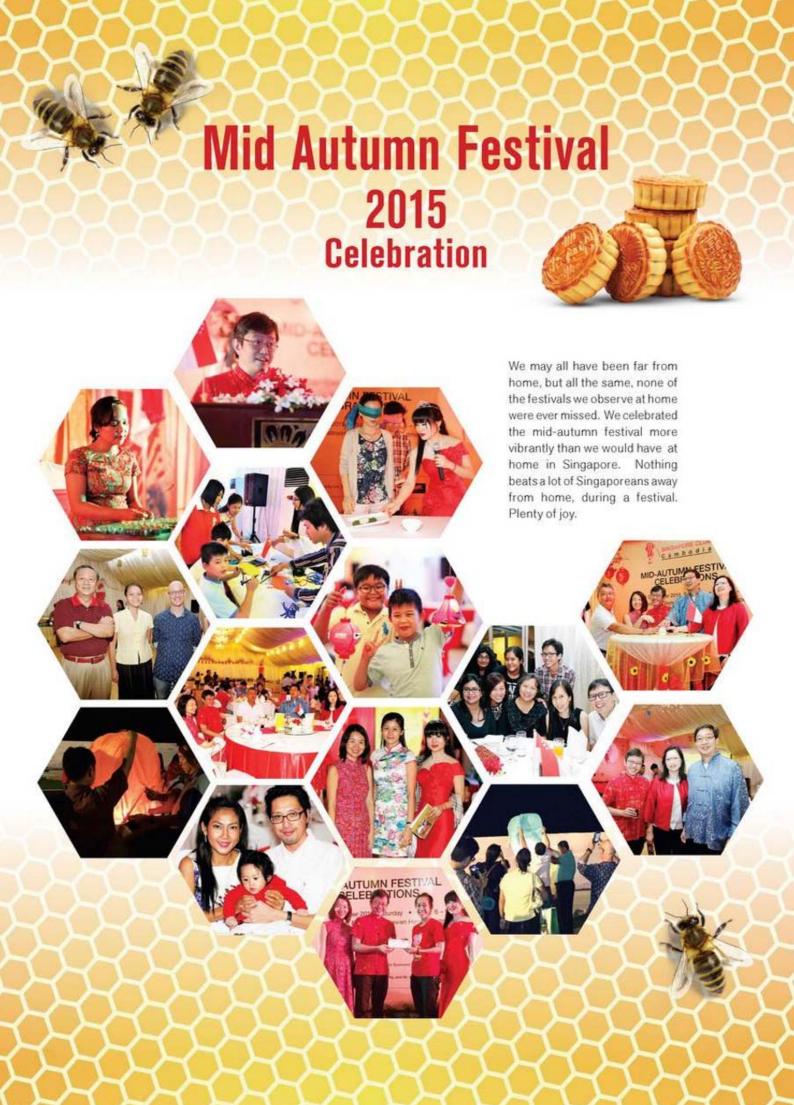












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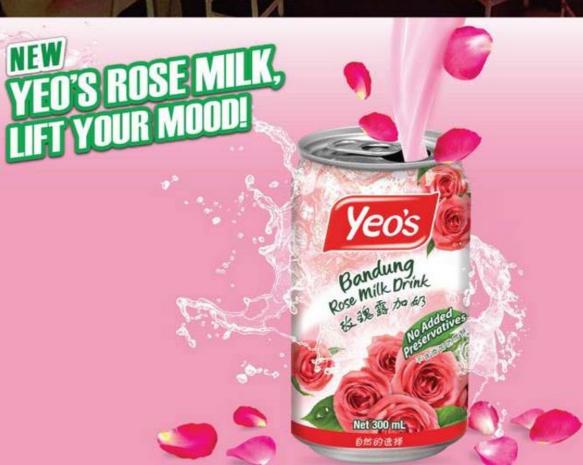


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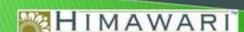
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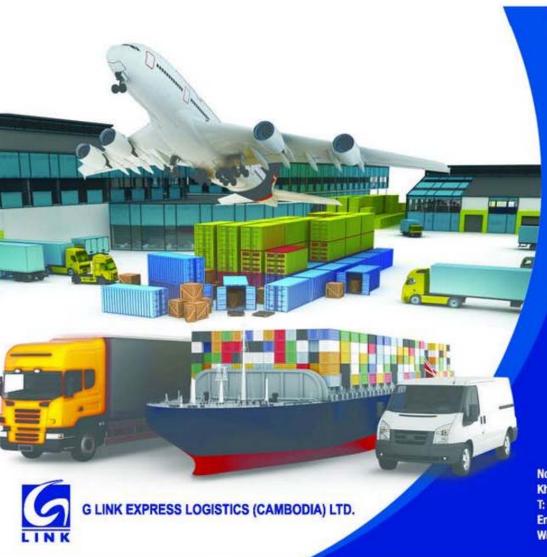






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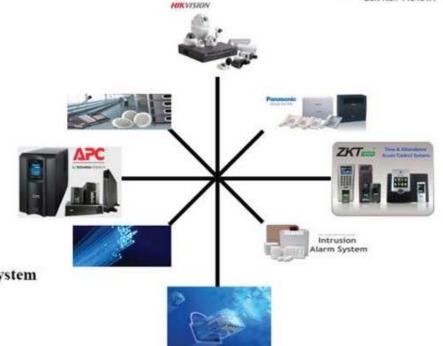


