



SINGAPORE CLUB  
C a m b o d i a



# SHIOK, lah!

7<sup>th</sup> Edition - 2018

A Singaporean  
Story In Cambodia

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Designed and Produced by:  
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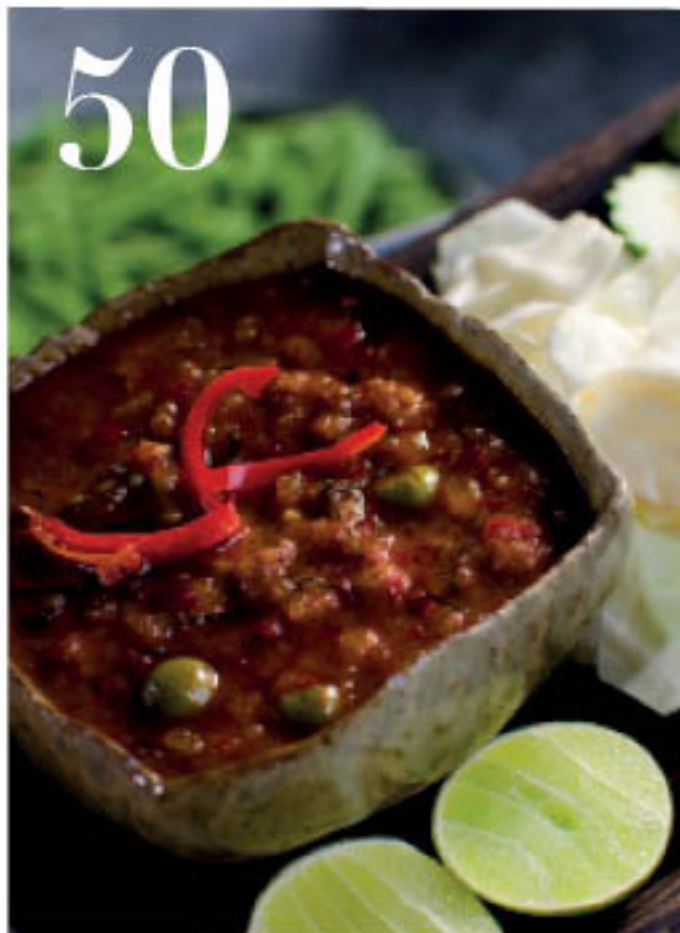
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*Pure Cambodian silk is a true sight to behold; uniquely styled in both traditional and modern patterns*

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**MR. NG CHOR YEE**  
President

# PRESIDENT'S FOREWORD

Dear friends and fellow Singaporeans,

It is with great pleasure and honour to present to you the 7th edition of Shioh, Lahl magazine. This magazine is published biennially by the Singapore Club Cambodia (SCC).

In the last edition, 3,000 copies were printed and distributed to Embassies, Hotels, Restaurants, Offices and given to visiting trade delegations.

In this Edition, we provide insights on hot topics relating to Education, Banking, Property markets and also opportunities in Cambodia. Readers can easily pick up the many Singaporean-owned or Singapore related companies that are showcased in this magazine. We also highlight attractions in Cambodia and the Social activities organised by the SCC; namely the Chinese New Year Celebration, Family Day, Singapore National Day, Mid-Autumn Festival, Christmas Celebration and Shioh Nites. New comers can tap into the platforms of the SCC to make friends or receive advice on maneuvering in Cambodia be it for work or just to satisfy food cravings.

Lastly, I would like to thank all the advertisers, members of SCC, friends of SCC and especially the Executive Committee of SCC for their continuous support and trust in me to carry out my duties as the 11th President of Singapore Club Cambodia.

Here's wishing the Singaporean community in Cambodia every success in their future endeavours in this Kingdom of Wonders!

Yours Sincerely  
**NG CHOR YEE**  
President  
Singapore Club Cambodia 2017 - 2019

# AMBASSADOR'S MESSAGE

Dear Fellow Singaporeans,

2017 was an important year for Singapore-Cambodia relations. We started it off with a State Visit by then-President Dr Tony Tan, welcomed Senior Minister of State for Communications & Information and Education Dr Janil Puthucheary in Mid-2017 and rounded up with the Introductory Visit by Minister for Foreign Affairs Dr Vivian Balakrishnan in October, and the visit of then-Minister of Communications and Information Dr Yaacob Ibrahim in November. These visits attest to the strong and growing bilateral ties in all sectors, including on the economic front. We continue to see more Singaporean businesses bringing in quality investments and products into the Kingdom, and can expect more to come as Cambodia continues its fast-paced development which brings with it more business opportunities.

The role of the Singapore Club Cambodia (SCC) in connecting Singaporeans has become more important than ever. With a growing number of Singaporeans and their families settling in Cambodia, we need to maintain a close-knit community among long-stayers and newcomers alike. Starting from scratch in a new country is challenging, and it helps to have "kakis" that you can turn to for advice, support and friendship. On top of social events, the SCC also provides a useful platform for regular business networking, from the ad hoc sharing of contacts and expertise to the more regular get-togethers such as "Shiok Night" to discuss the latest industry developments and trends. I am heartened to see that the SCC members have been warmly welcoming newcomers into the fold. Having a cohesive network goes a long way in creating a "home away from home" that the SCC aspires to.

I look forward to continue working closely with the SCC in 2018, including to better support the growing Singapore business interests in Cambodia. I wish you a happy and prosperous 2018!

Sincerely,  
**MICHAEL TAN**  
Ambassador



**MICHAEL TAN**  
Singapore Ambassador

# EXECUTIVE COMMITTEE



**MR. NG CHOR YEE**  
President

The SCC Executive Committee undertakes the responsibilities of implementing strategies and policies determined by the Board and along with managing the business and affairs of the SCC, prioritises the allocation of funds, and supervises operational and safety procedures of the club.



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Assistant



**MR. RYAN ANG**  
Secretary



**MR. ERIC POH**  
Assistant

# WORKING GROUP

## COMMITTEE MEMBERS

The Singapore Club of Cambodia is pleased to inform all fellow Singaporeans and friends that besides this 7th issue of Shiok, Lah magazine, we also maintain a website ([www.singaporeclubcambodia.com](http://www.singaporeclubcambodia.com)) and an interesting interactive page on Facebook ([www.facebook.com/SingaporeClubCambodia](http://www.facebook.com/SingaporeClubCambodia)); both of which, contain information which may be useful if not at least informative or insightful.

As a team, the working committee strives to offer members and non-members useful tips and information on situations in Cambodia, covering areas of interest such as business, lifestyle, culture and breaking news. Visitors may wish to check up our online directory for information on SCC members and or their business partner. The site is also linked to other Singapore Clubs around the world. The website and Facebook page are important platforms for Singaporeans in Cambodia as well as those back home in Singapore, enabling us to stay in touch during moments of importance including emergencies.



MR. PETER NG  
Vice President



MR. ALBERT TAN  
Vice President



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Honorary Advisor

## OTHER MEMBERS



MS. ABIGAIL BELLAN  
Family Day Chairlady



MS. KANITHA TEP  
Assistant



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# BE IN THE CLUB



# CAMBODIA AT A GLANCE

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## FACTS & FIGURES

Cambodia, officially known as the Kingdom of Cambodia, is located in the south of the Indochina Peninsula in Southeast Asia flanked by Thailand to the northwest, Laos to the northeast, Vietnam to the east, and the Gulf of Thailand to the southwest.

Occupying an area of 181,035 square kilometres (69,898 square miles), it has a population of just under 16 million people. Its official religion, practiced by about 97% of the population is Theravada Buddhism. The largest of the ethnic groups in Cambodia are the Khmer, who comprise approximately 95% of the total population; the rest are made up of minority groups including 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 located at 11° 33' N, 104° 55', and is the political, economic, and cultural center and also where the Royal Palace is situated.

Cambodia is ruled by an elective constitutional monarchy with King Norodom Sihamoni as Head of State. The Head of Government is Prime Minister, Samdech Akeak Moha Sena Padey Techo Hun Sen, who is the longest serving leader in South East Asia. Under his brilliant leadership, Cambodia has progressed by leaps and bound.





### CLIMATE

The climate of Cambodia is tropical and due to the relatively uniform altitude and latitude throughout the country, Cambodia enjoys the same weather patterns. The dry season runs from October to April, and the wet season from May until September, with the heaviest rainfall generally in August & September. Average temperatures range from 24°C in the cooler months of October, November & December to 35°C at the hottest time of the year from March until June.



### RELIGION

Theravada Buddhism is embraced by 97% of the population; the tradition is widespread and strong in all provinces. The remaining 3% of the population being Islam, Christianity, Taoism and Animism. The Constitution provides for freedom of religion, and the government generally respect this right in practice.



### ETHNIC VIETNAMESE

There are about one thousand or so ethnic Vietnamese families living in the floating villages along a stretch of the Tonle Sap river in Kompong Chhnang. They live in the floating houses because they have no legal right to own land. Some of them have been there for generations and surviving by fishing off the lake and river.



### ETHNIC MINORITIES — CHAMS & CHINESE

The Chams are ethnic Khmer Muslims. They are descendants of Champa, a longstanding kingdom that once occupied most of today's central Vietnam. Like the Chinese, they are pretty much everywhere; Children of both these groups attend public schools and mingle well.



### ETHNIC MINORITIES — HILL TRIBES

There are also about 30 ethnic minority groups that are located mostly in the northeastern part of the country. These include: The Kuy, Mnong, Stieng, Brao, Tampuan, Pear, Jarai, Radee, Brao, Krung and Kavet. These are peaceful people that enjoy meeting tourists and performing to entertain.



### POPULATION

The population is 16.25 million (2018 est.) 90% is of Khmer origin, speaking the Khmer language. The population is fairly homogeneous with other ethnic groups being Khmer Loeu, Cham, Vietnamese and Chinese.

### CURRENCIES

The official currency of Cambodia is the Cambodian Riel, but the US Dollar is widely accepted and is as commonly used as the Riel. The conversion rate for the Riel to Dollar floats at around 4000 – 4100 Riel to a Dollar.

### 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 as well.

### TOURIST ATTRACTIONS

There are many amazing places to see besides the Angkor Wat temple and the ruins of Angkor. Popular destinations include the National Museum, Royal Palace, Killing Field, Coastal Provinces, Waterfalls, Hill Tribe Habitat, Jungle Tour and many other Eco-tourism items.

### INTERNATIONAL AIRPORTS

There are three International airports in Cambodia. One is in the capital, Phnom Penh, and one each at Siem Reap and Sihanoukville.

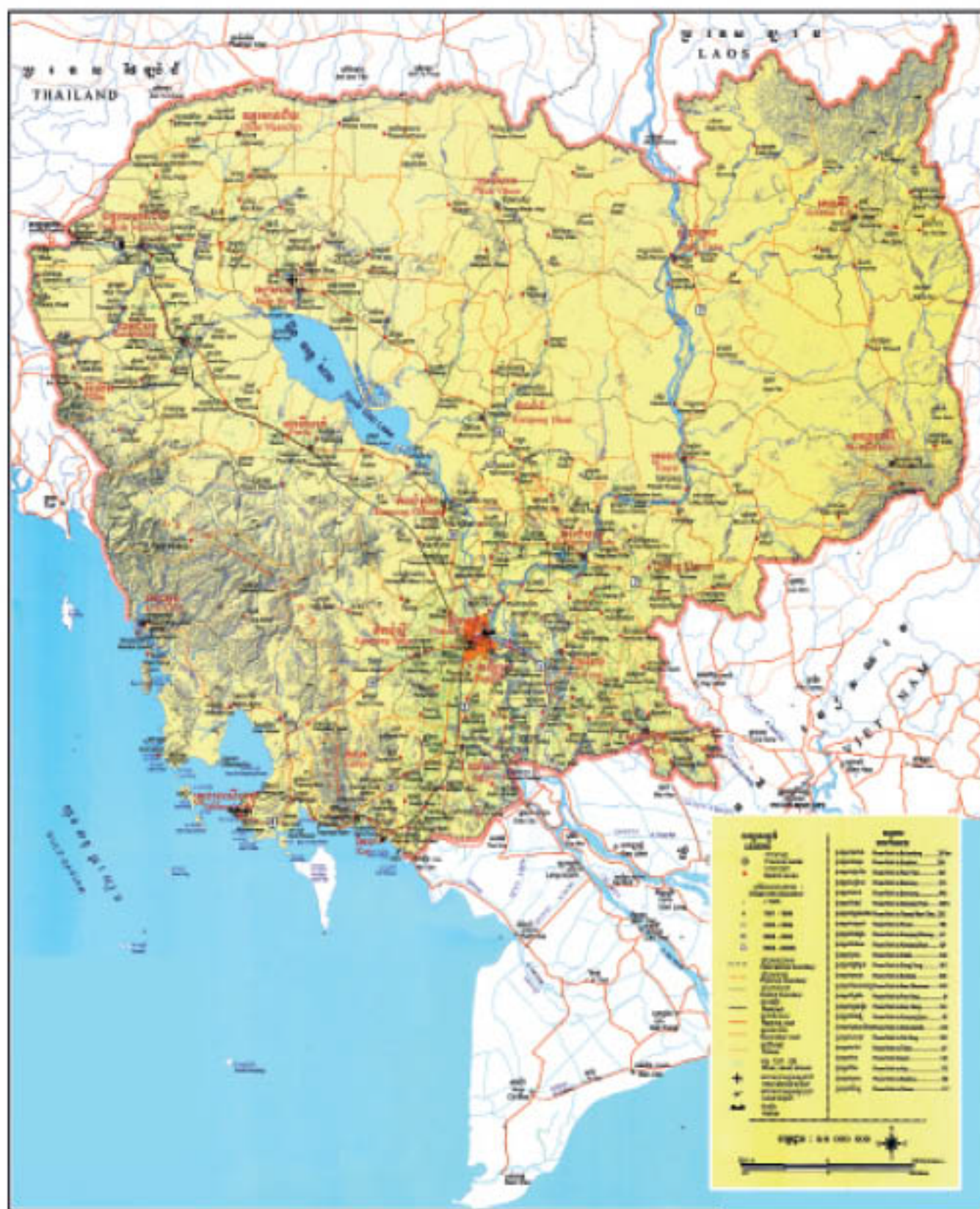
### ELECTRICITY

Electricity in Cambodia is 220V/50Hz, and most sockets accommodate plugs with two pins while the three pin sockets are now becoming more popularly used. It's wise to always be equipped with an adapter. (See Illustrations)

### LANGUAGE:

The official language of Cambodia is Khmer, but English, Chinese, Vietnamese, Thai and French are quite widely spoken. While Khmer may be incomprehensible to Singaporeans visiting, you will still be able to get by happily and enjoy an easy life with the use of the English language, as most people in Cambodia speak at least some.





Cambodia is mostly made up of sprawling low flat plain with mountains in the southwest and north. There are twenty-five provinces and many cities sharing a total land area of 181,035 square kilometers, all of which are connected by an extensive network of roads that are mostly asphalt paved and good for land travel. Besides the capital city, Phnom Penh, other major cities would include the beautiful Siem Reap, gateway and home to the magnificent Angkor Wat temple and the many awe-inspiring temple ruins. Sihanoukville, a picturesque commercial port and beach town, is full of fun and excitement. Battambang, the second-largest city, is the leading rice-producing province of the country with many interesting places to visit as well.



Custom Declaration Form



Arrival/Departure Form



Example of a Business Visa

### IMMIGRATION

All visitors are required to fill an Arrival/Departure form. The portion for Departure will remain in your passport; usually stapled. Do not lose it as you will need it for departure clearance.

### CUSTOMS CHECK

All visitors must complete a Custom declaration form and hand it to an officer at the custom counter just before the exit gate.

Example of a Visa Application Form.

## VISA EXEMPTION

**Singapore Citizens need not have to apply for a visa to visit Cambodia unless one plans to remain for a longer period of time for leisure, work or business.**

### PHOTOGRAPH

For Visa Application, a photo is required; its external dimensions must be W35mm x H45mm. The area from the top of the head to the chin must be no less than 29mm.

### INTERNATIONAL AIRPORT CHECKPOINTS

Phnom Penh International Airport  
Siem Reap International Airport

### 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)

### PLANNING TO STAY LONGER

Although Singaporeans do not require a tourist visa, but if you plan to remain longer in the country or are visiting for work or business, you should apply for a Business (E) visa valid for one month at the point of entry. You will not be permitted to extend your stay if you fail to do so.

### VISA ON ARRIVAL

For those requiring a visa, one can be issued on arrival at Phnom Penh International Airport, Siem Reap International Airport and at most international border crossings. Be sure to apply for a Business Visa if you have plans to remain longer than 30 days in the country. The cost is US\$35 but you are eligible for an "Extension Of Stay" (EOS) EB visa. Currently, a one-month EB extension costs \$50, three months is \$80, six months is \$160, and one year is \$290 when purchased through an agent.



Tuk Tuk - Cambodian PassApp Taxi



Grab Taxi

### 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 arrive. There is a 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 different from a Tuk Tuk; a three-wheeler that operates by meter which determines the cost of a ride according to standardised distance-based rates. When shuttling within the city, the Tuk Tuk is a preferred form of transportation since it helps to avoid the need to negotiate fares and preventing drivers from gouging customers – a common complaint by tourists.

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 with these motorcycle taxi drivers if you wish to travel elsewhere beyond the city center, so get your haggling skills ready.

### APP FOR RIDES

GRAB is in Cambodia and we also have PassApp that brings you the Tuk Tuk conveniently. Download the Apps. You'll never know when you'll need convenience.

### 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. Independent taxis and motorcycles are available outside the airport. Prices are the same for both with motorbikes being \$1 and cars being \$5 for a trip into town.



Motorcycle Taxi



The Cyclo



Remorque - The Trailer

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# BEYOND PHNOM PENH

Coastal Tourism of Cambodia – The Four ‘K’ - What To See, Eat And Enjoy

Cambodia is undoubtedly one of the most beautiful countries you could ever visit in Southeast Asia. From swimming at night amidst bioluminescent plankton to adventurous hikes in the jungles, Cambodia has it all. You will absolutely love the Cambodian cuisine whether you try on the streets or at popular restaurants. If you are planning on visiting Cambodia you must visit the popular 4 ‘K’ - four coastal provinces – Kep, Kampot, Koh Kong and Kampong Soam (Sihanoukville).