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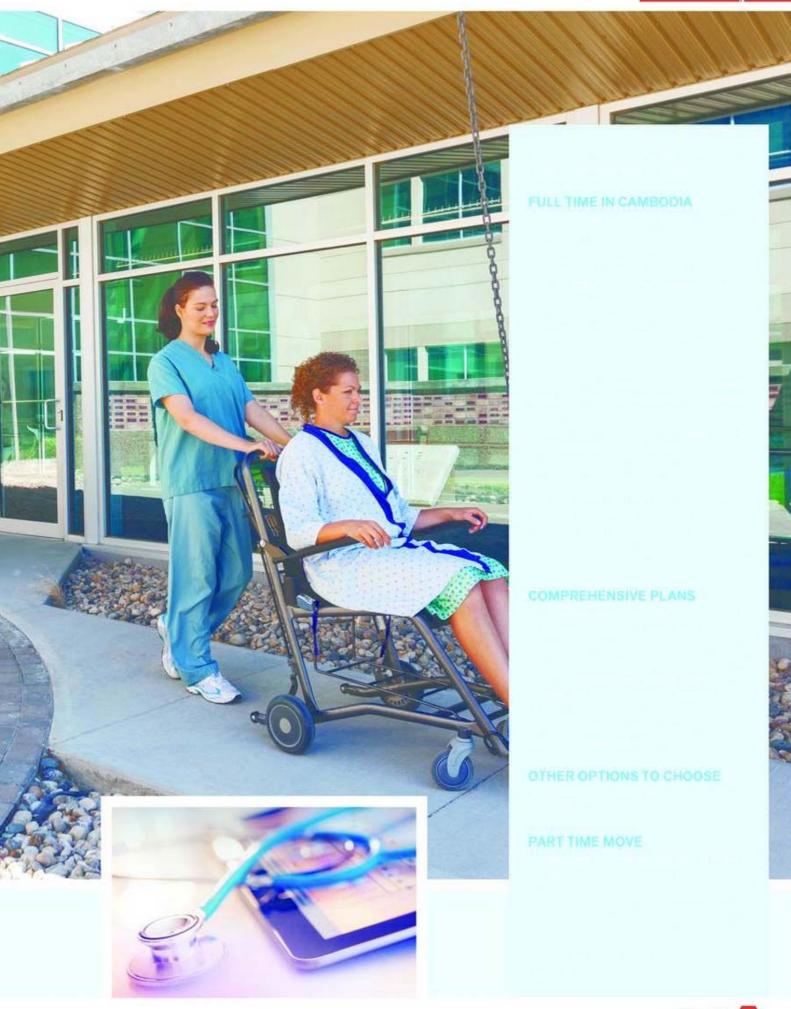






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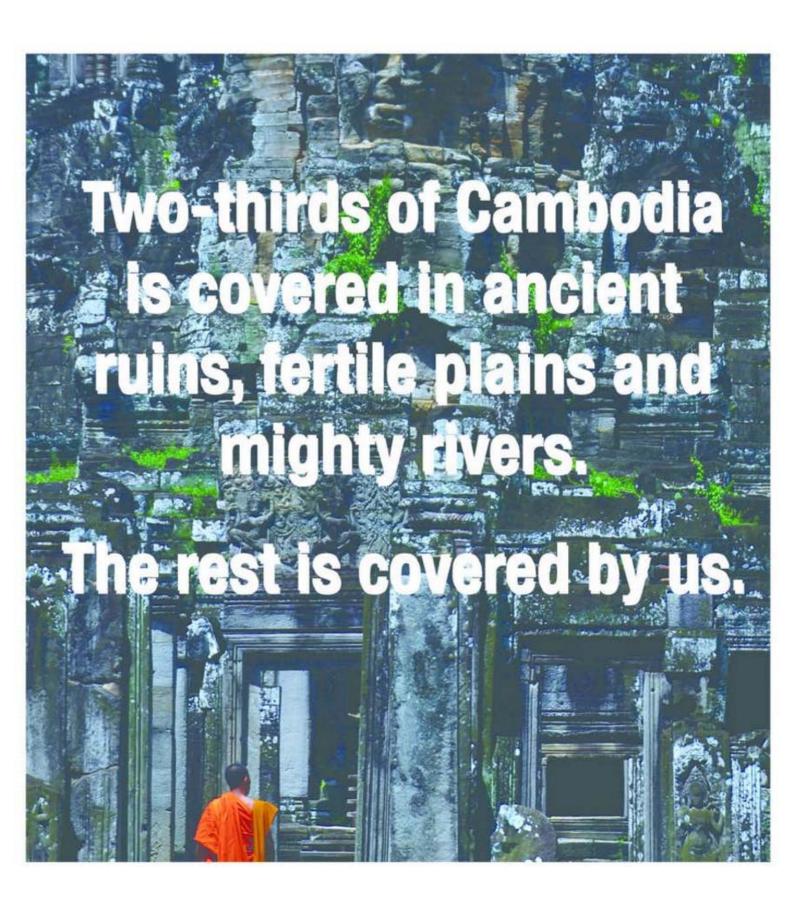
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