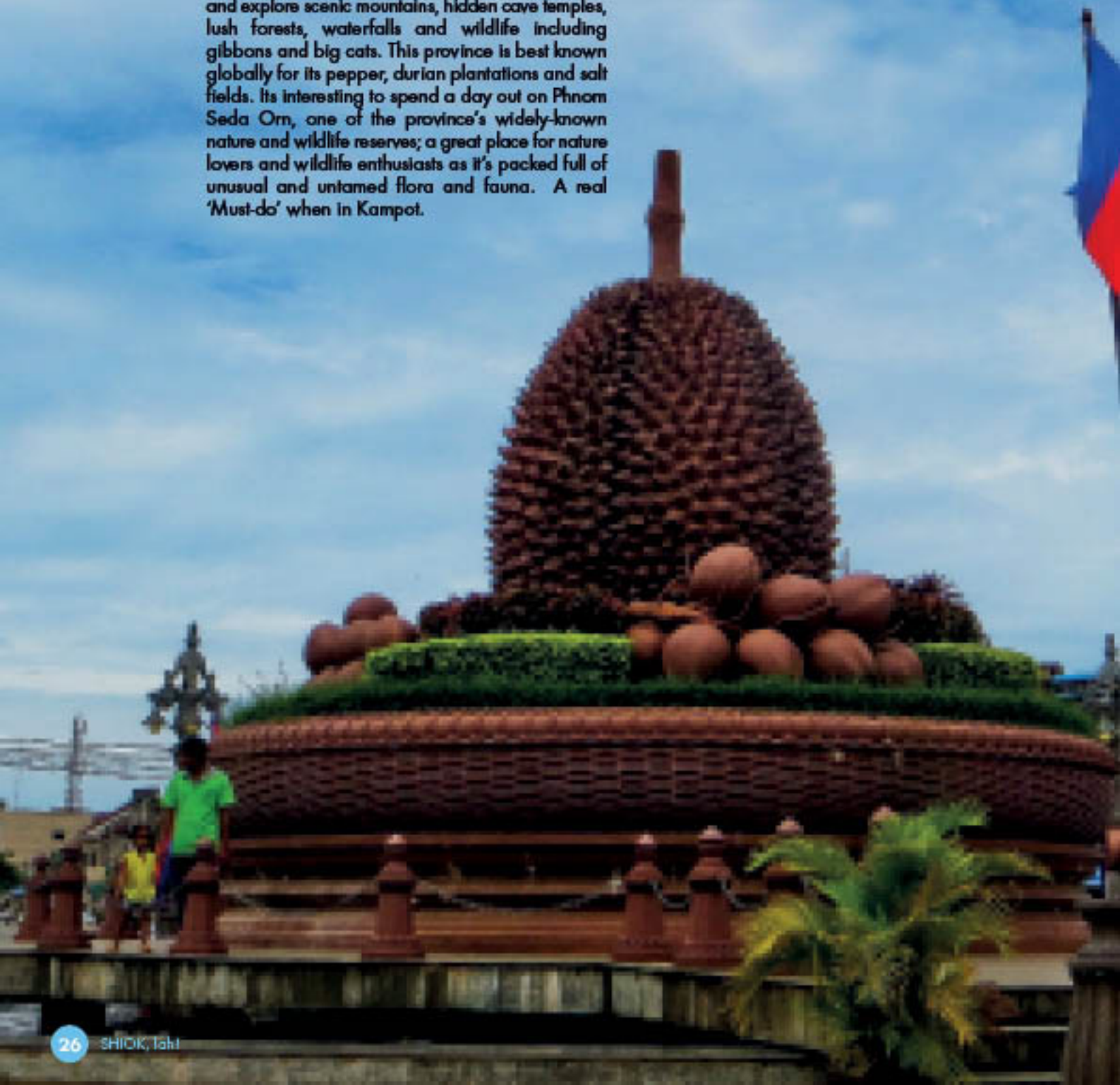
In the ensuing pages you can explore the many attractions that these 4 coastal provinces have to offer.





# KAMPOT

Kampot is a small town province with a series of colonnaded narrow streets leading from the main roundabout towards the riverfront. Many of the buildings here date from the colonial period, including the Governor's Mansion which is now the Kampot Museum, where much of the city's history is archived and visually exhibited. Here too is the popular Preah Monivong Bokor National Park where you can experience a change of climate and explore scenic mountains, hidden cave temples, lush forests, waterfalls and wildlife including gibbons and big cats. This province is best known globally for its pepper, durian plantations and salt fields. Its interesting to spend a day out on Phnom Seda Orm, one of the province's widely-known nature and wildlife reserves; a great place for nature lovers and wildlife enthusiasts as it's packed full of unusual and untamed flora and fauna. A real 'Must-do' when in Kampot.



# ACTIVITIES



## CELEBRATE NATURE

Kampot is blessed with all the natural elements of beauty; from luxurious heights at Bokor where you can listen to the whispers of the mountain wind and literally touch the clouds, to being petrified by resounding echoes in the mysterious underground Phnom Chhngok cave and thrilled by the symphony of the popokvil waterfalls ever so eager to hug the rocks below.



## ADVENTURE

Visit the Zipline River Park for that adrenaline rush and crush your acrophobia, then balance it off on a stand up paddleboard with other thrill seekers and see if it's that easy to move forward without toppling over and if standing up on water isn't your thing, sit yourself down in a canoe and glide like Robinson Crusoe through mystical Mangrove-lined waterways.



## FARM HOPPING

The UN has categorised Kampot pepper in the same league as champagne and cheese. A visit to a pepper farm here is like going back centuries in time. The knowledge of cultivating pepper has been passed through generations dating from the 13th Century. That said, it was actually Salt that brought fame to Cambodia. With added iodine, Salt is known to have saved the lives of thousands of children. Also on the List-of-Fame, is Durian. Kampot durians are cheered to be the best in the country for their taste and texture.

# DEFINITIVE FOOD

Kampot produces the best peppers you can find around the globe. When here, visitors may visit the plantations to try out a few samples. There is no shortage of great restaurants that serve dishes with pepper in Cambodia, especially in Kampot. Scores of eateries remain open until late into the night. They serve a good mix of food from the four corners of the world. However, there are two Must Try items when in Kampot; firstly, the Black Pepper Crab, which is as the name suggests, fresh crab from neighbouring Kep fried with fresh black pepper corns harvested from a farm nearby. Next is the traditional Num Banh Chok Samlar Khmer, a definitive Kampot specialty rice noodle dish.

The Samlor Kokor is also an outstanding street food, standing out amongst several other Kampot specialties.





### SAMLOR KORKO

Recognised to be one of the national dishes of Cambodia, this healthy traditional soup dish is usually served and taken with rice. The dish can be prepared using fish, pork or chicken, but is cooked with lots of vegetable and of course, Kroueng, a Cambodian spice and herbal paste that gives the dish its base flavours and taste.



### NUM BANH CHOK SAMLAH KHMER

A definitive Kampot Specialty, the num banh chok is so ubiquitous and well-loved that it's often called 'Khmer noodles.' The noodles are laboriously made by hand in heavy stone mills from fermented rice. The dish is topped with a fish gravy and plenty of crisp raw vegetables including cucumbers, banana blossom, and water lily stems and fresh herbs such as basil and mint.



### PEPPER CRAB

Kampot black pepper is known for its fresh aromas; with a tinge of lime blossom flavour, it is a great pepper for seasoning seafood. Not too overwhelming, the delicate, cold-spiciness make this a great complementary spice that is most suitable for the fresh Kampot Crabs.

# KEP

The provincial icon is a giant Blue Crab in the ocean. This is evident that Kep is famous for crabs. A very vibrant crab market that sells the signature blue crabs fresh from the sea and cooked there and then.



# ACTIVITIES



## BEACH

This beach has been enhanced for better enjoyment; extended an extra 50 meters and now covered with white sand brought over from the popular Otres Beach in Sihanouk Province. When in Kep, head for the beach. Relax and enjoy the sand, the serenity and the ambience.



## KEP NATIONAL PARK

Go hiking in Kep National Park – the town is small which means you don't need a guide to go along with you. There is a network of trails within the park with breathtaking views. You can even hike all the way up the sunset rock mountain.



## MOUNTAIN BIKING

Around the mountain is a 8km long road that is perfect for mountain biking. On your bike, you can explore Urban Ruins – there are plenty of abandoned mansions from 1960s in Kep to remind the visitor of her glorious past.

# HISTORY

Once a seaside retreat for the French elites and a favoured playground of Cambodian high-rollers during the 1960s, Kep is surely re-establishing itself, attracting tourists back with lots of interesting activities and seafood. The beach is now covered with white sand from Otres Beach and extended by a further 50m. It is slowly being rediscovered by travelers, but while the charm of this coastal resort lies in its peacefulness, its National Park, and its seafood, many people reach out to the nearby islands especially the popular Rabbit Island where you can practically have a stretch of pristine sandy beach all to yourself.

The true beauty of this marvelous province can only be appreciated if you spend a night or two at this place.



# FOOD



## BLUE CRABS OF KEP

These crabs at Kep are definitely not craps. Caught and sold fresh off their traps, these crustaceans are the lure of many who travel to Kep especially for the delicacies they manifest.

One simply cannot miss the amazing Crab Market and certainly should not leave Kep without trying out the traditional crab dishes. If you are a seafood lover, this is definitely something you would not want to miss. You can actually purchase the crab right off the sea! It's that fresh. You can get your crab steamed right at the spot or get it fried up with spicy sauce and Kampot peppercorns, renowned to be the best in the world. They taste fabulous with the crab. Kep's blue crab is popular all over the country, but nothing beats having them lifted fresh from the sea and cook right under your nose.



## CRABS SOLD FRESH OFF THE SEA

Basketful, one after another, is dished out of the ocean and sold on the immediate shores to a never ending crowd of eager buyers. Seeing is trusting.



## CRAB COOK BEFORE YOUR VERY EYES

Rows of flaming stoves are readily available to cook your crabs to your fancy. A popular recipe is one with the famous Kampot pepper corns; for freshness, some prefer them steamed though.



# KOH KONG

This extreme southwestern province of Cambodia is one of the biggest in the country. It boasts a long undeveloped coastline, a dense mangrove forest and a mountainous region that embraces part of the Cardamom Mountains; the biggest coherent rainforest of Southeast Asia. Its tourist attractions include the sanctuaries and their abundant wildlife, beautiful waterfalls, uncorrupted islands with amazing reef-lives, casinos and of course, plenty of fresh seafood.

Koh Kong is in fact a fast developing resort and is establishing itself as the leading ecotourism centre.



# FOOD

Cambodian food is truly unique if one must really compare it to cuisines of other countries around south-east Asia. Firstly, the ingredients that go into preparing the dishes are mainly herbal based and perhaps also because of the fact that seafood is in such abundance, especially fish and prawns, all the seasonings are practically made from fish or prawns, lending to the food that unique flavour we don't always get to enjoy elsewhere.

Around the coastal provinces, especially in Koh Kong, seafood is a certain Must Have. They are brought in fresh from the ocean and mostly by individual fisherman and not through bulk catch that are sold via the market, thereby assuring absolute freshness.

# ACTIVITIES



## KAYAKING

Kayaking in Koh Kong has a lot more to offer and definitely more interesting for the adventurous. Make a few meanders and glide away from the main stream through the narrow tributaries of the mangrove forest to explore the wonders of the lush growth and be amazed by the massive amount of wild life that live in the area.



## BIRD WATCHING

Koh Kong's coastline and islands are the habitat for some of Asia's rarest and most endangered birds and animals. They are the Wintering home for over 20 species of migratory shorebirds – including the globally endangered Spoon-billed sandpiper. Paddled cruises are the best for watching the birds going about their morning activities.



## DIVING

Dive the unexplored waters of Koh Kong. The Koh Sdach archipelago hosts an exciting and undiscovered underwater world with twelve mostly uninhabited islands offering coral reefs, remote coral outcrops and plenty more to explore. Check out the Koh Kong Diving Centre; they offer fun dives, snorkelling and a range of PADI courses with experienced instructors.

# KAMPONG SOAM

(SIHANOUK PROVINCE)

Kampong Soam or Sihanoukville, now officially named Sihanouk Province, is the most popular beach city of Cambodia. It was renamed in honour of King Sihanouk after the country's first deep water port was constructed. However, it is still dearly referred to as Kompong Soam by many Cambodians. There are many interesting attractions, especially beach resorts, that will leave you in awe. Definitely one of the 'Must Visit' provinces in the country.



# ACTIVITIES



## BEACHES

There are several nice beaches here to cause a dilemma; the hotels, namely Sakha and the Independence hotels, each maintain a stretch that they kept clean, but private, for their guests. Those are quieter; a drink from the hotel would put you on the sand though. The Otres beach and the Ochheuteal beach are the backpacker favourites; the bars, eateries and activities there remain vibrant into the wee hours. You'll have to experience them for yourself.



## CITY JOY

Although the popular places in this province are probably the beaches, there are much more that the city has to offer. There are about 15 casinos and many foreigner-run bars and eateries across town. Last count, there were 450 slot machines and nearly 50 table games collectively. The food scene is 'Out of this world' - you'll get to savour food from the 4 corners of the world if you will explore.



## REAM NATIONAL PARK

This is 128 sq km of protected area kept in its natural state with rivers, estuaries, beaches, coral reefs, rain forests, mangroves, and open water where many species of near extinct animals roam free. Elevated walkways provides convenience to observe the eco-system and be amazed by the 200 species of birds that live on the grounds and above the mangrove forest.

# FOOD

No matter what type of cuisine you're after, you'll probably find it in Sihanoukville. Even if you choose to simply laze by the beach, there are hawkers plying to make sure you are fed. Foreigners often seek local specialties like the cooked prahok and the amok trei (Coconut curry fish steamed in banana leaf cups) and since these days, many prefer meatless, the Amok may be cooked without fish; only vegetables. If you are a strictly no meat person, there are several vegetarian joints to go to.





### COOKED PRAHOK

This is remarkably fancied to be the king of condiments. Made from river fish, cleaned and descaled before traditionally being crushed by foot in a basket, the prahok is sometimes compared with cheese by the locals. The preparation process takes at least three weeks, but result is worth the trouble. Smells like used socks, but the thought of it could send some people drooling.



### AMOK TREI

The term "ho mok" refers to the process of steaming a dish in banana leaves; the Amok Trei is a wonderful combination of fresh fish, galangal and rich spicy coconut custard, steamed in an ingenious banana leaf. This is a national culinary tradition in Cambodia, very similar to the 'Otah' except that it is steamed and not gilled.



### VEGETARIAN

Vegetarians are not neglected in this Seafood town. All across the city, there are several meat-less places for you to choose from. The favourite seems to be a fusion joint tucked away above the Yasmine Restaurant on Serendipity Beach Road, known as the Dao of Life. As you stroll along the streets, you'll discover more places.

# SIEM REAP



No visit to Cambodia is complete without making a trip to Siem Reap, a resort town in northwestern Cambodia that is now the historical and cultural hub of the country. It is the gateway to the ancient ruins of Angkor, the seat of the Khmer kingdom from the 9th–15th centuries. Much of the nation's rich history is centered around the vast complex of intricate stone buildings including the preserved Angkor Wat, the main temple, which is pictured on Cambodia's flag. However, it is not only about the temples that makes the province of Siem Reap so attractive and interesting. There is more in this vibrant province for the tourist to feel entertained.

Getting to Siem Reap is convenient. An International airport serves visitors from all over the world in and out of the country by flight with many now flying direct to and from distant destinations. A network of well paved roads offers the surrounding provinces the convenience of travel on land by vehicles. From the capital city, Phnom Penh, tour buses serve the connecting route at regular hours.

## VISIT THE ANGKOR ARCHAEOLOGICAL PARK

Whether it is for work or leisure, when in Siem Reap, do make a trip to visit the magnificent Angkor Wat temple at the Angkor Archaeological Park. The park imposes a fee for visiting the temples; U\$37.00 per person for a single day visit and U\$63.00 for a 4-day pass. Visitors are required to show their pass (Your Photo on it) at every entry point of the individual temple site and for those visitors who enter the park without a valid pass, a heavy penalty is imposed and the person told to immediately leave the park. They are very strict in their implementation of the pass requirement, so it is not worth the risk.



## THE ANGKOR WAT



Angkor Wat is the most famous of the Angkorian temples. The temple, the largest religious institution in the world, was built in the twelfth century by King Suryavarman II, as a temple dedicated to the Hindu god, Vishnu. It took an estimated 30 years to complete. It was later dedicated to Buddhism and is the only one of the Angkorian temples to remain in religious use throughout the centuries.

Inspired by ancient Indian architecture, the skilled artisans of Angkor applied a unique style referred to as "Classical Khmer Architecture", made distinct by the tendency to plonk the main temple on a mound in the center and surrounding it with galleried walkways. Very unlike a regular Khmer temple, the Angkor Wat temple is orientated to the West which led experts to deduce that it was a funeral temple for King Suryavarman II, because it faces the setting sun. Also, bas-reliefs are designed to be viewed from left to right in keeping with Hindu death rituals.



UNESCO named Angkor Wat "One of the most important archaeological sites in South-East Asia" and it was coined the 7th Wonder of the World. By any measure, the Angkor Wat truly deserves these epithets.

## ANGKOR THOM

This is a fortified city built by King Jayavarman VII in the late twelfth century. It encapsulated the residences of priests, officials, military and administrative staff. Peering out from between the tree branches are old gods still protecting this ancient city and below them is a huge moat that surrounds the large outer wall. There are a number of entry towers each with a causeway flanked by 54 stone figures on either side – demons to the right and gods to the left totalling the magical number of 108 deities guarding the city.

Inside the city are important monuments such as the Bayon temple, the Baphuon, the Royal Enclosure, Phimeanakas and the Terrace of Elephants. Angkor Thom was the last capital of the Khmer Empire; the capitals moved around several times over the centuries.



## BAYON TEMPLE

Built at the centre of King Jayavarman's capital, Angkor Thom, this was the last state temple to be built at Angkor, and the only Angkorian state temple to be built primarily as a Mahayana Buddhist shrine dedicated to the Buddha. However, following Jayavarman's death, it was modified and augmented by later Hindu and Theravada Buddhist kings in accordance to their religious preferences. The Bayon's most distinctive feature is the multitude of serene and massive stone faces on the many towers that jut from the upper terrace and cluster around its center peak. The similarity of the 216 gigantic faces to other statues of Jayavarman VII has led many scholars to hypothesise that the faces are representations of the king himself although others believe that the faces belong to Avalokitesvara, the bodhisattva of compassion.

The temple is also popular for two impressive sets of bas-reliefs, which present an unusual combination of mythological, historical, and mundane scenes. This is one of the many 'must visit' temples.



## BANTEAY SREI TEMPLE

This 10th-century Cambodian temple was dedicated to the Hindu god Shiva. Its name means "Citadel of Women" and is the only major temple of Angkor not built by a monarch. Instead, credit went to a courtier, Yajnavaraha – a famous scholar and philanthropist.

Banteay Srei is constructed from red sandstone and many of its elements appear in comparatively miniature form, making it unique among the Angkorian temples. Almost every surface has been delicately carved with beautiful shapes and depictions that can still be quite clearly admired today. Motifs include fierce monsters, multiple-armed protectors, goddesses and false doors.



## TA PHROM



Built in the same style as the Bayon during the late twelfth century, this was originally a Mahayana Buddhist monastery and university. It is a very popular attraction for visitors to Angkor because it has been left much as it was when discovered – with giant roots snaking through doorways and trees overhanging grey stone walls.

Ta Phrom was originally named “Rajavihara” which means “Monastery of the King.” Different aspects are dedicated to important figures in the king’s life such as his mother, guru and elder brother. As such, this temple forms a complementary pair to the temple monastery of Preah Khan which was modelled on the king’s father.

An inscription revealed that the site hosted more than 12,500 people, including 18 high priests and 615 dancers; a further 800,000 people in surrounding villages had made their living there. Expansions and additions to the temple continued through into the rule of Srindravarman at the end of the 15th century.

## PHNOM BAKHENG

This Hindu temple built in the form of a mountain temple was dedicated to Shiva. Historians believe that Phnom Bakheng was in its heyday, the principal temple of the Angkor region. It was the architectural centerpiece of a new capital that Yasovarman built when he moved the court from the capital Hariharalaya in the Roluos area located to the southeast.

Located atop the hill, Phnom Bakheng, this is the most popular tourist spot for sunset views of the much bigger Angkor Wat temple which lies amid the jungle about 1.5km away.



## PREAH KHAN TEMPLE

In its heyday, this was the centre of an organisation with almost 100,000 officials and servants. This temple is flat in design, with a basic plan of successive rectangular galleries around a Buddhist sanctuary complicated by Hindu satellite temples and numerous later additions. With trees and other vegetation growing among the ruins, Preah Khan has been left largely unrestored.

Preah Khan, for the beguiler, the romancer and the artist, is an entrancing mastery deep in the jungle; soft and alluring in the twilight made by heavy verdure.



## GETTING AROUND

Getting around in Siem Reap is easy as there are many options available. One can either walk, which can be quite pleasant as there are much to take in; plenty to leisurely enjoy, or rent a bicycle which can take you further and to see more. Metered taxi cabs or the Remorque, a detachable carriage pulled by a regular motorcycle, are great options if you prefer to be ferried. Most of the drivers speak English and would gladly double as your tour guide if you will book them for the day.



## MOUNT KULEN

Kulen Mountain is widely regarded as the birthplace of the ancient Khmer Empire. During the constructional period of the ancient temples in the ninth century, sand stones were brought from this sacred mountain to Angkor. It was also here at Phnom Kulen that King Jayavarman II proclaimed independence from Java in 802 A.D.

The site is well known for its intricate carvings representing fertility and its waters hold special significance to the people of Cambodia. Just a few inches beneath the surface, over 1000 carvings of Yoni and Linga (Male & Female representations) are etched into the sandstone riverbed.

The waters are regarded as holy, given the sacred carvings which also include a stone representation of the Hindu god Vishnu lying on his serpent Ananta, with his wife Lakshmi at his feet. A lotus flower protrudes from Vishnu's navel bearing the god Brahma. The river ends with a beautiful waterfall. Phnom Kulen is regarded highly by Cambodians as a sacred location and has developed into a great tour destination.



## TONLE SAP

In early June, at the start of the rainy season, the water level of the Mekong River rises to divert part of its flow off its course to the South China Sea and redirect it into the Tonle Sap. This forces the current to reverse direction, beginning a process that by the end of October will see the great lake increasing its size almost tenfold, making it the largest freshwater body in Southeast Asia.

The Tonle Sap Lake, fed by the mighty Mekong and the Tonle Sap Rivers, is a vast expanse of water that forms the most significant topographical feature in Cambodia. This 'Great Lake' represents a people's identity and way of life for the thousands of families who live on the lake and are dependent on the Tonle Sap and its ebbs and flows to maintain life.

There is a whole community here; besides homes, there is a school, police post, fire station, church and a few restaurants as well. This self-sufficient community of the great lake, known commonly as the floating village of Cambodia, draws crowds daily to observe life and to share their time in this wonderful neighbourhood of the great Tonle Sap Lake.



## SHOPPING IN SIEM REAP



The wet markets in Siem Reap have lots to offer the tourist besides vegetable, chicken and pork. Most of them are concentrated within the downtown area and while they do sell the regular fresh produce, they also sell cooked food and a broad offering of souvenirs, clothes and handcraft items.

However, it is the night market that you should really visit when in Siem Reap. The ambience is as great as the range of Cambodian carvings, silverware, lacquer figurines, ceramics, and silk pieces on offer. It's the ideal location for walking off those calories after dinner and for taking in the atmosphere mingling with locals and people of almost any nationality; experience the town's unique culture and enjoy live open-air performances when you pause to catch a drink. If not for anything else, at least you get to feast your eyes strolling through the alleys in the market.

## PUB STREET

Siem Reap's own Pub Street is a long road teeming with bars, restaurants and eateries to satisfy just about any taste bud and just as the name suggests, you'll see pub after pub along this street, which is closed to traffic and it's where the festivities never stop.

Time is frozen under bright neon lights and loud music blasting from the bars on both sides of the street, keeping the party atmosphere very much alive from end to end. Many bars have seats spilled over onto the street and although they are supposed to close by midnight, some are seen still cleaning up just before sunrise.



## ANGKOR NATIONAL MUSEUM

The Angkor temples were full of fascinating and priceless artefacts when they were discovered well over a century ago. Thousands were plundered by unscrupulous individuals and the Cambodian government has been working tirelessly over the past decades trying to recover them.

Today, thousands of those recovered, including unique Hindu and Buddhist sculptures, are on display in the Angkor National Museum. Full context and historical facts are delivered through state of the art multimedia devices.



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MASTER CHEF

MR. LUU MENG

# CATCHING UP WITH THE FOOD WIZARD

Cambodia Master Chef, Luu Meng, is truly an amazing wizard when it comes to food. Not exclusive to Khmer cuisines, which is his personal favourite and specialty, Mr. Luu Meng himself also own several hotels and a few fine restaurants serving Japanese, Western and Cantonese delicacies.

We caught up with the Master Chef and bade him to shed some lights to us on Cambodian foods, the food scene generally in the country and what had influenced this young man's quest for good food.

**1) Please tell our readers how you came about embarking on your journey in the art of cooking.**

Cambodian cuisine is as old as the great civilisation of Angkor. Then the seed was planted and since it has grown and put down strong roots like the huge Banyan tree. Along the way our food has taken inspiration from India, in our curries for example, from China in our noodle and stir-fried dishes, and much later from gourmet French cooking in the form of slow-cooked dishes.

I was lucky to come from a family of chefs, so we always had good food at home and I fell in love with cooking at an early age. My grandmother worked in the kitchen at the Royal Palace, and my mother owned a restaurant in Phnom Penh- her use of flavours and spices continue to influence my cooking today.

By the time I graduated high school, I knew I wanted to be a chef. After ten formative years in some of the region's finest restaurants, I returned to Cambodia and was quickly recruited into the kitchen of the Hotel Cambodiana. Working hard, I became a Sous Chef within two years, a notable achievement in the chef world.

Around this time, my long-standing aim to rejuvenate traditional flavours, and fuse them with other influences came to fruition with the founding of the Almond Group. I wanted to create a living food culture, a Khmer cuisine

that was relevant today and progressive, with an eye to the future. I am happy to say that in our 10 years, we have been able to do that, and will continue to do so, alongside our mission to elevate Cambodian cuisine to the world stage.

**2) Cambodian food is often described to be diversified yet somewhat unique. Kindly help our readers understand a little more about the finerities of Cambodian dishes.**

Cambodian cuisine is a product of our varied cultural heritage and inheritance, which have spread across the region from India and Indonesia in the form of curry and coconut-based

dishes, for example, together with eggs from ducks, which the Chinese were the first to domesticate.

Today the result is a diverse cuisine incorporating a wide array of herbs and spices, which favours aromatics like lemongrass and the piquancy of black pepper to the raw heat of chili, with focus on freshness rather than processed pastes and powders. Typically, a Cambodian dishes contains contrasting elements of sweet and bitter, salty and sour, umami, fresh and cooked. Fine balance is the secret to great Khmer food. Every Cambodian ingredient is unique, and each brings an important dimension, whatever the dish.





**3) Which Cambodian Dish would you say is a fine example that carries the qualities that you had highlighted above?**

Roast pork belly with green mango is a great example dish. You have the rich, complex flavours in the seasoned pork belly accentuated by the roasting process, which make the meat very soft and tender. The sour tartness of the raw green mango, shallots and diced garlic, plus the slight bitterness of fresh fishwort leaves is counteracted by the dressing: caramelised palm sugar, lightly salted fish sauce, lime juice and fresh black pepper. The dish is garnished with bird's eye chili, sweet basil and fresh mint, for a spicy but cooling effect in the mouth.

**4) Please highlight and introduce a Cambodian dish or two you feel that people should try when in Cambodia?**

Prohok ktiss is a great way to sample what is a culinary staple, that is, prohok or fermented fish paste. Like a fine wine or whiskey, it strengthens and matures over time. In terms of flavour, prohok has no equal, that's why Cambodians worldwide crave it! It is like a central pillar which is used as the flavour base of many dishes, but I recommend people to try it in

prohok ktiss, where it is prepared with our fresh kroeung curry paste, coconut milk and ground pork.

Another great dish to try is Kampot pepper beef. Here you have medallions of tender beef stir-fried with fresh green Kampot peppercorns, which impart a citrus-herbaceous piquancy to perfectly offset the depth of flavour in the meat. My serving recommendation is with a rich gravy over a bed of World's Best Jasmine rice.

**5) We understand that at the Malis Restaurant, your specialty Cambodian restaurant, one of your many signature dishes is the 'Amok Trey'. Please tell us what is so special about the dish and how is it compared to the Thai dish of the same name?**

Amok Trey wonderfully showcases two essential staples in Cambodian cuisine: "trey" or freshwater fish, and "kroeung", Khmer curry paste made from freshly pounded shallots, lemongrass, garlic, chillies, galangal and kaffir lime leaves to infuse the curry base which has a souffle-like texture. Amok is really a mildly spiced curry, tempered by notes of turmeric, coconut milk and palm sugar then gently steamed in a banana leaf

basket to add an airy lightness. It's this interplay of lightness in texture and flavour which has contributed to its popularity. To complete the complex flavour bank, a slightly bitter local herb called slok ngor is added, distinguishing it from regional variants of the dish.

**6) You also own a chain of noodle shops, Uy Kuyteav; is that also a Cambodian food item. Can you tell us about it and help our readers appreciate the noodles that you sell.**

Our first Uy Kuyteav outlet opened in 2015 and we will soon have six. The name derives from "kuyteav" a noodle dish developed by Cambodians with Chinese ancestors which is enjoyed around the country, most often for breakfast. The pork broth is made from slow cooked pork bones to which black Kampot pepper, lime juice and caramelised garlic oil are added. There are many different types according to the region and seasonal availability of ingredients; garnishes can include lettuce leaves, bean sprouts, chopped shallots and sawtooth coriander. We have over 8 versions of the dish on our menu, including the most extravagant, Phnom Penh kuyteav with pork, fish cake and Mekong river prawns. There is also

Wonton Mee with shrimp dumplings and egg noodles, and dry kuyteav with slow cooked, spiced and preserved beans with pork, ginger and spring onions on a bed of noodles served with the broth on the side. Beside kuyteav, our other noodle dishes include somlor, the traditional sour soup with either baby shrimp or pork ribs and our newest dish, Cambodian lamb green curry.

7) Across the range of restaurants that you own and manage, serving different flavour cuisines, from Cantonese and Japanese to French and Cambodian, which of these enjoy the highest number of patrons; in other words, what type of food is better received in Cambodia?

With Cambodians, classical dishes like Kuyteav, Prohok ktiss and Amok Trey are always popular. The range of culinary influences from other places is prevalent in these dishes and the way people enjoy them is constantly evolving. For example, since the days of the French, people can enjoy kuyteav with "num pang" or bread one day, and pan-fried pork kuyteav with jasmine rice the next. Different preparations allow for more variety and Cambodian cuisine is widely enjoyed by visitors to Cambodia.

Our history means we must acknowledge the influence of France on our culinary traditions and tastes, such as our enjoyment of bread with pate and strong coffee for breakfast, when we are not enjoying kuyteav! Classical dishes, such as roasted duck with orange or "canard a l'orange" are still popular and ingredients are locally available in Cambodia.

Cantonese or "Yue" cuisine as served at our Yi Sang restaurants is really something special in Cambodia. People have been migrating from the Middle country, especially Guangdong to Cambodia for over 1,000 years so naturally, the culinary influence is strong and there are many restaurants to choose from! While remaining true to classics such as





hagáau and Chee Cheoung Fun, for which Yi Sang has a great reputation, our innovation shines through in exclusive dishes such as Kulen roasted pig, which are reared by villagers on the slopes of the sacred mountain, Phnom Kulen near Siem Reap. Like this, the meat is naturally organic and supports local communities to preserve the forest on Phnom Kulen. In addition, we serve kung fu roast duck and goose made according to authentic siu mei methods, using local artisan ingredients such as wild forest honey.

This local adaptation continues at Sevenses restaurant, where we serve premium live seafood such as Giant Mekong lobster caught just 30km from Phnom Penh, in addition to delicacy items like Alaskan crab, Sea Cucumber, King lobster and abalone from prime locations all around the world.

Kanji signature cuisines are our newest innovation. They are inspired by the philosophy of using natural seasonal flavours and the finest seafood and meat, for example, grass-fed beef from Japan's Kobe province, which

connoisseurs recognise as amongst the best in the world. Add in fresh produce from local morning markets and the result is a signature taste sensation, a distinctive cuisine which is greater than the sum of its parts. Quintessential dishes on the set menu include Kanji sashimi and sushi, using finest cuts of prized Ohtoro tuna belly. As for the seafood, all of which are transported from the sea to Kanji as quickly as possible and kept live until requested by the customer. Now that is assured to be truly fresh. The tasting menu embraces seasonally available produce from Cambodia and a handful of prime locations around the world with dishes that change every week to bring ingredients to the table at the peak of freshness. This allows our chefs to creatively design dishes in harmony with the seasons.

**8) You also manage a training institution to prepare young people to become chefs, you must surely have envisioned a very bright future for the food industry in Cambodia, where do you see Cambodia three years down the road; the food scene.**

Cambodian cuisine has been going through a period of revival and refinement in recent years and I believe that it will continue. Passion will continue to drive innovation with the new generation of chefs adding their twists to dishes as experience allows. Advances in technology and agriculture have made their contribution, and our production standards especially for specialty ingredients like palm sugar and Kampot pepper which are certified Geographical Indication status are rapidly rising. Certainly our cuisine is gaining recognition among "foodies" or gourmards, with more foreign chefs coming to see and taste for themselves.

Not only that, but the medicinal properties in our core ingredients are being discovered- just look at turmeric, lemongrass and the latest "superfood", moringa.

A few years from now, I think more doctors and people who are interested in nutrition would be arriving on our shores to study more about these herbs.

The image features three traditional clay pots filled with Chrouk Krav Chhnang, a Cambodian dish. The pots are arranged in a diagonal line from the top left to the bottom right. The top pot is slightly out of focus, showing a clear broth with bamboo shoots and duck eggs. The middle pot is in focus, showing a darker, more textured broth with similar ingredients. The bottom pot is also in focus and is topped with a generous amount of fresh green herbs, sliced hard-boiled duck eggs, and shredded pink fish. The pots are placed on a woven bamboo mat, and the background is a warm, textured surface.

uy kuyteav

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## Playing the Good SINGAPOREAN HOST

When you invite guests over to your home in Cambodia for dinner, you really need not have to frantically cook many dishes to impress. Here's a delicious conversational dish that could be served singly, yet filling enough and would make you a great Singaporean host.

The Hainanese chicken rice, adapted from early Hainanese migrants from Southern China is now better recognised to be a signature Singapore dish instead. Most people, especially in Cambodia, seem to think that the Chicken Rice is a Singaporean dish and will truly enjoy when having it at your home.

Adopt this recipe and make it your own. This is sufficient to prepare for 6 servings.

# Ingredients

## Chicken and Broth:



1 good size chicken  
about 1 ½ kg



3 teaspoons  
salt



4 litre  
water



4 (1/2 cm thick) slices of  
fresh ginger, smashed

## Chilli Sauce:



6 long fresh  
red hot chili chopped



1/2 teaspoon of salt



1/3 cup fresh  
lime juice



2 tablespoons of  
chopped peeled fresh  
ginger



1 shallot, chopped



2 medium-sized  
garlic cloves, chopped

## Rice:



2 cups of fragrant  
jasmine rice



1 long pandan leaf



1 tablespoon of  
soy sauce



2 teaspoons of sesame  
oil



1 shallot, chopped



2 large garlic cloves,  
minced



1 small bunch of watercress,  
discard coarse stems

## Garnishing:



1 small bunch of  
fresh coriander



1 good size  
cucumber



1 long red chili

## Preparation

Remove fat from cavity of chicken and reserve for rice. Rub chicken inside and out with 1 teaspoon salt.

Bring water with remaining 2 teaspoons salt and ginger to a boil in a pot wide enough to hold the chicken. Place the chicken, breast down, in water and set to a boil, covered. Simmer chicken, partially covered for about 20 minutes and remove from heat. Let chicken remain in hot broth, covered and undisturbed, until cooked through; takes about 15 to 20 minutes.

Letting broth drain from chicken cavity into pot, transfer chicken to a large bowl of ice cold water and reserve broth for rice and soup. Cool chicken completely, turning once. Drain chicken and pat dry with paper towels. Cut into serving pieces.

Prepare chili sauce while chicken was cooking:  
Pulse chili-sauce ingredients together to a coarse paste using a food processor.

### Cooking the Rice:

Cook reserved chicken fat in a heavy saucepan over moderate heat, stirring, until rendered, then discard solids. Add vegetable oil if necessary to make 2 tablespoons fat.

Wash rice under cold running water until water runs clear and drain well.

Cook shallots in fat over moderate heat, stirring them until browned. Add garlic and a small pinch of salt and cook, stirring for about 1 minute. Add rice, and pandan leaf (uncut but fold it to make a knot) and cook, stirring gently for about 1 minute.

Add 3 cups of the reserved broth and bring to a boil. Boil until liquid on surface is evaporated and small bubbles appear from holes in rice which should take about 3 to 4 minutes. Cover and cook over very low heat until rice is tender and liquid is absorbed, usually about 15 minutes. Remove from heat and let stand, covered and undisturbed for about 5 minutes.

For convenience, you may use an automatic rice cooker, but you'll compromise the pleasure of cooking. All the same, once cooked, must fluff the rice with a fork and cover.

### Assemble Dishes:

Tear the coriander up and shave as many long ribbons of cucumber and chilli as possible using a U-shaped vegetable peeler and chill them together in separate bowl of ice cold water for about 15 minutes.

Drain well.

Stir together soy sauce and sesame oil.

Bring 6 cups of the reserved broth and watercress to a boil in a saucepan and simmer for about 1 minute. Remove pan from heat and let stand until watercress is a shade darker, should take about 3 minutes.

### Serving:

Drizzle soy-sesame mixture over chicken, then garnished with coriander, cucumber and chili ribbons and then dish out individual bowls of rice, soup, and chili sauce. Add a side dish of dark soy sauce for dip.

### Footnote:

Chicken and broth may be prepared 1 day ahead and chilled, covered. Bring chicken to room temperature before proceeding. There is never a perfect dish so don't be disheartened if you don't taste like what they serve at the restaurant. Your guest wouldn't know the difference. Over time, you'll nail it and like all things, there is always a beginning. The joy is really in the cooking and the conversations that entail; taste is a bonus. Just remember, chicken with rice is not Chicken Rice. The Hainanese chicken rice is a specialty dish consists of succulent steamed white chicken served with rice that exudes an unique chicken fragrant. So as long as you achieve these, you did it.



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# HALAL FOOD in Cambodia

Muslims visiting Cambodia will have no difficulty to find permissible 'Halal' food all around the country. Islam is the religion of a majority of the Khmer Cham people and the Malay minorities in Cambodia. Though the Khmer Rouge had eroded the number of Muslims during the atrocities, by the late 1980s, Muslims have regained their former strength. Today, the Muslim population in Cambodia is estimated to be no less than 2% of the total people of Cambodia. Hence it is not difficult to find Halal food anywhere in the country.



Visitors to this country can find Halal restaurants and eateries quite conveniently. They are usually clean and inexpensive as well. Below is a list of known places that serve Halal dishes. These are by no means the only places in the country for Halal food and are listed strictly here for convenient reference only. Neither the publisher nor any of its staffer and/or agent shall be held liable in any which way should anyone chooses to use this list.

Wau Restaurant  
No 256 Montivong Blvd,  
Phnom Penh

Mr. Mediterranean  
Golden Sorya Mall at St. 51,  
Phnom Penh

The Casablanca Restaurant  
Golden Sorya Mall at St. 51,  
Phnom Penh

Cafe Malaya  
No. 65, Street 118,  
Phnom Penh

Sher-e-Punjab  
No. 130, Street 16, Phsar Kandal,  
Phnom Penh

MK Halal Food  
No. 11, Street 108,  
Phnom Penh

Namaste India  
No. 15, Street 308, Tonle Basac,  
corner Norodom Blv.

Petra  
Villar 8A, Street 288,  
Phnom Penh

Hummus House  
No.95, Street 1, Sisowath Quay,  
Phnom Penh

Taste of the Middle East  
No.19, Street 35, Infront of Norton  
university. Phnom Penh

Borobudur Indonesian Cuisine  
No.28B, Beung Kangkong 1,  
Phnom Penh

Mount Everest  
No.63, Street 294,  
Phnom Penh



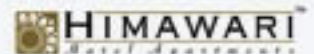
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FOR THE HALAL  
LABEL JUST TO  
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# POPULAR STREET FOOD

Food carts at street corners or plying along the streets are a common sight in Cambodia. They offer a plethora of tasty street foods, some of which you may have seen back in the good old days in Singapore, but are now extinct. Goodies such as the chive cakes (kuu Chai Kuay) or the grilled dried squids (Peng Jau Her) bring back fond memories. Phnom Penh is an excellent destination for food lovers wishing to enjoy a culinary adventure. Here are some of city's must-try items that are sure to please your taste buds





## BALUT

Balut is basically the fertilized embryo of a duck; still in the egg shell. This snack can also be found in neighbouring Southeast Asian countries like the Philippines and Vietnam, but the one in Cambodia is kept simple with only a little garnishing served alongside the duck egg. It is an all-time favourite of local Cambodians as it is deemed to be nutritious and rich in protein. That said, it takes some getting used to, to go at it as some of it have the duckling visibly formed with beak and a few feathers.



## CHIVE CAKE (KOO CHAI KWAY)

The Chive cake may have originated from China, but is now a popular Cambodian street food. On the streets, they are usually pan fried and the taste is surprisingly delicious. This pan-fried snack is crispy on the outside and chewy on the inside and is usually dipped in sweet and spicy fish sauce to deliver that identifiable Southeast Asian flavour. Minus the sauce, this makes a splendid meal for Vegetarians as well and they will not hurt your purse too.



## GRILLED PORK/BEEF ON SKEWERS

It is hard to miss this; street vendors grilling the meat on-the-go above hot coals from their mobile carts filling the air with such strong aroma that will make you drool. There are two types of this popular snack; one served with pickle salad with piles of veggies together with rice, and another loaded with pickled papaya salad and condiments. The former is a prominent breakfast that offers value for money satisfaction, while the latter is a popular on-the-go snack that can be eaten off the skewer or placed into a crunchy baguette to make a good afternoon or evening snack.



## CHARGRILLED DRIED CUTTLEFISH (JEU HER)

Remember in the good old days in Singapore when we used to have the salted dried squid (Jeu Her) grilled over low charcoal fire and then shredded to pieces through a hand operate roller or be hand. Served with a sweet sauce, it tastes so good. It may be extinct in Singapore now, but you get them here. However, unlike elsewhere where the vendor would ring a bell or something, but here in Cambodia, they are silent and they move from corner to corner. You'll have to look out for them.



# VEGETARIAN

Cambodia is a vegetarian-friendly country. Whether it is in the capital city of Phnom Penh, the touristy Siem Reap or at the beach resorts in Sihanoukville, you'll find vegan and vegetarian food without fail



# VEGETARIAN

## BE AWARE

The thing to be careful when ordering a vegetarian meal at some of the smaller stalls by the streets is that most of these food vendors may use fish sauce, oyster sauce or chicken powder for flavouring. This is quite common, so when ordering, make doubly sure not to have those slipped through. You will not have this issue with restaurants or eateries that are clearly labelled, Vegetarian.

## STREET FOOD

On the streets here in Cambodia (Most parts) you will find some good stuffs that are not only meat-free, but are also deliciously filling as well; just have to keep your eyes open up for them. These street food can be quick, fresh, savoury and inexpensive too. You might have seen them, but did not occur to you that these sweet treats along the streets can actually fill your meals. Here are a few food for thought.

- (1) Steamed Peanuts (son da-i di snyow)
- (2) Sticky Rice with Black Beans in Bamboo (krolan)
- (3) Steamed Sweet Potatoes (dumlong)
- (4) Chive Cakes (nom ga chai)



## 蘇菲亞廚房 Sophia's KITCHEN

Reported by Bayon Peranik issue in April 2002

One of Phnom Penh's very popular restaurant for the past ten years is Sophia's Kitchen. The service is great and the spotless and clean air-con restaurant prompts efficiently and freshly prepared food in exceptionally good value for money. The menu varies on a daily basis so there is a chance to work your way through Sophia's vast repertoire of authentic Malaysian and Singaporean dishes.

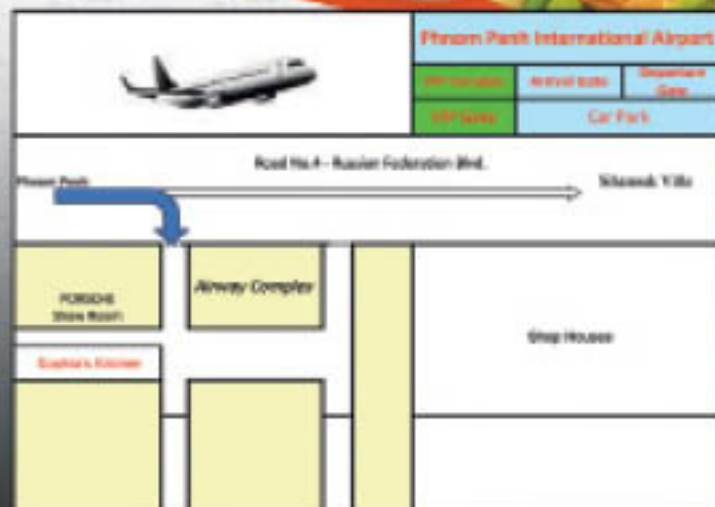
The cooking is done by Sophia herself, who hails from Penang and bringing with her the famous island's rich tradition of wonderful food. Sophia's homemade curry puffs are already very famous in Phnom Penh for the past ten years.

Now, Sophia's Kitchen has shifted to a new location situated opposite the International Phnom Penh airport - Airway Complex (please see the attached map).

Please come to visit Sophia's Kitchen, Block B, Unit no B-21, Airway Complex, Russian Federation Blvd, Phnom Penh.

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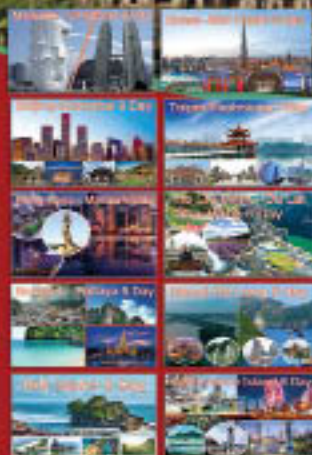
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# ATTRACTIONS IN PHNOM PENH

Visitors can enjoy the Royal Palace and the Silver Pagoda annexed and then stroll down about 100m to visit the National Museum. After which, walk along Sothearos Boulevard to patronise some neat 'antique' shops that sell silver trays, betel boxes, belts, old coins, silver or wooden statuettes and marble carvings from the province of Pursat.

It is pleasant to take leisurely strolls around Phnom Penh, browse the shops and take in the city. Boulevards peppered with beautiful colonial buildings and a park-like riverfront with cafes and restaurants together make this a beautiful city to visit. The art galleries on Street 178 between the National Museum and Wat Sarawan are a real treat and good place to go.

The Phsar Toul Tom Pong or The Russian Market as it's most commonly known, offers antique pieces and the opportunity to buy factory over-run designer clothes at huge discounted prices. For the visitor who prefers air-conditioned comfort, there are several modern shopping complexes, the Sovanna Shopping Centre, City Mall, Ratana Plaza, AEON Mall and the newly revamped Sorya Centre Point, refurbished at a cost of U\$5 million. Recently, Makro Supermarket opens in Phnom Penh, adding more convenience perhaps, but stiffer competition for the likes of Lucky and Bayon supermarkets the two popular supermarkets that have been around and thriving.



## ROYAL PALACE

The Royal Palace of Cambodia is a complex of buildings although it is generally understood to be the royal abode of the King of Cambodia. The compound was the citadel of King Ponhea Yat (1393-1463) and rebuilt to its present state in 1886 when King Norodom (1834-1904) relocated the royal capital from Oudong to Phnom Penh. The buildings with beautiful towering spires are a great example of classic Khmer architecture found in Cambodia today.

Along with numerous other interesting buildings, within the 183,135 square meter (421m x 435m) compound is of course the Khemarin Palace, known as Prasat Khemarin meaning the 'Palace of the Khmer King'. This is officially the residence of His Majesty, King Norodom Sihamoni.

Tourists can visit the Throne Hall (Preah Tineang Tevea Vinichhay) where coronations and official ceremonies take place, the Temple of the Emerald Buddha (Wat Preah Keo Morakot), Stupas (Chedei), a Royal Dining Hall, the Chan Chhaya Pavilion and a French-style building that was a gift from Napoleon III.



## WAT PHNOM

The Wat Phnom temple is the most significant of all the temples in Phnom Penh.

The temple has a close-knit relationship to the capital city. This, in fact, is a sanctuary founded by Daun Penh, a wealthy widow who in 1372, retrieved from the river a log with five Buddha statues in it and ordered to elevate a piece of her property on which to build a temple to house the statues. The 27m high man-made hill became known as Wat Phnom Daun Penh. Over the years, people began settling around it and a settlement developed. The name of the city, Phnom Penh literally means Mount Penh (Phnom for mountain and Penh, the grand dame's name)

Wat Phnom has had numerous add-ons to the initial shrine that dwelt within the compound of this wonderful sanctuary. The most significant of which is a massive stupa that enshrines the ashes of King Ponhea Yat who in 1434, arrived and built the city of Phnom Penh.

Wat Phnom has since become an interesting attraction in the city and is a 'must visit'.





## THOM THMEY MARKET

The Phsar Thmey, better known as the Central Market, is a stylish Art Décor rotunda with wings extending in four different directions. Phsar Thmey which literally means 'New Market', is so named because the location was once a swamp area and occupied by a lake known as Beng Decho. Today, this beautiful market has become a prominent landmark in Phnom Penh.

The dome is said to be among the largest in the world. The four wings and the beamless dome are very well ventilated by the high ceiling; and it's an anthill of activity on any given day.

The entrance to the market is lined with merchants selling everything from T-shirts and postcards to silver curios and silk. In the center, beneath the dome, is a dazzling display of watches, jewels and gold. Each of the wings have plenty to offer as well; fresh produces, souvenirs, electronics, fresh flowers, etc.



## TOUL TUM POUNG

The Toul Tum Pong market is often referred to as the Russian market.

This 'Russian market' is so named because of its popularity among Russian expatriates during the 1980s. This market is popular to collectors of genuine antiques and also for those looking for good reproductions.

Although this market is not as attractive in looks as the Central Market, it has a larger and more varied offering of souvenirs, curios, silk materials and many more items of interest. This is probably the city's best source of objects d'art and definitely the best place to find branded factory over-run.

Here too, you'll find fresh produce and servings of yummy local food. Also, you can buy clothes from here and have them altered to fit; tailors are available.



## RIVERFRONT

The riverfront offers some of the city's most interesting sites including the Royal Palace, the Silver Pagoda, and the National Museum. Dozens of pubs, galleries, café, restaurants and shops sit along one side of the Sisowath Quay overlooking the Chaktomuk; the confluence of the Tonle Sap, Mekong and Bassac Rivers.

Across the road, on the river front, the park-like riverside is a great place to absorb local flavours; watch the locals unwind and enjoy that late afternoon stroll. People come here from all over the city to relax, catch up with families and friends and to enjoy the river breeze.

For the early riser, you may wish to check out the spectacular sunrise over the river in front of the Royal Palace or catch a sunrise boat cruise down the Mekong river and observe fishermen on the river going about their daily routine. Have Dim Sum for breakfast by the river before you head on to begin your day.



## NATIONAL MUSEUM



The National Museum of Cambodia in Phnom Penh is the country's leading historical and archaeological museum. Officially inaugurated by King Sisowat in 1920, the museum houses one of the world's largest collections of Khmer art; more than 14,000 items including sculpture, ceramics, bronzes, and ethnographic objects dating from prehistoric times to periods before, during, and after the Khmer Empire.

The Museum also serves a religious function; its collection of important Buddhist and Hindu sculpture addresses community religious needs as a place of worship so do not be surprised to see joss-sticks in front of some of the display.

A permanent exhibition, Post-Angkorian Buddha, supported by UNESCO and a number of individuals and local businesses, opened in 2000 to extend the religious function of the Museum.





## THE WATER FESTIVAL

The Kingdom of Cambodia has a wealth of traditional and cultural festivals dated according to the Cambodian lunar calendar. All of these festivals are influenced by the concepts of Buddhism, Hinduism, and royal cultures. The festivals, which serve as a source of great joy, merriment and Cambodia's national colours, play a major role in influencing tourists' opinions and behaviour. Most of these are a time of great rejoicing for the predominantly rural and the urban populace. Nowadays the whole nation is in unity in appreciating the cultural and traditional values. Although the festival is also celebrated in the provinces, people make a special trip from the provinces to the capital city and usually spend at least two days enjoying the festivities. In Phnom Penh, people gather for the big boat races and the illuminated floats and fireworks.

On a whole, the Water Festival, a true spectacle, is probably the most exorbitant festival held each year in November. The three days of celebration, starting from the 14th of November are a rowdy and joyous affair. The 15th is observed not only for the waxing moon but also the beginning (1st day) of the waning moon in the month of 'Kadek'. The 15th of the waxing moon is recognised as the last full moon. They celebrate the occasion with the traditional 'Salutation of the moon', eating a traditionally flattened rice with banana and drinking coconut juice.

The festival ushers in the fishing season, marks a change in the flow of the Tonlé Sap and the ebbing-water season, and is observed as thanksgiving to the Mekong River for providing the country with fertile land and abundant fish.

At the height of the rainy season, the water of the Mekong River forces the Tonlé Sap to reverse its current and to flow up to the Tonlé Sap Lake. As the water of the Mekong River begins to subside, the swollen Tonlé Sap Lake flows back to the Mekong River through the Tonlé Sap and empties into the sea, which leaves behind vast quantities of fish. This indeed, is a remarkable phenomenon, to say the least.

# SHOPPING

## IN PHNOM PENH



Besides business and sightseeing, Phnom Penh offers a wealth of shopping opportunities as well. Its stores in the city and the malls purvey everything from fashion, handicrafts and homewares to sportswear, souvenirs and a whole lot more. As the country prosper, more contemporary malls are seen popping up, much to the delight of the people. Below is a list compiled generally for easy reference, but is by no means done in any particular order or preference.



**AEON MALL 1 (Left)**  
**AEON MALL 2 (Right)**

Address: Both are in Phnom Penh  
Mall 1 - Sothearos Blvd., Mall 2 - At Sen Sok City

Touted to be the only 'Real' shopping precincts in Phnom Penh, these malls offer a variety of different options to choose from.



**SORYA SHOPPING CENTRE**

Address: 11-13 Preah Trasak Paem St. (63), Phnom Penh

It has eight stories containing shops catering to the various needs of customers. Top floor cinema, has restaurants, clothing and coffee shops plus a supermarket.



**CENTRAL MALL**

Address: #10, Street 67 Corner 126, Sangkat Phar Thmey II, Phnom Penh

A shop-in-shop concept; stores there retail branded goods claimed to be imported directly from the respective brand principals and assuring that products sold are genuine.



**CITY MALL**

Address: Street 217, Monireth, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh

Sells a mix of everything local. Except for the food joints, electronics retail shop and a supermarket, there is not much else.



**SOVANNA SHOPPING CENTRE**

Address: 307-309, Street 271, Sangkat Tumnup Teuk, Khan Chamkarmon, Phnom Penh

Sells a mix of goods that appeal to locals, popular for mobile phone accessories, food outlets and supermarket.



**RATANA PLAZA**

Address: Confederation de la Russie Blvd (110), Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh

Houses the Dara Airport Hotel. Sells goods that appeal to locals, popular for food outlets and supermarket.



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# HEALING TRADITIONS

## Thrive in Cambodia



In Cambodia, people often trust the medicine from traditional healers more than pharmaceuticals because it is considered natural and more trustworthy. Likewise, the fortune tellers and spirit mediums are favoured over modern psychology treatment for their services.

Generally, the personalised treatment provided by a 'Kru Khmer' or traditional healer, is deemed as an additional perk especially for the poor. They often view hospitals or health clinics as crowded, unfriendly places where they are neglected and ignored for hours. So they choose to seek out the services of a more traditional, and often, more local healer. Some go to the temple to seek spiritual help and at the temple, people are treated with herbs and rituals and are happy with the results.

# Black Gold That Yields More Than Money



Kampot Pepper, the spice that survived a tragic past, is now claiming global pre-eminence and proving to be “black gold” for some of its once-impoorished farmers, thanks in part for having been awarded a Protected Geographical Indication by the European Union. The award identifies unique products – like Stilton cheese, Champagne or Darjeeling tea – as originating in a very specific region.

Pepper grows best in the higher elevations near mountains, but in Cambodia, many pepper farms are located at the foot of the mountain. This is what makes Kampot pepper very special. It grows best at the foot of the mountains because of the quartz in the soil. The mineral-rich soil and rainy weather in Kampot and parts of neighbouring Kep are perfect for pepper production.

## AMAZING BENEFITS

There is no wonder that celebrity chefs around the world swear by Kampot pepper. A pinch of black pepper added to any recipe works more than just a flavor enhancer. The Kampot black pepper complements all kind of dishes and is known to aid digestion. It delivers a strong yet delicate aroma and its taste can range from intensely spicy to mildly sweet, offering hints of flower, eucalyptus and mint.

Apart from providing an excellent depth of flavor to a dish, this king of spices is known to offer a number of health benefits as well. The use of black pepper in one's diet helps promote weight loss, improves digestion, relieves cold and cough, boosts metabolism, and treats skin problems.

## NUTRITIONAL FACTS

Black pepper is a rich source of minerals like manganese, copper, magnesium, calcium, phosphorus, iron and potassium. It has a high content of dietary fiber and a moderate amount of protein and carbohydrates as well. Black pepper is also packed with vitamins like riboflavin, vitamin A, C, K, and B6 and anti-oxidants such as carotene and lycopene which help to fight cancer and other diseases.

**THE KAMPOT BLACK PEPPER  
COMPLEMENTS ALL KIND OF DISHES  
AND IS KNOWN BROADLY FOR THE  
FLAVOURS IT CONTRIBUTES.**

Few are aware of the many benefits this wonderful spice is also contributing to the general wellness of a person's health.





# GO ORGANIC

Organic food has become very popular these days. People are becoming more aware and particular about how their food is grown or raised and how much healthier it is to eat organic foods. Such awareness has a major impact on one's mental and emotional health. It is comforting to note that organic foods often have more beneficial nutrients, such as antioxidants, than their conventionally-grown counterparts and people with allergies to foods, chemicals, or preservatives often find their symptoms lessen or gone when they eat only organic foods. Of course, organic produce also contains fewer or no pesticides unlike produces in conventional agriculture where chemicals such as fungicides, herbicides, and insecticides are widely used leaving residues on the food.

With the hike in demand, we are seeing many shops springing up in Phnom Penh, so it's not difficult to get organic food if you know where to look. Some of the big grocery chains usually carry some organic produce, but there are several stores on Street 63 in BKK1 that specialize in organic and chemical-free products. There are a few other stores around the city that work with small farmers and suppliers around Cambodia to bring the freshest produce to Phnom Penh. Here are some of the stores you can go to for your supplies.



## NATURAL GARDEN

Natural Garden, a member of Cambodia Organic Agricultural Association (COAAA), is said to be the godfather of organic groceries in Phnom Penh, and a leading produce supplier for many of the city's hotels and restaurants. They grow and sell organic rice and chemical-free vegetables and their stores sell both the product they grow themselves in their farm in Sihanouk province, as well as chemical-free fruits and vegetables sourced from all over the country, including the Svay Rieng agricultural cooperative. Their selection is probably the best in town, offering the widest range of products and highest turnover. Natural Garden also sells fresh breads and a lot of tasty products for take-away such as soups, pate and lentil salads.



## AMARAK VEGGIE STORE

Amarak Veggie Store is also a member of Cambodia Organic Agricultural Association. It sells exclusively organic produce including locally produced products, with everything from Pursat wild grape wine to Cambodian mango jam, as well as local palm sugar and Kampot pepper. Their spread may look small but they offer quite a good selection of high-quality fresh vegetables, herbs and fruits. The store also sells organic meats and ready-to-eat salads. Amarak supplies chemical-free vegetables to many of Phnom Penh's finest grocery stores, including Aeon Mall, Lucky Supermarket and the Angkor Market. They offer weekly organic produce delivery boxes in which you get a random assortment of fruits and vegetables.



## GREEN-O FARM, PHNOM PENH

Green-O Farm, also a member of Cambodia Organic Agricultural Association (COAAA), works with farmers in the villages at Kampong Speu to supply them with chemical-free products. They carry a large selection of locally-grown vegetables, salad greens, and herbs, as well as vegetables imported from abroad.

It is sometimes unclear whether those imported products versus the local produce, which are more organic, but they seem to look legitimate and appear dedicated to values of organic produce. This shop carries also coffee from Ratanakiri and Mondulakiri and sells imported wines and dry goods.



## Cambodian RICE

Cambodia has been producing rice for thousands of years and despite setbacks due to various constraints, the rice sector has been experiencing a series of impressive developments in recent time. Cambodia rose to be among the major rice exporters of the world but then slumped into a period during which there wasn't enough to feed its own population. The situation today is very different. With improved collective management, coupled by better quality seeds and a very encouraging environment, rice production is definitely looking towards a very bright future. The return of peace, a strong government and the opening of the economy auger well for Cambodian agriculture and rice production certainly tops the list.

Last year, in 2017, Cambodia produced a whopping 10 million tonnes of paddy, of which only 635,679 tonnes were milled and exported accordingly to a report in the press. Although that registered an increase of 17.3%, which is encouraging, it is felt that the country

needs more milling facilities to be added for Cambodia to be able to export more of her fragrant rice under its own label. Currently, the quantity of paddy sold and milled outside of the country to produce rice that is subsequently marketed under a different label is suspiciously staggering.

In 2017, more than 60 countries bought rice from Cambodia and the numbers are expected to rise as the world becomes more aware of the exceptional quality especially in terms of fragrance. A Cambodian variety, the Phka Rumduol, often called Phka Malis or Cambodia Jasmine rice by millers and traders, won the prestigious title of the World's Best Rice three years in a row from 2012 to 2014 and in the latest global competition recently, Cambodian rice was again voted one of the best, coming in the top three.

In that latest quest, the 9th World Rice Conference held in Macau, a total of 21 different rice varieties from seven



countries, namely, Cambodia, Thailand, Vietnam, the US, Pakistan, Sri Lanka and Myanmar, participated. At that competition, Cambodia entered three brands – three fragrant rice varieties of which two are of premium quality.

It is recognised that participating in an international contest does enhance the reputation of the Cambodian grain regardless the results, since such competitions serve to showcase Cambodian products on the International market.

In a move that had been in speculation for a while, the Cambodia Rice Federation (CRF) jointly with the Ministry of Commerce and the Ministry of Agriculture presented a unified rice label, The Malys Angkor, to the public at the Rice Forum held in Phnom Penh much to the delight of every individual present, most of whom are either stakeholders or in one way or other involved or related to the commodity.

With its launch, the Malys Angkor Brand name is now the official brand representing all the Cambodian varieties including Somaly, Phka Romduol, Phka Chansensor, Phka Romdeng, Phka Romeat, Phka Khnei and Phka Malis (also

known as Cambodian Jasmine rice). All of these, will have the Malys Angkor Branding on their packages.

Mr. Sok Puthyuth, president of CRF affirmed that the new branding strategy is pivotal in boosting the reputation and the demand for Cambodian rice abroad. At the launch, he remarked that being included in the unified label ensures that the product meets high quality standards and is without doubt, produced in certain areas within the country. The CRF is planning to start a marketing campaign to promote the Malys Angkor logo and brand locally and abroad.

"This brand name will bolster exports and show the international market that we have a unified standard for our rice," Mr. Puthyuth said.

Indeed, although Cambodian rice production is reputable, it was lacking its own branding. With that established, it is hoped that the new label will increase trust among buyers of Cambodian rice abroad, as the new certification guarantees product quality and authenticity. This is seen as a brilliant idea and a positive step that will help boost sales of the Cambodian commodity.



# GOLF

## THE SPORT -- A GAME OF DISCIPLINE

It is a general perception that Golf evokes a noble and sophisticated aura; an aura of a sport that is expensive, for the elite and terribly boring. Just how wrong can anyone possibly be?

It is only until when one gets bitten by the steel will one ever realize that Golf is not only a fine sport, but a discipline of concentration and that it contributes to enhance one's general health and wellbeing. Indeed, this is not a game for any Tom, Jack or Harry if you like; not unless Tom discards the misperception, Jack gives it a try and Harry putted successfully after a few shots. Golf is basically an exercise in search of the perfect swing that is practiced in a peaceful and relaxing natural environment. It is a sport for

the soul and not a game for the muscles alone. It is by far the most sophisticated 'internal' outdoor sport that the sporting world has come to discover. To truly enjoy a game, it requires the ability to free oneself from everyday thoughts and concerns and focus on concentration. In essence, Golf is a comprehensive activity that requires the harmonious discipline of one's mind, leg, arm and body muscles. From a health perspective, golf helps to improve one's concentration and coordination abilities and it has been noted as beneficial in the rehabilitation of those with cardio-circular problems. That said, it must be remembered that this is not a game exclusively for any age or physical condition.

It is a sport of 'Feel and Skill' and not a test for physical fitness, so one can still achieve a personal best in their 50s and 60s.

With Golf, you compete against yourself in the game. Successful people tend to be super competitive, and hate losing. In golf, no one is directly trying to prevent you from doing what you can do best. So go for it if you have not had a swing at life. There are several good golf courses in Cambodia, which is fast becoming a world-recognized destination for the sport.

Whether you are new to golf or a seasoned professional, you will find all manner of game to suit your skills in these few courses:



## CAMBODIA GOLF & COUNTRY CLUB - PHNOM PENH

The Sugar Palm Course, the Cambodia Golf & Country Club course is a 18 Hole Course, Par 72, and comes in at 7,077 yards. It was the first golf course to open in Phnom Penh back in 1997. It takes a 45 minute drive west from the hustle and bustle of the city and all worth it as this has the lowest price of all the green fees in Cambodia.

It has a similar layout to the Royal Cambodia Phnom Penh Golf Club and is a great place to get your golfing fix. Your caddie is included for free, with the option to grab a buggy; its perfect for the beginner golfer.



## ANGKOR GOLF RESORT - SIEM REAP

This is a 18 hole, par 72 course of 7,279 yards designed by Nick Faldo. The course has kept every avid golfer in Cambodia intrigued for almost a decade and is still as challenging as it was when it first opens for play in January 2008. Above the pristine condition it has been kept, 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 buggies if you like, but whatever your preference, take in the surroundings and feel at one with this beautiful course.



## GARDEN CITY GOLF CLUB - PHNOM PENH

Founded in 2013, the Garden City Golf Club is the latest addition to the Phnom Penh golf scene; an international standard gold course, in pristine condition, with again the great add of having five different tees on each hole for all users. It comes in at 7,291 yards, is an 18 hole course, with a Par 72. From all accounts a great course, and one that looks to be on par with those in the golfing mecca of Siem Reap.

Caddies are compulsory, and payable, but the buggy is optional.



## DARA SAKOR GOLF CLUB - BOTUM SAKOR (KOH KONG)

This is the only course located along the picturesque coast of Koh Kong, in the wonderful Dara Sakor Seashore Resort. Opened in 2016, the resort plans to eventually hold not one, but three championship golf courses. The first being the Ocean Course, is the first coastal golf course in the Kingdom, and the other two, the Mountain Course, and Links are under construction.

Coming in at 7,339 yards, the ocean course is 18 Holes, with a Par 72. The details of both the other courses have yet to be decided.

# FOOTBALL

## The Craze of Many Nations

The history of football in Cambodia may not be as ancient as the famed temples, but the sport has been heating up over the decades and is definitely making its mark on the world circuit. The enthusiasm and frenzy for the sport in Cambodia is nothing short of astonishment.

The Cambodia national football team, controlled by the Football Federation of Cambodia (FFC), was known as the Khmer Republic National Football Team from 1970 to 1975. The team finished fourth in the 1972 Asian Cup Football in the Kingdom – The C League.

In 1982, the Cambodian Premier League was founded. The competition, organized by the Football Federation of Cambodia becomes the division 1 league of the country. In 2014, the league was sponsored by Metfone, the mobile telecommunication company and renamed the Metfone Cambodian League.

Before the start of the new season 2018, all teams and players of league 1 Cambodia are already all geared and strategizing for the season.

National Defense has ended contract with the North Korean Players. The team seems to have changed their strategy and taking in players of other nationalities and who knows, they might surprise with players from Africa.



Meanwhile Preah Khan Reach Svay Rieng, the winner of the Hun Sen Cup 2017, is seen adding young and more energetic players to their team. Although these young guys may need to garner more field experience, their agility and commitment are commendable



Keo Sokpheng



Chan Vathanaka

Two of Cambodia's best Players, Keo Sokpheng and Chan Vathanaka have left the country to play in the Malaysian football clubs for the 2018 season. Sokpheng left Cambodia on 1 January 2018, while Vathanaka left for Pahang FA on 2 January 2018. Chan Vathanaka hailed as the Cambodian Messi in the Cambodia National Football Team, now plays for Malaysia Super League club Pahang and the Cambodia national team. He was also the first player from Cambodia to play professionally in Japan.

In other news, making Cambodian football history is a team of Cambodians players playing in group stage of AFC Cup. Bouengket Angkor FC, the winner of the League 1 Cambodia will play in Group F of AFC CUP 2018 with 3 other teams, Ceres Negros FC, Home United, and Shan United. The matches will kick off from 13 February to 25 April 2018.

The date for the Meifone Cambodian league should be somewhere from 3 March 2018 to 30 September 2018 according to the Football Federation of Cambodia. Every year, the Cambodian League starts from Group stage to the final with/without play-off, but the last date of the season always change since the players have to play for national team, the champion have to play in the international competition.

The Hun Sen Cup was the main football knockout tournament in Cambodia last year. The premier knockout tournament for association football clubs in Cambodia involving Cambodian League and provincial teams organized by the Football Federation of Cambodia.

The National Defense Ministry were the defending champions, having beaten Preah Khan Reach Svay Rieng 6–5 on penalty shoot-out after 1-1 extra time in the previous season's final. However, in the finals, the Coveted Hun Sen Cup was won by Svay Rieng team.

The Hun Sen Cup 2018 this year may start from 7 February 2018 and should end by 6 October 2018. The format of Hun Sen Cup normally starts from the regional stage, to group stage and then to the final. It will be an interesting tournament to watch.



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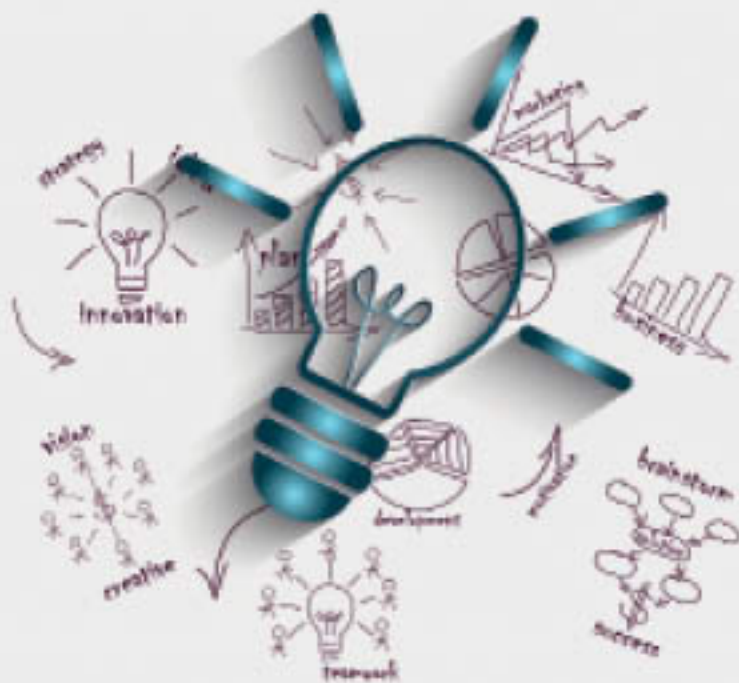


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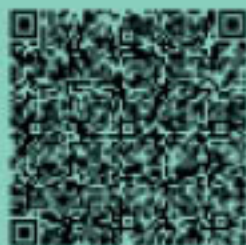
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# EDUCATION IN CAMBODIA

Once the dust has settled, the primary concern that Singaporean parents have when moving to live in Cambodia is whether or not good education for their children is available and about the standards here in Cambodia. Next of course is whether there are schools run by a Singapore institution or at least similar in standards.

With the boon in economy and the influx of foreigners into Cambodia, many brought along their families and with young children, we see more schools springing like mushrooms all across the country. Amongst the lot, some really great schools have also appeared in the capital city in recent times. At the moment, Phnom Penh has a wide variety of options at international standards, many using American, British, and Canadian curricula. However, there are many that named theirs 'International' or 'American' or 'British', but do not actually follow the curriculum they advertise.

The two international schools in Phnom Penh that are considered to be worth the penny so far are namely, the Northbridge International School and International School of Phnom Penh (ISPP). Both of which are accredited from abroad and both offer International Baccalaureate programs. They both have beautiful campuses especially the sprawling Northbridge and they offer great extracurricular activities too.

All the teachers who are employed at these schools have proper teaching qualifications unlike many of the other schools in the country that employ just about anyone including backpackers as long as they produce the TEFL or TESOL qualifications.

However, in answer to many a Singaporean's dream and here perhaps to give the two top schools a good run is the Singapore (Cambodia) International Academy (SCIA) an institution fully own and run by SIM of Singapore. The SCIA offers syllabuses from pre-school to high school levels. Like the SIM in Singapore, the SCIA takes pride in offering high educational standards similar to those practiced in Singapore. All the teachers are qualified foreigners with many years of teaching experience.

The school offers their signature programmes on leadership and entrepreneurship and in the near future, are looking to also offer higher education and continuing education for the society.

Indeed, there are many schools to choose from in Cambodia, but let's take a closer look at a few of the options available for Singaporeans to consider. These, however, are by no means any 'short-list' or insinuated the best in the country, but just to offer a quick insight for you who may be interested.



## LEARNING JUNGLE INTERNATIONAL SCHOOL

Learning Jungle School offers Canadian standards of education and is guided by policies and procedures practice by their centres around the globe. In the classroom and on the playground, age-appropriate concepts are integrated into all aspects of play creating a learning environment that continually exceed the most stringent requirements of local legislation.



## NORTHBRIDGE

The Northbridge International School Cambodia (NISC), founded in 1996, is a privately owned English-speaking international school, which caters for students aged between 3 and 18. It is one of the largest international schools in the country with over 500 students representing more than 30 nationalities.

It recently joined the prestigious Nord Anglia network of international schools, and has made great efforts in leveraging this relationship to help bring more opportunities to their students, which also includes collaborations with Julliard and Barcelona Football Club.

## ISPP

The International School of Phnom Penh (ISPP) is a private, non-profit, English language, coeducational international school that is hugely multinational with over 50 countries being represented.

Established in 1989, the ISPP grown from serving a handful of students to almost 1,000 today with age ranging from 3 years old to Grade 12. They have since August 2014, expanded to their new campus, with better facilities and space.



## ETON HOUSE

This school is headquartered in Singapore, and has more than 100 pre-schools and schools spreading across Singapore, China, India, Indonesia, Korea, Japan, Malaysia, Cambodia, Vietnam, Hong Kong and Myanmar. Set in a learning environment, Eton House's aim is to develop happy, confident and resourceful children, ensuring that children are encouraged to love learning, and make it a lifelong goal, growing their potential and making them reach their full potential, academically, socially, emotionally and physically.





## ICAN BRITISH INTERNATIONAL SCHOOL

This school is well received by the Western expat community for it being an iCan British International School, a British curriculum lead school, which uses the International Primary Curriculum (IPC), and International Middle Years Curriculum (IMYC) and National Curriculum for England to help guide a child's learning. It has smaller classes than most, with a solid learning centered ethos and a nice family environment.

## HOPE INTERNATIONAL

This is a faith-based Christian NGO-run school which offers an international core curriculum that is compatible with the US, Canada, New Zealand, Australia, and UK educational systems. They also offer the International General Certificate of Secondary Education (IGCSE) and the International Baccalaureate Diploma Program for grade 11 and 12 students. This is a far less expensive school than most other international schools.



## CANADIAN INTERNATIONAL SCHOOL (CIS)

This is an English language school that offers a Canadian Curriculum. Its classes are from preschool through to grade 12. The school employs internationally certified teachers. There's a soccer pitch, basketball court, a library with mac computers, cafeteria, science lab, computer lab, art classes and common areas.



## CIA FIRST

This here is a school that is growing in popularity and academic awards. CIA has recently been awarded their WASC Accreditation, and seems to be going from strength to strength. It offers a great campus experience with lots of extracurricular activities. The school's curricular program emphasizes on the development of long-term transferable understandings rather than purely acquisition of knowledge and skills.



## FOOTPRINTS

Footprints is a good school with a bilingual program in English and Khmer. It caters from nursery classes to grade 8. The school has 2 campuses; one in the Turnub Teuk neighborhood, and another campus in Toul Kork that offers nursery through grade 3. The fee are reasonably affordable.



# SCIA

**Singapore Cambodia  
International Academy**



Mr. Anselm Chu  
Managing Director & School Director

## NURTURING INSPIRING LEADERS FOR THE GLOBAL AGE

With the demand for international schools spurring rapid growth in Cambodia, a new entrant from the shores of Singapore is making waves in bringing the rigour and high quality of Singapore education to Phnom Penh. Mr. Anselm Chu, Managing Director and School Director of Singapore (Cambodia) International Academy (SCIA) tells Shook Lahl Magazine the education potential of Cambodia and SCIA's vision for the kingdom of wonder. SCIA is a member of the Singapore Institute of Management (SIM) Group.

### (i) **Why was Cambodia chosen as the entry to Indochina market (compared to Laos, Myanmar, Vietnam and Thailand)?**

Before entering the market, the Singapore Institute of Management (SIM) has examined the potential of several countries in Asia and Indo-China. Compared to its neighbours, the Cambodian economy is opening up rapidly. The government is relatively stable and keenly pro-business. Coupled with the steady growth in GDP, tourist arrivals and direct foreign investments, it gave us greater confidence to enter the market.

A key factor at play is also the demographics: more than two-thirds of the population are below the age of 30 and median age is 25. The education scene is evolving with a progressive Ministry of Education, Youth & Sports actively promoting STEM (Science, Technology, Engineering, Math) & ICT (Info-Communication Technology). We also see growing interest among parents in recognising the importance of arts, humanities, entrepreneurship and leadership for their children. These are strong impetus for SCIA to calibrate our Holistic Education with emphasis on an integrative Character Education, Student Development

with Co-Curricular Activities (CCA), as well as an enriched STEM & ICT curriculum. We also initiated our signature programmes on leadership and entrepreneurship. In the near future, we look to offering higher education and continuing education for the society.

While SIM can make a difference in some countries, we firmly believe we can make a greater difference in Cambodia. This is even more so, with our twin mission of "Doing Good" and "Doing Well". SCIA is also committed to full spectrum of Corporate Social Responsibility (CSR) initiatives including providing Scholarships and CSR efforts in supporting causes for education, youth and children.



### (ii) **What are the main selling points of Singapore education and key uniqueness of SCIA?**

The Singapore education system has been striving to provide students with a holistic education that not only focuses on the students' academic performance, but also

provide them with opportunities to maximise their potential and help them to excel in their areas of interest through Co-Curricular Activities (CCAs). It is less about content knowledge but more of developing the child's character, values and higher-order thinking skills that will allow him/her the capability and resilience to succeed in the 21st century. Singapore is also one of the leading countries for education and ranks amongst the top in international studies such as TIMSS\*, PISA\*\* and PIRLS\*\*\*. SCIA wishes to emulate and bring some of these good practices to Cambodia.



We are unique in the market due to the strong brand reputation of our parent company, SIM Group. With more than 50 years of organisational excellence in private higher education, professional development and the recent set-up of a Singapore international school last August, this shows our passion towards inculcating a sense of lifelong learning and the nurturing of our students from young. SIM Group and SCIA are here to stay. We take pride in being an international school from Singapore, thanks to our

leaders who possess more than 15 to 20 years of teaching and management experiences in Singapore schools. Our school leaders, assisted by certified and competent educators from Singapore as well as talent-scouted from all over the world, will strive to ensure the authenticity of an integrated Singapore and international education

### (iii) **How will SCIA uphold its vision of nurturing inspiring leaders for the global age?**

SCIA has a leadership development ecosystem which prepares the child as early as primary school-going age. Students have many leadership opportunities throughout their school life, be it taking on the role and responsibility of a prefect, a class monitor, a project leader, a CCA leader etc. At high school, they are given more opportunities to work with external communities through service learning. The values and experiences they take along with them throughout their school-going years will cultivate their self-confidence and embark them on their journey of self-discovery. In a bid to nurture their leadership potential, we hope the character education they receive at SCIA will extend beyond the school setting and into their homes and social circles.

The ultimate test of upholding this vision lies after their graduation as they step out into the working world. A true testimony of how well they have learned in school will determine how



they navigate through life's challenges as young adults and aspiring leaders. We want to nurture our inspiring leaders to contribute to their society, regardless of capacity or context. They may hold a high position in the corporate or government setting, taking over their family business or working towards starting their own company or social enterprise. We hope to cultivate our leaders of tomorrow to lead with their heads, hands and hearts. That is, to think clearly, act decisively and have the heart to serve their community, society and country.

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\*TIMSS: Trends in International Mathematics and Science Study

\*\*PISA: Programme for International Student Assessment

\*\*\*PIRLS: Progress in International Reading Literacy Study



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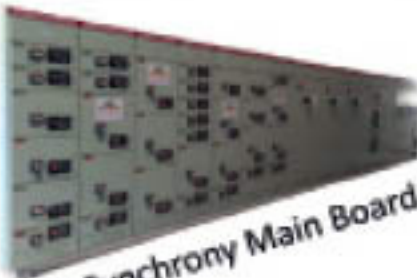
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Sub Board



DB Board



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Generator System



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Sewing Production Line

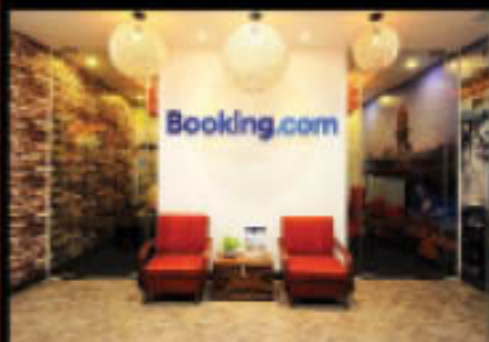


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# Doing BUSINESS In CAMBODIA



## INVESTMENT ENVIRONMENT

Aside from abundant natural resources and low-cost labour, the Royal Government of Cambodia has enacted legislation specifically designed to attract foreign investors and in this direction, the government offers enormous economic potentials and excellent incentives for foreign investments.

It is one of the first countries in the Mekong region to establish a free market economy. In 1993, the principle of free enterprise was enshrined in the national constitution, and in 1994 the National Assembly adopted a liberal investment regime embodied in the investment law.

To achieve its social and economic developmental goals, the government extends generous, competitive concessions for direct private and foreign investment, especially in tourism, energy, physical infrastructure, industries protective of the environment, and industries contributing to provincial and rural development. Cambodia has proven to be an attractive location for low-cost, labor intensive and export-oriented manufacturing. The Council for the Development of Cambodia (CDC), established under the 1994 Investment Law, serves as a one-stop shop for investors, radically reducing bureaucratic red tape where representatives of related ministries help investors with the needed work permits, licenses and registrations.

## WHAT YOU SHOULD KNOW

Land ownership is although restricted only to locals, but foreigners can lease for up to 70 years. Domestic and foreign investment is permitted by law, and there is legal protection against nationalization of assets and imposition of price controls on goods and services, as well as legal assurances that capital, interest and other financial obligations may be freely repatriate, making it even more encouraging.

Investment projects may be 100 percent owned by a foreigner, and skilled overseas workers may be employed. Foreigners are permitted to have 100% ownership of second storey and above apartment houses. Tax incentives include a nine percent generous corporate income tax rate and tax exemption on profits of up to 8 years.

Cambodia is a most favored nation (MFN) and enjoys system of preferences with regard to its major trading partners including Australia, Canada, European Union, Japan and USA. The RGC is also seeking more access to international sources of finance for private investment. Cambodia is the member of the International Center for Settlement of Investment Disputes (ICSID). The ASEAN Development Bank (ADB) is making funding available to private investors.



To conduct any business in Cambodia, one has to be approved and registered with the Ministry of Commerce of the Kingdom of Cambodia. Above is a sample image of a business certificate issued by the ministry upon successful registration of the business.

# Avoidance of DOUBLE TAXATION

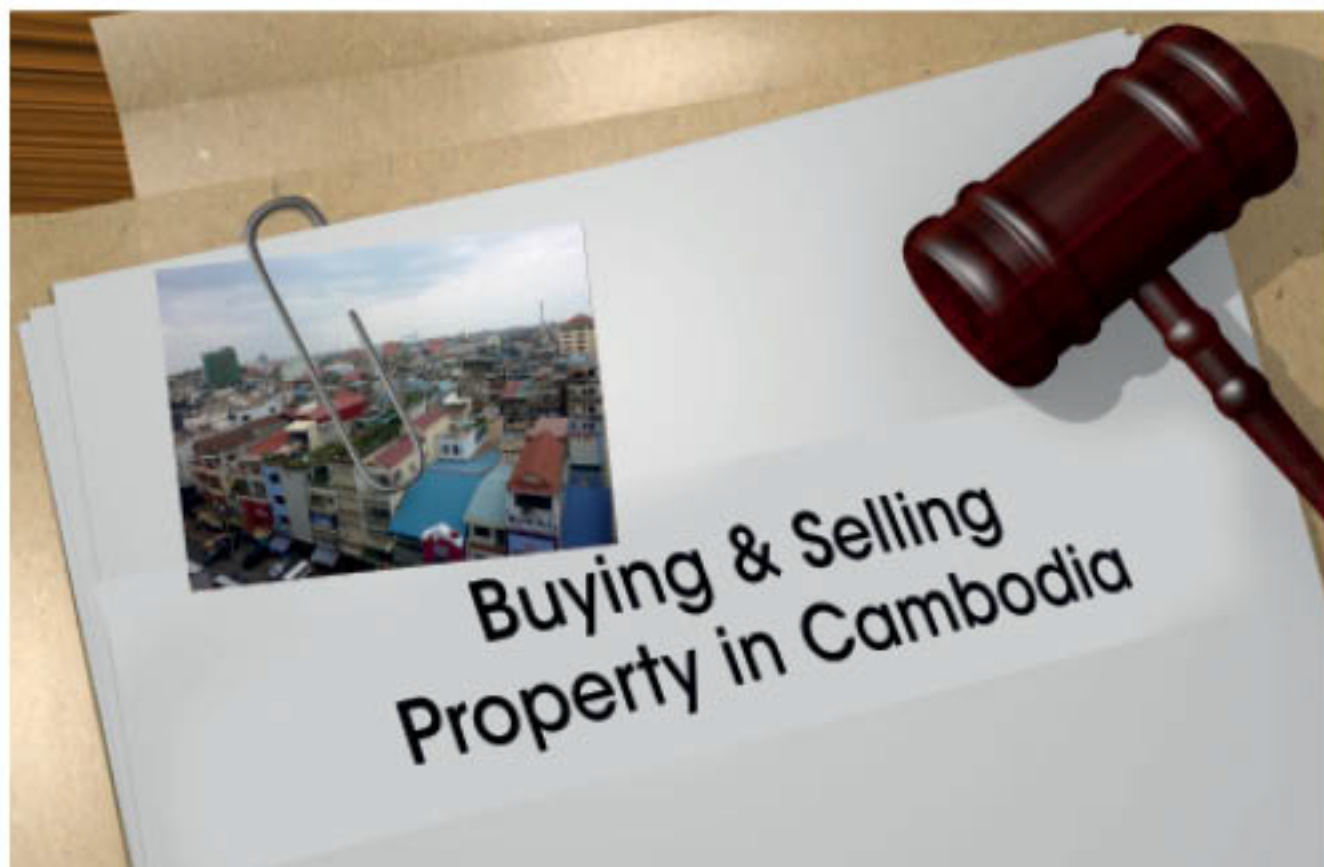


For the benefit of all Singaporeans in Cambodia, Singapore and Cambodia signed an Agreement for the Avoidance of Double Taxation (DTA) on 20 May 2016. The signing took place in Singapore between Ms Indranee Rajah, Senior Minister of State for Law and Finance, and Dr. Aun Pommoniroth, Cambodia's Senior Minister of Economy and Finance.

The DTA clarifies the taxing rights of both countries on all forms of income flows arising from cross-border business activities, and minimises the double taxation of such income. This lowers barriers to cross-border investment and boost trade and economic flows between the two countries. The Avoidance of Double Taxation Agreement (DTA) between Singapore and the Royal Government of Cambodia entered into force on 29 Dec 2017.

**"Cambodia is a most favored nation and enjoys system of preferences with regard to its major trading partners"**

# A Primer on Conveyancing in Cambodia



Property is a growing part of the Cambodian economy and throughout the country there are interesting opportunities for investors, businesses, and individuals. However, to take advantage of those opportunities, and to avoid common pitfalls, it is important to have a clear understanding of the legal framework for property in Cambodia. In this article, we address some of the key issues for persons considering a property investment in Cambodia.

## Who can own land in Cambodia?

The basic rules on who can own land in Cambodia are simple and clear. Under Cambodia's Constitution, the Law on Investment and the Land Law, only Cambodian citizens and companies of Cambodian nationality can own land. In order to be deemed a company of Cambodian nationality,

the company must be incorporated in Cambodia and at least 51% of the shares must be owned by Cambodian citizens or other companies of Cambodian nationality. As to the remaining 49% of the shares, they could be owned by foreigners.



## Who can own condominiums in Cambodia?

Foreigners may own units in a "co-owned building," which is akin to a condominium (though co-owned

buildings can be structured to include retail, commercial and other spaces, so long as part of the building is residential). To be structured as a co-owned building, the developer will have to make a separate application at the Ministry of Land Management, Urban Planning and Construction ("Ministry of Land"), and the Ministry of Land will issue certificates of titles for each of the units in the co-owned building. Most buildings in Cambodia are not structured as co-owned buildings and typically only the newer condo style buildings are co-owned buildings.

Foreigners are limited to owning not more than 70% of the total surface size of all private units in the co-owned building. Foreigners are prohibited from owning any private units on the ground floor or any underground floors, as foreigners cannot own land.

## What is a hard title and a soft title?

### Hard Titles

Formal title certificates that evidence ownership over land are issued by the Ministry of Land, a Provincial Department of Land, or (in the case of Phnom Penh) the Municipal Department of Land, and contain officially demarked boundaries and a registration number. Formal title certificates are unofficially referred to as "Hard Titles" in Cambodia. Though there are several forms of Hard Title, Hard Titles issued by the Ministry of Land as part of the Land Management and Administrative Project ("LMAP") introduced by the World Bank are generally considered the best and safest form of hard title.

### Soft Titles

Aside from Hard Titles, persons in Cambodia may possess other documents that evidence ownership or possession of property ("Soft Titles"). These other documents are not issued by the national, provincial or municipal authorities, and if there is a conflict with a person possessing a Hard Title, the person possessing the Hard Title will be deemed the owner

of the property.



As to what documents are generally referred to as Soft Titles, they are typically sales and purchase agreements certified by the local authorities, being the sangkat (commune) or khan (district).

Soft Titles are still relatively common in Cambodia and certain older properties may not qualify for a Hard Title. Soft Titles records are typically maintained by the local authorities, whereby Hard Titles are maintained by the national, provincial or municipal authorities.

A key difference between a Hard Title and a Soft Title is that encumbrances (such as hypothecs and perpetual

leases) can be recorded on the back side of a Hard Title, and thus can be held out against third parties. For Soft Titles, there is no official mechanism to record encumbrances, and thus, encumbrances cannot be held out against third parties.

## Do I have to pay any taxes if I buy a property?

10% VAT applies to the sale of any construction (such as buildings, homes, apartments and condominiums) if the seller is a company registered with the Ministry of Commerce. VAT does not actually apply to the sale of land itself.

There is also a 4% transfer tax on the transfer of immoveable property, which includes land, apartments and condominiums. The 4% transfer tax applies regardless of whether the property is subject to a Hard Title or a Soft Title.

On an annual basis, property owners must pay a property tax of 0.1% of the property's value (subject to an exemption on the first 100,000,000 riels of valuation). The tax is assessed on the property's value as determined by the Ministry of Economy and Finance.



## What should I pay attention to when buying properties?

As a first step, the buyer should always conduct a title search to confirm that the seller owns the property and that there are no encumbrances registered on the title certificate. If the property is subject to a Hard Title, a formal land title search can be conducted at the land department and the land department will issue an official search report.

When reviewing a sale and purchase agreement, a buyer should pay attention to whether the purchase price includes VAT. A buyer should also clarify which party will pay the

4% transfer tax before signing the sale and purchase agreement. A buyer should be aware that the sale and



purchase agreement is not the official land transfer form, which is called a Vente Definitive. The Vente Definitive will need to be signed by the seller and buyer at the land office.

If buying into a co-owned building / condominium, the building must have internal regulations that address the management of the building and, amongst other issues, how management fees are set. These regulations should be carefully reviewed.

The above information is for reference only and should not be relied on as legal advice. One should always seek legal advice before acquiring a property.

This article is contributed by Mr. Jay Cohen of Tilleke & Gibbins (Cambodia) Ltd. If you have any questions about land issues in Cambodia, you may contact Tilleke & Gibbins whom we are sure, would be more than happy to assist. Mr. Cohen can be reached at [jay.c@tilleke.com](mailto:jay.c@tilleke.com) or you may also contact Ms. Sophea Sin at [sophea.s@tilleke.com](mailto:sophea.s@tilleke.com)





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As your financial partner, ours is also to ensure that you protect yourself and the things you value such as your home, office, warehouse, stocks, vehicles and other valuables from the financial impact of risks, big and small; from fire, flood, storm and incidentals to theft, accidents, mishaps and health or even from the costs of legal actions. We are licensed to insure and protect your risks.



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Meanwhile, we have obtained in-principle approval to issue Life Insurance policies as well and expect to receive a full Licence soon. With life being full of uncertainties, all your efforts, business, loved ones and family should be secured in the event of a sudden mishap. A life insurance is basically to ensure that life goes on for one's family and loved ones in case one is no longer around.



# The Views Of A VETERAN BANKER in Cambodia

**Q: Mr. Ong, you have been a banker for more than two decades, having worked with the Standard Chartered Bank, which included a stint as Country Manager of the bank in the early 2000. You have witnessed the emergence of the economy and the development of the banking sector. Please share some of your experience and observations for the benefit of our members and potential Singaporean investors who are interested to consider Cambodia as an option for investment. Cambodians as it is nutritious and rich in protein.**

**A:** The Banking system has improved tremendously since the 90s when I was then the Regional Financial Institution Manager of Standard Chartered Bank for the Asia Pacific Region, which included countries in the Mekong region, and of course, Cambodia.

In 1999, the minimum capital requirement of banking institutions operating in the Kingdom was raised to US\$13 million from US\$5 million and subsequently to US\$37.5 million in 2008. Currently all commercial banks, including subsidiaries of foreign banks, Micro Finance Institutions and Micro Finance Deposit Taking Institutions are required to increase their minimum capital again by March 2019. For commercial banks, the new required paid-up capital is US\$75 million.

In the 1990s, bank failures were NOT uncommon. However, today's banking regulation is much better and the system has improved very much. Similarly, the Micro Finance Sector (MFI) has also improved much. The increase of capital requirements and the more recent introduction of provisions for loans are seen as measures to move the MFI sector to be in closer alignment with commercial banks. This is a very positive move." And similarly there is now a move towards adopting the IFRS accounting standards.

Meanwhile, I also understand that the National Bank of Cambodia is exploring offering deposit insurance to protect the depositors in the event of bank failure, similar to what is available in Singapore today.

A Chat With  
Mr. Ong  
Teong Hoon  
Of PhillipBank Plc

**Q: For the benefit of our members, can you throw some lights on the differences in offers and services between Micro Finance Institutions and Commercial Banks?**

**A:** Micro Finance Institutions (MFIs) are regulated lending institutions which typically lends money to the poor, and they do not collect deposits. The loan amounts range from a few hundred to a few thousand dollars. Micro Finance Deposit-taking Institutions (MDIs) operate like MFIs, and there are 7 of them. The difference is that they can take deposits from the public except they do not operate current accounts and issue cheque books unlike banks. For all intents and purposes, they operate like banks except they do not handle international funds transfers for customers.

They are regulated by the NBC and there appears to be a move towards regulating them in a similar manner as banks.

Over the recent months, we've observed a convergence of lending between the MFI sector and commercial banks with larger MDIs increasing their loan sizes to a few hundred thousand dollars while some commercial banks reduced their loan sizes matching those in the MFI sector.

It is inevitable that the line between customer segments of MFI sector and commercial banks' SME sector becoming hazy. Some commercial banks are also seen entering into the car and motorcycle financing segment and other consumer financing as well.

We hear of some small MFIs looking for buyers and also some fairly large ones contemplating on becoming banks. This may be a consequence to the lending rate cap of 18% p.a. that was imposed in April last year. The sustainability of some small MFIs will be under close scrutiny as the operating costs of MFIs tend to be pretty high.

Consolidation is something that can be expected in the foreseeable future.

At the point of this interview, PhillipBank is preparing to merge with KREDIT MFI and should be finalised once the Sale and Purchase Agreement of the remaining shares held by the minority shareholder is approved by the National Bank of Cambodia. The merger will enable PhillipBank to cover the bottom of the pyramid as well as the SME sector in 20 out of 25 provinces with its network of almost 100 branches nationwide.

**Q: There have been much talk about doing away with the United States currency here in Cambodia; do you see this happening in the near future?**

A: There is now a push towards promotion of Khmer Riel transactions in the economy by the National Bank of Cambodia and come December 2019, all financial institutions are required to have at least 10% of their loan books in the local currency, the Riel. Currently, almost all the bank loans are in USD and similarly amongst the MFIs/MDIs as well; much of their loans are in USD. However, in tandem with neighbouring countries, Cambodia is also moving towards de-dollarising its economy and one may notice that in 2017, the Royal Government of Cambodia required



all service providers to quote their prices in KHR. How soon this can be accomplished is left to be seen.

Meanwhile, I also foresee that Cambodia economy may be more and more linked with Chinese currency, Yuan, because of huge trade and investment volumes between both countries.

**Q: What are your observations on digital banking, eg. a paperless/cashless society?**

A: That is another world-wide trend which has also arrived in Cambodia but still at an early stage; the digitization of banking processes and products. Internet banking and mobile banking are standard fare in most if not all developed countries and several banks in Cambodia are already offering such services. However, increasingly paperless and a wider use of tablets in on-boarding customers will arrive in Cambodia and may even be sooner than expected.

Cashless payments, with Alipay leading the charge, are slowly but surely gaining traction and we expect this to take off as it has in India and China. We are aware of several E-Wallet operators in the space and with the Prakas on Payment Services Provider, this sets the framework for the development of this aspect of Funds Transfers. We are aware of a few banks that are offering E-Wallet services and there will be more to come.

Currently, Electronic Funds Transfers and FAST payments which cater for domestic Riel transfers are complementing Wing and True Money, the major players in this space. There are a few other smaller players too. E-commerce is also gaining traction and one wonders how it will impact the mom and pop shops which are around almost every street corner in Phnom Penh.

In some sense, these developments have overtaken even Singapore which is now struggling to gain traction with its PayLah, Pay Now, Liquid Pay and some other E Wallets. However, Cambodia has the advantage of not having a legacy like Nets in Singapore.

**Q: From a banker's perspective, what advice would you offer to a Singaporean looking to invest in Cambodia?**

A: Perhaps what Singaporean Investors in Cambodia need is a banker that is familiar with his company and background in Singapore and this is where PhillipBank, a wholly-owned Singaporean bank, comes into play. PhillipBank belongs to the same owners as Phillip Securities Pte Ltd, a household name that pioneered the Internet Trading, POEMS, in Singapore.

Although PhillipBank bought over HwangDBS Commercial Bank Plc only in 2014, it has senior officers who

have been working in Cambodia for many years and also in banking for a very long time. Their knowledge of the ground is helpful to the Singaporean investors who look at Cambodia as a fresh pasture. There is affinity in being Singaporeans; it helps in fostering a closer working relationship. The real serious advantage is having a fellow Singaporean with ground knowledge advising one another and sharing his experience frankly and openly with would-be investors coming into the Kingdom.

Whilst bank services tend to be somewhat common, what a Singaporean investor could do is to have bank facilities from their bankers in Singapore, (at a much lower borrowing rate) and pledge securities in Cambodia and the bank in Cambodia can be their Singapore lender's security agent and of course PhillipBank can be exposed to the Singapore investor against their Singaporean bank guarantee as well.

PhillipCapital Group, of which PhillipBank is a part of, grows its footprint in Cambodia since 2001, when it invested in First Home, a precursor to First Finance, and then in 2012, invested into Kredit MFI and finally in 2014 into HwangDBS and changed its name to PhillipBank. In 2017, PhillipCapital Group was officially granted a license to operate PhillipGeneral Insurance in Cambodia.

PhillipBank is ready to share our confidence and optimism in Cambodia with any Singapore Investor looking at expanding its footprints into Cambodia."

Thank you very much Mr. Ong. These are valuable insights indeed. We appreciate it.

**"Today's banking regulation is much better and the system has improved very much"**



# MEDICAL INSURANCE IS NOT AN OPTION

Contributed by: Fortis Insurance

## YOU'RE NOT PLACING A HIGH ENOUGH PREMIUM

An urgent medical insurance plan is essential in the Kingdom, or anywhere else around the world.

You're on the riverside, feeling good, hiding from the heat and enjoying a cold drink when you suddenly start feeling dizzy. You manage to drink, "hang on, it's hot, but not that hot..." before passing out. You come to in a hospital, where medical personnel inform you that it's merely a case of dehydration and heatstroke. "Nothing serious," says the good doctor, "but we need you to settle your bill before you leave."

And that's when you realize that you not only have insufficient funds on you, but almost zero funds anywhere else to cover the couple of hours you've spent running a saline drip. Due much dramatic gesturing, pointing and pleading, and a final act that will probably leave you feeling even sicker than before.

This scenario can occur not only in Cambodia, but anywhere else in the world when you're an expatriate. Falling seriously ill in a foreign country can be a highly stressful and traumatic affair, doubly so if you're a newcomer and have little local contacts or friends. You may find solutions to minor health needs, thanks to the number of well-stocked pharmacies in larger towns in the Kingdom, but it can be a different kettle of fish for more specialized, serious cases.

## MANAGING YOUR HEALTHCARE EXPECTATIONS

While healthcare today has improved significantly in Phnom Penh and Siem Reap, there is much to be done, especially in the rural areas. As with other Southeast Asian countries, Cambodia is prone to outbreaks of tuberculosis, dengue fever, malaria, cholera and other diseases. If there are not enough, experts also have to face a healthcare infrastructure that comprises inadequately-trained staff and minimal, outdated medical equipment and supplies. Let's not forget language and cultural barriers, which can be an impediment to obtaining proper treatment.

This is why travelers and expats to Cambodia need to manage their expectations when it comes to healthcare. True, you can always fly to neighboring countries as Thailand and Singapore for treatment, but this involves additional costs. Medical evacuation is also a costly affair, with prices starting from \$30,000 if you need to be airlifted.

It's a given that many expats prefer opting for travel insurance, pushing health insurance to the backseat. But while travel insurance is generally cheaper, there's only so much it can cover. This is why it's crucial for expats and both long and short-term travelers to invest in a sound health insurance plan, one that covers all bases and ensures you receive the right treatment at the right time.

## YOUR CHECKLIST

The primary factor when choosing an expatriate health plan is whether it covers all your (and your family's) specific needs and still doesn't break your budget. Some of the other factors you should consider before investing include:

- Does the policy provide local, regional or international coverage?
- Does it offer emergency medical evacuation and repatriation?
- Does it offer additional coverage for your spouse and children?
- Are there options to add additional covers e.g. dental and infertility?
- Are there any age restrictions e.g. coverage is terminated after a certain age?
- Does it cover pre-existing medical conditions?
- Ease of access to services locally and abroad 24 hours a day, seven days a week.
- Ease of payments and claims
- Experience and track record of the insurer
- The flexibility to switch health plans according to your needs and budget

Due to the number of local and international insurers offering expat health plans here, it's best to ask around, research and compare before making your choice. If you can't find an insurer that ticks all your boxes, don't give up and tell yourself that you're healthy and don't require any form of health insurance whatsoever. Keep searching, because feeling good can only take you so far.

## A PLAN FOR EVERYONE

The Kingdom's leading insurer, Fortis Insurance, for one, offers expatriates and Cambodians Medi+, a premium, highly customisable health plan that provides access to an extensive network of more than 750,000 quality healthcare providers both locally and in more than 150 countries.

Medi+ is available in three versions – Classic, Advance and Premier, with sums insured per annum going all the way up to \$2,500,000. Each plan offers clients flexible premiums, bespoke solutions and benefits that fit their specific needs and budgets.

Medi+ Classic, for instance, offers \$750,000 in sum insured per annum, while Medi+ Advance and Premier provide up to \$2,500,000 per annum. The Premier plan differs from the other two by offering group benefits to corporate clients.

All three plans, however, are similar in offering comprehensive coverage with no lifetime limit for all outpatients, hospitalisation and other necessary medical expenditures. There's also the option to add maternity, infant care, vision, dental and war benefits.

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# KHMER SILK

## An Indigenous Pride of the People

Cambodia and silk are inseparable or so has been its reputation since the 13th Century when Khmer, a powerful Hindu-Buddhist Empire, ruled the country and most parts of the region. Silk weaving in Cambodia may even have started earlier than the 13th century but that was the first-time silk activities in the country were reported; thanks to Zhou Daguan, a Chinese Diplomat who arrived in Angkor as a guest of King Indravarman III in 1296 CE. Zhou's report, *A Record of Cambodia: The Land and its People*, is the only known descriptive account of activities in the capital of the Khmer Empire. The banks of the Basac and Mekong, two rivers in the south of present-day Phnom Penh, were where silk activities in Cambodia were first noticed and recorded.

However, it wasn't until the 19th century that silk weaving became a formal and widespread practice in Cambodia and across the region. Between the 19th century and the 1970s, the Cambodian silk industry grew far and wide. Weaving techniques improved tremendously during that time and quickly gained international recognition; especially the popular Cambodian Ikat, which involved the use of dye to produce unique patterns.

The Cambodian silk industry was going great guns until the Khmer Rouge regime disrupted and almost destroyed the industry completely. The industry was in its darkest period between the late 1970s and early 1990s but it started to revive during the period of the transitional government that took over the reins in 1993.

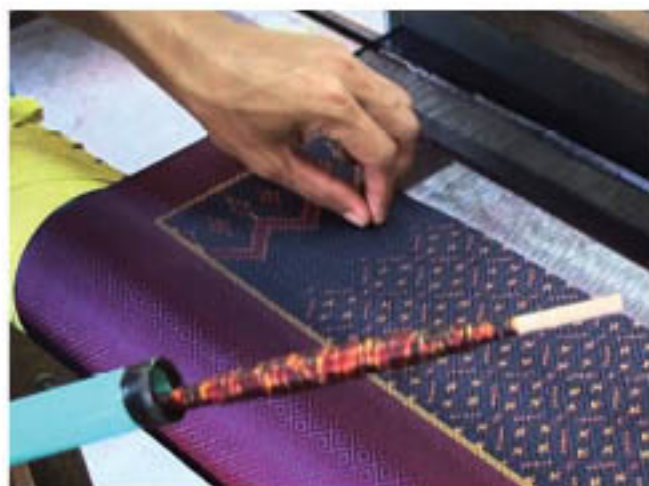
Exquisitely beautiful, Cambodian silk is softer than the silk produced in most other countries. Civil unrest in Cambodia during the 70s may have almost destroyed the silk industry but fortunately it survived and is now making a comeback—a massive one.



# What Makes Cambodian Silk So Special?

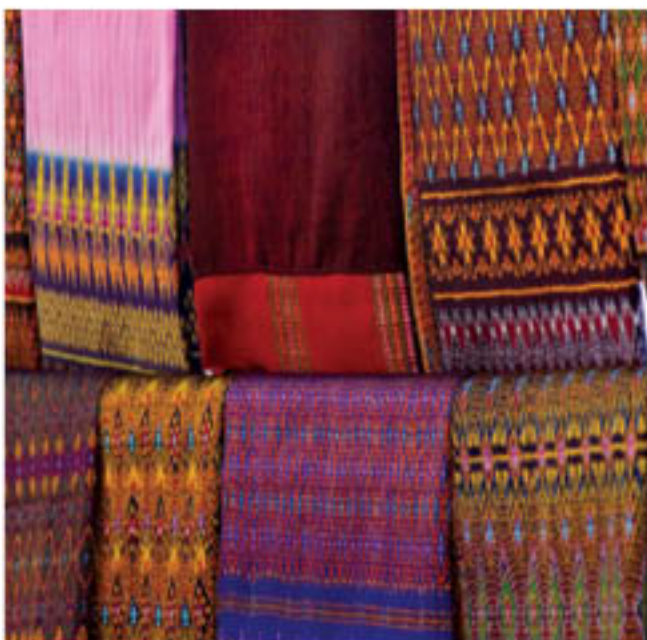
From raising silk worms, growing mulberry leaves, to harvesting the silk thread and weaving, the process to produce those beautiful Cambodian silk pieces is delicate and tedious. Pure Cambodian silk is true sight to behold; uniquely styled in both traditional and modern patterns, the texture and feel are very different from the run of the mill commonly available in the market. They are highly sort after and used to produce luxury sheets and clothes fit for royalties.

Women in Cambodia start to weave silk in their early teens, making silk weaving a major part of a young girl's technical education in Cambodia. These girls are taught and exposed to the latest weaving techniques to help them produce marvellous pieces to excel in the world market. From attending to the *Bombyx mori* worms, picking the mulberry leaves, to cleaning, spinning and fluffing the silk cocoons, the process is only one part of the lengthy procedure before any fibre can be realised. The process of silk making is highly complex and labour intensive. Nothing should be compromised to ensure quality. This is why genuine Khmer silk made from the Cambodian silk worm yarn and spun by hand in Cambodia by Cambodian weavers are rated as about the best in the world, hence the prices to cover the very limited supply.



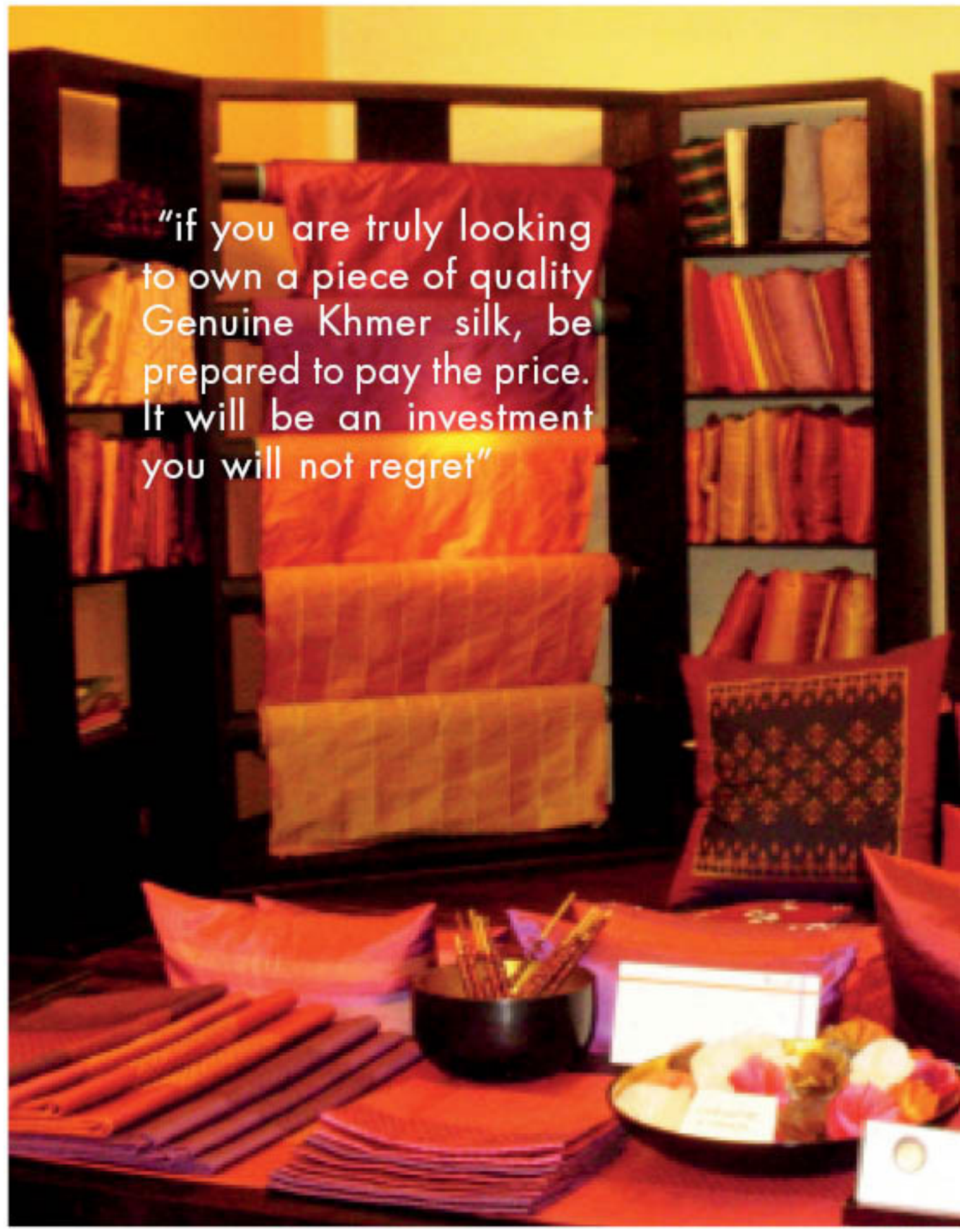


**“genuine Khmer silk made from the Cambodian silk worm yarn and spun by hand in Cambodia by Cambodian weavers are rated as about the best in the world”**



About 70% of silk sold in Cambodia are made from yarn imported from Vietnam, Thailand and China. Every of these yarns have different characteristics and very unlike the yarns produced by Cambodian silk worms, which although generates lower in volume, but the quality is definitely finer. In addition, many are ‘blended,’ containing a mix of fibres weaved with the silk. So, in looking for some good quality Cambodian silk, it is definitely worth taking some time to learn about the ‘Silk’ on offer in the market before making any purchase. Each of these Silk has a different feel and visual characteristics.

If you are really looking to buy Silk pieces, one rule of thumb is to ignore everything thrust at you by vendors near temples. Those are mostly inferior machine-made products from Vietnam or Thailand, which may make good souvenirs nevertheless or for perhaps good for rough everyday use since they do look alright to say the least.



"if you are truly looking to own a piece of quality Genuine Khmer silk, be prepared to pay the price. It will be an investment you will not regret"



## “Cambodian Silk is Indeed an indigenous pride of the people”

There are a few places where you can have quality Cambodian silk. In Siem Reap, The Artisans d' Angkor National Silk Training Centre at Puok runs a good facility and so does the IKTT - Institute for Khmer Traditional Textiles. Visit the Old Market/Psar Chas to take a look. There was a good writeup about a silk seller at Shop #14 inside the market. She sells genuine Cambodian silk and her prices are said to be more reasonable than elsewhere.

In Phnom Penh, there is a fine Khmer silk shop located at one of those corners closer to Monivong Blvd, opposite the Psar T-mey/New Market/Central Market. The shop carries stocks of genuine Khmer silks of all grades. Several of the staff speaks English. This is also where the more affluent Cambodians in Phnom Penh buy their silks to then take to their tailors.

There is also the Silk Island or Koh Dach, a peaceful respite not far to reach from Phnom Penh. Silk Island is home to a silk weaving village and silk centre, where you can see how the silk production process from beginning to end, from mulberry-chomping silk worms in golden cocoons through to the complex manual loom weaving process, which requires a dexterity and memory that would be the envy of many.

The main silk weaving centre is just a kilometre away from the ferry drop off point, and is home to a collection of beautifully constructed houses under which weavers patiently weave at their looms, turning out simple but finely crafted silks scarves and skirts. Some of those weavers use genuine Khmer Yarn although a greater number of them use the cheaper imported ones since their target customers are tourists that just want a silk piece or two.

All said and recommended, if you are truly looking to own a piece of quality Genuine Khmer silk, be prepared to pay the price. It will be an investment you will not regret. Avoid going for the cheaper material that you will regret later. Cambodian Silk is after all an indigenous pride of the people; just as you will be happy to own a good piece, they are just as happy to know that you appreciate.

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# Banking on Liquid Gold

Singapore-based Zenith Agro Group Limited's Venture in Agarwood Cultivation in Cambodia Is Paying Off In A Big Way.

Gearing for a reverse takeover deal on the Australian stock market, targeted to be finalised in early 2018, Zenith Agro Group Limited (ZAG) will be amongst the first in the Agarwood industry to be public listed.

Managing Director, Danny Wang, who sees himself more as a farmer than he is an entrepreneur or power executive at the helm of the agri-business expressed, "I feel very much a farmer at heart ... I enjoy going out to the plantations, inspecting the agarwood trees and monitoring first-hand how the saplings are developing."

"I also camp out at the plantation when I am on-site. That allows me to really experience and understand the life out there; it enables me to understand the impact our business has on the community working there as well," he added.

About four years ago, Wang saw an opportunity to build a sustainable agri-business in Cambodia. Ground studies revealed that about 30 million agarwood trees in Cambodia were available for immediate inoculation and cultivation and he seized the opportunity without looking back since.

Agarwood is a dark resinous heartwood that occurs in trees belonging to the genus *Aquilaria* (Thymelaeaceae family). Revered as "Wood of the Gods", the resinous wood is used as incense and for medicinal purposes. Its resin, in distilled form, popularly known as Oud Oil, is a prized commodity that is without a doubt, the most precious aromatic substance on earth. Highly sought after for use as an essential oil as well as a component in fragrances and cosmetics, the price of a single kilogram of this "liquid gold" (Oud Oil) in the first quarter of 2017 was between US\$18,000 and US\$60,000.





### Proprietary Inoculation Technology

With a team of horticultural experts and technology consultants, ZAG successfully formulated a proprietary inoculation to optimise the yield from each agarwood tree reaping three times more than the industry average.

While agarwood in the wild takes up to hundreds of years to naturally form and with an occurrence of a mere 7%, all trees in the ZAG plantation, once inoculated, recorded a 97% chance of forming agarwood.

Wang explained, "In the past, many Cambodian farmers were sold agarwood saplings, unaware of the very low probability of the agarwood occurrence in the wild. ZAG offers a turn-key solution to these farmers, providing proven cultivation techniques, funding for producing agarwood and buying off their agarwood to manufacture products." ZAG has also acquired and is managing its own plantations in Cambodia. Currently, ZAG owns about ten sites comprising of four plantations located around Sihanoukville, Cambodia.

The company has been working closely with the Department of Development under the Ministry of National Defense of Cambodia, and through a mutual agreement, granted access to six million trees in Cambodia.

Apart from cultivating its own inoculants in Cambodia, ZAG has its own distillation plants to produce Oud Oil, and its own facilities to process the said oil, agarwood chips, agarwood tea and agarwood incense; tantamount to managing a vertically integrated supply chain from crops to consumers.



### Diversification

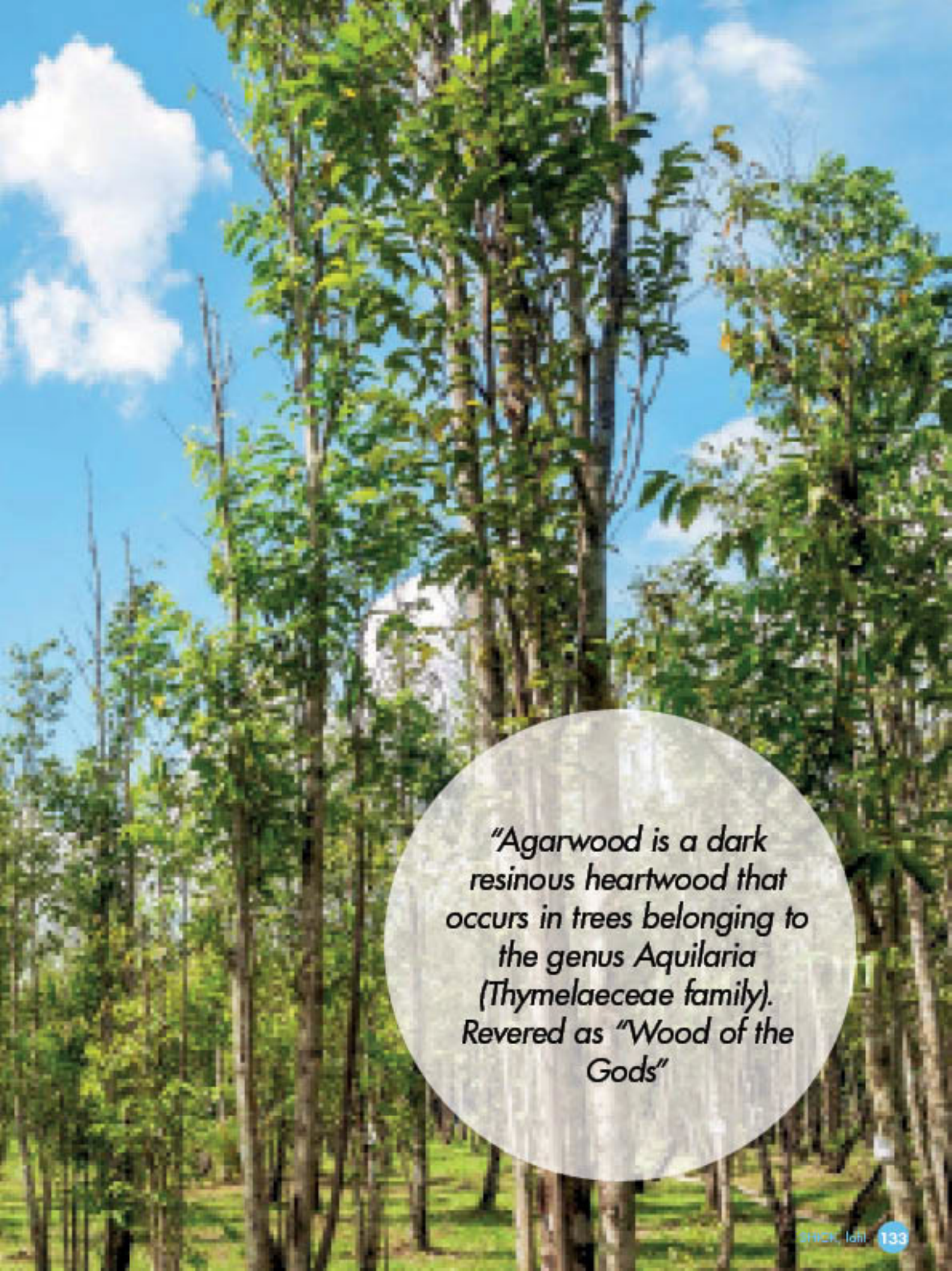
In November 2017, ZAG signed a memorandum of understanding with China's leading agriculture enterprises, Taifeihuayuan Agriculture Development Co., Limited (Taifeihuayuan) and Yunnan Dongwei Agriculture Development Co., Limited (Yunnan Dongwei), to diversify into rice cultivation in Cambodia.

This is in line with ZAG's sustainability efforts to develop capabilities into the production of other crops, apart from agarwood.

As part of the three-country strategic cooperation, Taifeihuayuan brings to the cooperation its proven technology in rice-yield and to assist ZAG in the area of technical know-how. They will also bring in a research team from Nanjing that specialises in rice-planting in the southern part of China.

Yunnan Dongwei which has extensive experience and networks in the trading of agricultural products in China, will help to export to China and the region, rice produced by ZAG using Taifeihuayuan's technology. It is currently working to supply up to 80,000 tonnes of rice from Cambodia into China for the year 2018.

Wang added, "Along with strong support from the Department of Development, Ministry of National Defense of Cambodia, we are confident that the strategic collaboration will be a step towards ZAG becoming one of Asia's leading agribusinesses."



*"Agarwood is a dark  
resinous heartwood that  
occurs in trees belonging to  
the genus Aquilaria  
(Thymelaeaceae family).  
Revered as "Wood of the  
Gods"*



### Future Expansion Plans

Taking the business to the next level will require external funding which is the reason for ZAG seeking to be listed on the Australian Securities Exchange in 2018. The funds raised will be geared towards continuous expansion plans of ZAG.

Moving forward, ZAG will continue to acquire plantation assets in Cambodia and expand its asset base into Laos and Thailand; develop new ventures in China and Asia-Pacific, as well as build on the relationships it has successfully forged with local authorities. Additionally, ZAG aims to develop and manufacture for companies, partner brands and also come up with its own line of related products in the future.

Currently, the agarwood industry which is worth US\$6-8billion, according to Yahoo Finance, presents great potentials, but is however largely a fragmented market and lacks standardisation.

"ZAG hopes that by being one of the first agarwood crop companies to be public listed, we will set a standard for the industry, in terms of quality and processes," concluded the beaming Managing Director, Danny Wang.

"Currently, the agarwood industry  
is worth  
US\$6 - 8 billion"

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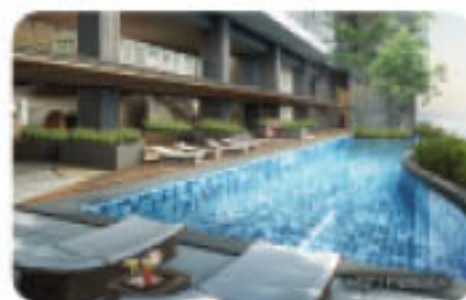


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# PROPERTY FOCUS



## Residential

With the economic growth remaining strong and the gross national income (GNI) having reached \$1,390 per capita in Year 2017, Cambodia has officially been upgraded to fit lower-middle income economic status. More in the middle-income bracket are in search of affordable modern living. Developers have taken into consideration factors like affordability, size and location of their projects to match the preference of the middle-income group; offering products strategically to cater to the current demand.

The demand for affordable residential condominium and housing developments has pushed new residential sales to a point where a wider selection of affordable products are being introduced to the market. Given the significant number of families in Phnom Penh with a collective monthly income of between \$500 to \$1500, property prices in the \$20,000 to \$80,000 range

(condominium) or \$20,000 to \$200,000 (shophouse) are proven to be the popular choices for the dual-income couples in particular. For example, the Sky Land Condos from Star5; it caters to this market. In addition to the increasing numbers of middle income couples and families, easier credit from local banks has kept the market buoyant with bank and microfinance institutions loosening their criteria for granting credits; making it even more possible for home makers to purchase a property. Considering the rate at which prices have risen, it is believed that there is still 'upside' potentials for capital appreciation for mid-end housing, given that urban population of Phnom Penh Metropolitan Area is expected to reach 5 million by Year 2030.

On the other end, housing prices continue to run high. Turn over has been slow in the middle-upper and upper-end housing sector, while price has outstripped the capacity for most buyers / tenants to either rent or buy. The outlook remains resilient and prices should go flat as a result of the

increasing supply. It is expected that the average rent would decline considering the abundant new supply in the pipeline. An increasing number of expatriates are leasing outside the traditional areas such as Boeung Keng Kang 1, Toul Kork and the riverside area. The average rent is likely to face downward pressures due to the availability of more affordable units of new supply which are concentrated in the emerging areas.

Location is the key to ensure viable returns for buyers and owners. With the overall living amenities and conveniences continuing to improve, emerging areas such as Chroy Changva and National Road No. 1 should become more popular among the property buyers and investors. Best locations for the city's future development are areas on high ground that are not affected by floods or those close to international schools and future public transport access (LRT) etc.

Rental yields in Phnom Penh for all classes are still more attractive than

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most Asian cities. However, considering the bank mortgage rates and average capital appreciation, the returns may not be attractive anymore for some. Yield has fallen and when you adjusted the impact on inflation, the annual returns only stays at 3%. Therefore, only buyers or investors who have secured assets in the past few years will be able to take the advantage of the recent yield compression, and exit their investment with a decent return.

## Office

The office market in general is leaning towards 'value for money' and also associated with quality and location to attract startup businesses coming to rent the space. At the same time, both local and foreign companies are confident about their business outlook in Cambodia. Thus, Phnom Penh's office market should benefit from these positive business sentiments and the current economic expansions of Cambodia.

Demand from Chinese companies for premium locations, prime rents of Grade A and Grade B office buildings are likely to remain in the immediate future. Net take-up is at the healthy level and office space occupancies stand over 70% (Grade A), and 85% (Grade B) buildings, respectively. Canadia Tower, Phnom Penh Tower and Vattanac Capital Tower are still popular among mainland Chinese companies where new leases signed are mostly medium sized with space of around 1,000 square feet or smaller. Demand has mainly driven from property developer, logistic and insurance companies. Rent is expected to remain flat, or to be broadly stable in Year 2018 while locals and multinational companies will be less likely to downsize their operations in Cambodia despite staying cost conscious.

For the existing Grade C office buildings, the competitive rental environment has encouraged building owners to upgrade to better quality spaces, given the increase in competition and the entry of better-quality Grade B spaces to be completed and made available to tenants. Growth in Grade B / Grade C office spaces is triggered by a vast amount of new ventures of local companies and the start-up companies. At the same time, the concept of co-working space was introduced to Phnom Penh lately. New start-up companies are able to cut their costs down with their resilient working capital without compromising the quality of the workspace by occupying their business at the co-working space.

New supply will be more evenly distributed across the Grade A and Grade B office spaces in the upcoming years. This provides opportunities for tenants to occupy, relocate to a new office building as rent level is competitive. With the improved connectivity via Monivong Boulevard and Boeung Keng Kang 1 neighborhood, better business amenities and supply of new quality offices, it is expected that Mao Tse Tung Boulevard will reinvent itself as a secondary business district for professional services excluding financial services. New projects has achieved the pre-commitment rates of over 80% thanks to the lower office leasing rates as compared to the traditional office buildings along the Monivong Boulevard.

In general, the office leasing market has regained momentum since Year 2017. Recent take-up levels reveal a moderate performance after the arrivals of several new office buildings from all grades since Year 2014, thanks to the sustain demand that has helped improve the market's absorption rate. Given the current vacancy rate against the strengthening leasing demand, overall rent should remain stable in Year 2018. Office rents should benefit from stronger demand despite higher supply in Year 2018.

## Retail

The total inventory of the modern retail supply (which included community malls, shopping centers and hypermarkets) in Phnom Penh is still relatively low. The total cumulative supply of modern retail format in Phnom Penh currently stands at less than 500,000 sqm and this suggests the potential for further developments. Growth of retail spaces is seen to continue with the imminent supply and upcoming completion of Phnom Penh MegaMall, the Bridge Retail Mall and Aeon Mall 2 etc. Until the end of Year 2018, a further 200,000 sqm of retail space is expected to enter the market; almost all of these future supplies are retail centers for lease. All of the above shopping centers enjoy a relatively high pre-commitment rate. While occupancy of malls remains strong at over 95%, the continuation of supply of mall spaces, and the presence of online stores should be noted.

Landlord has to be more creative in developing their shopping centers in the future. In recent years, after the completion of AEON Mall, lower class shopping centers and markets in Phnom Penh showed a declining trend in occupancy rates. As a result of this, their priority is to boost their occupancy rates instead of their asking rents.

Apart from the projects under construction, at least a number of community malls are currently in planning stages while shopping centers within the mixed-use developments are expected to contribute to the major growth. With the current retail supply, modest leasing performance is observed with





stable occupancy. Food and beverage (F&B) and fashion retailers continue to open outlets as consumer demand is strong. The best reference to justify the performance is to look at the occupancy level. Occupancy rate is expected to be stable with inquiries from both local and international brands. The trading level and spending power are also important to sustain the shopping center in the long run. In the past, a number of fashion retailers at AEON Mall suffered from declining sales and this has led to the closure of their shops. Consumers are becoming more prudent and selective in their spending and therefore, shopping center management should pay more attention to the selection (relaying the tenant mix or relocations) to maximize the mall traffic. At the same time, offering rent should be reviewed regularly.

Although most of the existing retail spaces are well tenanted, shopping centers should focus more on tenant diversity. For example, in the upcoming Phnom Penh MegaMall, tenant segmentation is also getting more defined with its dedicated F&B, I.T. and Entertainment Zones, etc. Retail developer also has to reinforce with both leisure and recreational activities in their upcoming developments in order to bring in the visitors who will spend because these are the strong draws for families and among the growing young population. At the same time, shopping centers should adopt more modern features (e.g. better natural lighting, expansion of common spaces and higher ceilings etc.) in order to provide a greater shopping experience to the visitors. The upcoming PH Diamond Mall and Mid Town Community Mall should bring a new retail concept in their defined area. Demand should increase due to further expansion of some existing brands and local businesses acquiring more foreign franchises, hence more fresh retailers coming in to bring in a different shopping atmosphere to the market.

# ADJUSTING TO LIVING IN A CONDO

Condos are one of the most cozy and convenient places to live in. They offer plenty of amenities, security, are near commercial areas and foster a sense of community. Moving to a condo from an apartment or a house can make it a little difficult for many to adjust. Give it time and you will start enjoying the joys of living in a condo. This article will make your transition to condo living easier.



### PLUS SIDE OF CONDO LIVING

Let's look at the many benefits you will enjoy in a condo:

#### 1. Little to No Maintenance

Unlike a large home and an apartment, condos don't require much maintenance. You won't have to worry about taking care of the lawn, the roof or washing your driveway.

#### 2. Less Chores to Worry About

If you are skeptical about lack of space, then consider this – less space means less chores. There will be few rooms to clean up. You will get more time to enjoy other activities that you never got time to enjoy in a bigger house.

#### 3. Comes with Amenities

Even though each condo is different but almost all of them offer plenty of amenities you can enjoy without leaving the condo area. The amenities include gyms, swimming pools, playground, tennis courts, and so much more.

#### 4. Prime Location

Majority of the condos are build at prime location with beautiful view and easy accessibility to shops, transport, and malls.

#### 5. Increased Safety and Security

Condos are well equipped with security guards and cameras so you will feel secured.

#### 6. Affordability

Condos are less expensive as compared to apartments and houses. Furthermore, small space means you will not have to purchase a lot of furniture to fill up empty spaces like you would in bigger homes.

### DECORATING YOUR SPACE

Living in a small space doesn't mean you can't make it look good. There are plenty of ways to decorate your condo to make it look beautiful all the while giving you plenty of storage space. Here are a few home décor tips for your condo:

#### 1. Utilize Multi-Functional Furniture

Condos are perfect for trying out multi-functional items. Sofa come beds, hollow coffee table to store items, wall mounted foldable dining table and/or writing desk, bunk beds and so much more. Look around and use your creativity to add beauty with convenience to your home.

#### 2. Personalize It

Personalize your condo as per your interest to make you feel more at home. If you love traveling, frame a world map and hang it above your bed or the sofa in the living room. If you are an artist, display your art strategically all over your condo.

#### 3. Add Greenery

Since condos don't come with lawns, you are definitely

going to miss the greenery. But there's a simple solution for that. Add live plants in the terrace, small flower pots in the living room and bedroom to bring nature inside. If you don't want to put effort in maintaining plants then you can always buy artificial ones.

#### 4. Play With Lighting

Light plays very important role in dramatically changing the look of a place. Play with different lights to create an ambiance you like.

#### 5. Hang Mirrors

Placing a mirror in your bedroom and living room will make it appear bigger. There are so many ways to place mirrors in your condo. Use a large mirror, or 6 pieces of small mirror squares to decorate the wall, place the mirror vertically or horizontally, or use a couple of vertical mirrors with a bit of space between them to give it an artsy look.

### MAKE THE BEST OF CONDO LIVING

With so many benefits and plenty of ways to decorate your space, you can truly enjoy living in a smaller space. Here is how you can make the best of condo living:

- Enjoy your life without the stress of furnishing, maintenance and cleaning a big home with outdoor space. Utilize all the time that could have been spent in maintaining a bigger home in doing things you enjoy the most. Spend more time with your family, go swimming and use the gym to get fit.
- The free time and money you save up because of downsizing to a condo can be invested in traveling. Furthermore, you won't have to worry about the safety and security of your home anymore thanks to the security systems of the condos.
- The safety and security also eliminates the stress of leaving your home for extended period of time or forgetting to lock your doors in a hurry or in case of emergency.
- You can enjoy the great view of the city from your condo while sipping coffee or tea in your terrace.
- The sense of community in condos will be great for you and your kids and also if you are living alone. It is a great way to meet people and make new friends.

Moving into a condo is a great decision as it offers prime location, security, amazing amenities, and low maintenance living in an affordable rate. Enjoy the perks of living in a condo without the hassles associated with living in a bigger home.



# A Home Is A Home, Not a Warehouse

Develop good habits to choke off the tendency to hoard and create clutter. Remember, a habit once adopted, kicks in as a second nature and acts as a protective device

Before you even realize it, you are gradually turning your home into a warehouse; cluttering every living space with things you hoard and often forget. Compulsive hoarding, as they call it, is in fact a behavioral disorder. Also known as 'hoarding disorder', the person usually doesn't realize his or her inability or unwillingness to discard objects and keeps buying things whether or not they are necessary or useful, or just couldn't resist passing up on any bargain.

If this sounds familiar, it's time to make a conscious effort to check on yourself and start decluttering your home, especially in those areas where the family frequents. People usually hoard because they believe that an item will be useful or valuable in the future. Sometimes they attach a sentimental value or believe it's too big a bargain to throw away, but unknown to you, hoarding causes anger, resentment, and depression among family members, and it can affect the social development of children as well. Yes, it is that serious.

To prevent or rid yourself of the unhealthy habit, one has to seriously focus only on needs and start bringing back comfort and harmony into your home. Develop good habits to choke off the tendency to hoard and create clutter. For example, you can establish a habit of putting away read newspapers and or product brochures. No more keeping them under the table in your living room. Remember, a habit once adopted, kicks in as a second nature and acts as a protective device.



To stay healthy and clutter-free, work hard on developing more new habits.

Next habit to grow perhaps, would be to always question yourself before making a purchase. Only buy what is truly necessary. Let the size of your home/closet determine how much stuff to have and refrain from unnecessary purchases.

Instead of making a purchase, go through your things and benefit a friend or sibling with the stuffs you don't use anymore. You'll feel so much lighter and your beneficiaries and your home will thank you.

If you have lots of truly necessary stuffs in limbo on countertops or the floor, go get clear plastic shoeboxes or a filing cabinet with lots and lots of drawers to keep them organized and your home looking neat. Save one of the drawers for those little things like pens, tape, twist ties and whatnot that get used a lot but don't really have any logical place to go.

Develop a habit of storing things where you use them and put them away after use. Don't leave stuffs lying

around in the open. This may sound insignificant, but it is complacency that leads to cluttering in the first place.

Impress upon yourself that life is about experiences, not things. We're constantly being bombarded with advertisements that try to convince us that a happy life is all about having the latest stuff, but studies have shown, over and over that it isn't the things in our lives that make us happy. It's our experiences that we treasure more and so the next time when you're tempted to buy more stuff, ask yourself if the money wouldn't be better spent on a vacation or a nice night out. And yes, you won't have to find any space for those things in your cabinets.

Home is where the heart is. Keep yours warm and not turn it into an unsightly warehouse. If you have been guilty of cluttering, give yourself another chance and try again. Nobody is perfect and nobody's home is perfect either. Start cultivating good habits and all things will gradually fall back in place.

**"Impress upon yourself that life is about experiences, not things"**

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if you had missed it  
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good-bye to the  
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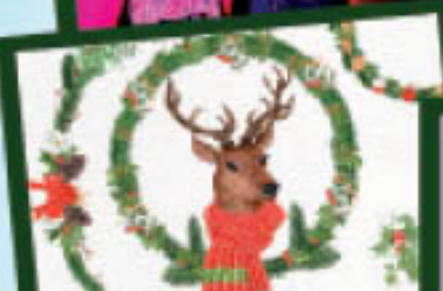
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This Joyous Party was held on 15 December to celebrate Christmas





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# Shiok, lah!



Though its Chinese by culture,  
the Mid-Autumn Festival is an Occasion  
celebrated in Cosmopolitan Singapore.  
Here In Cambodia, We Celebrated Too!

A photograph of a cotton plant with two large, fluffy white cotton bolls on a green stem. The background is a geometric design with diagonal bands of blue, green, and white. The cotton bolls are positioned in the upper left and center of the frame.

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