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៧អេមធីឌី ជាក្រុមហ៊ុនដំបូង ក្នុងព្រះរាជាណាចក្រកម្ពុជាដែលមានឯកទេសក្នុងការផលិត
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ទិដ្ឋភាពនៅរោងចក្រផលិត (at factory View)



ទិដ្ឋភាពនៅទីតាំងការងារសាងសង់ (at Site View)

ផលិតផលសសរគ្រឹះមូល THE PRESTRESSED SPUN PILE PRODUCTS (PC & PHC)				
Type	Length	Thickness	Grade of Concrete	Allowable axial load
D300A	5-12m	60mm	60-80MPa (600-800Kgf/cm ²)	60-80T
D350A	5-14m	65mm	60-80MPa (600-800Kgf/cm ²)	80-100T
D400A	5-15m	80mm	60-80MPa (600-800Kgf/cm ²)	100-155T
D500A	5-15m	90mm	60-80MPa (600-800Kgf/cm ²)	165-230T
D600A	5-15m	100mm	60-80MPa (600-800Kgf/cm ²)	230-300T

ផលិតផលបង្គោលភ្លើង THE PRESTRESSED POLE PRODUCTS				
Type	Length	Grade of Concrete	Loading Strength	Weight Per Pole
Pole 7.5	7.5m	40MPa (400Kgf/cm ²)	2-3kN (F200-F300)	490-500Kg
Pole 8.5	8.5m	40MPa (400Kgf/cm ²)	2-3kN (F200-F300)	600-625Kg
Pole 9	9m	40MPa (400Kgf/cm ²)	2-5kN (F200-F500)	650-700Kg
Pole 10.5	10.5m	40MPa (400Kgf/cm ²)	3.2-5.2kN (F320-F520)	990-1010Kg
Pole 12	12m	40MPa (400Kgf/cm ²)	3.5-9kN (F350-F900)	1200-1230Kg
Pole 14	14m	40MPa (400Kgf/cm ²)	6.5-11kN (F650-F1100)	1480-1560Kg
Pole 20	20m	40MPa (400Kgf/cm ²)	10-14kN (F1000-F1400)	2850-3200Kg
Pole 22	22m	40MPa (400Kgf/cm ²)	10-14kN (F1000-F1400)	3000-3400Kg

- ផលិតផល Spun piles**
- អាចប្រើជាមួយសេរ៉ាមិក
 - បុកបញ្ចូលសសរគ្រឹះ
 - សង្កត់បញ្ចូលសសរគ្រឹះ
 - ខ្ទង់បញ្ចូលសសរគ្រឹះ
- ការប្រើប្រាស់ Spun piles**
- ផ្តល់អនាម័យធានា
 - អាចសន្សំសំចៃបានច្រើន
 - ធានាសុវត្ថិភាពខ្ពស់សំរាប់សំណង់
 - ស្តង់ដារបច្ចេកទេសសម័យថ្មី
 - លើការងារវិស្វកម្ម ។
 - អាចផលិតបានប្រាប់ប្រវែង (មានក្បាល
 - ដែកផ្សារតម្លៃទាបប្រើស្តង់ដារ)
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• Representative Office:
#124, St. Sothearos, Sangkat Tonlebasac, Khan Chamkarmon, Phnom Penh. Tel: (855)23 996 876, Fax: (855)23 996 876
E-Mail: sales@7ftd.com.kh, Website: www.7ftd.com.kh

• Factory Address:
Vihear Sour Commune, Khsach Kandal District, Kandal Province, Cambodia
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Message from
CHAIRMAN of Cambodia
Constructors Association (CCA)



As chairman of the Cambodia Constructors Association (CCA), I am honored to deliver a message to all our readers, especially those at construction-related firms and institutions. I have been very heartened to witness the dynamic growth of Cambodia's construction sector, evidenced by the construction of satellite cities, modern skyscrapers, residential blocks, condos, commercial buildings, modern shopping centers, office buildings and international standard hotels. This has happened in large part due to the confidence both local and international investors have in the political and economic stability in the Kingdom under the wise leadership of **Samdach Akka Moha Sena Padei Techo Hun Sen**, the country's prime minister. The government considers the construction sector to be one of the nation's economic pillars, and has allowed CCA to aid in the sector's development to bring it in line with its development goals and to boost construction standards, especially in the lead-up to ASEAN economic integration in 2015. These efforts will help Cambodia conform with ASEAN's overarching goal of "One Community, One Destiny."

CCA is a non-profit association in full compliance with the laws of the Kingdom of Cambodia. In order to carry out government policy and cement the private sector's role as the nation's economic driver, the association will do all it can to help transform the construction industry into one of reliability, productivity, accountability and healthy competition both in local and international markets. Moreover, CCA will seek ways to offer benefits to its members and help bring each up to international standards of quality and classification.

Lastly, on behalf of all members of the Cambodia Constructors Association, I hope and believe that construction-related companies operating in Cambodia will register for CCA membership to join our ongoing drive to develop the country, implement policies laid out by the Royal Government and those put in place those recommended by ASEAN to help us secure a bright, prosperous future.

Thank you.
Oknha Pung Kheav Se



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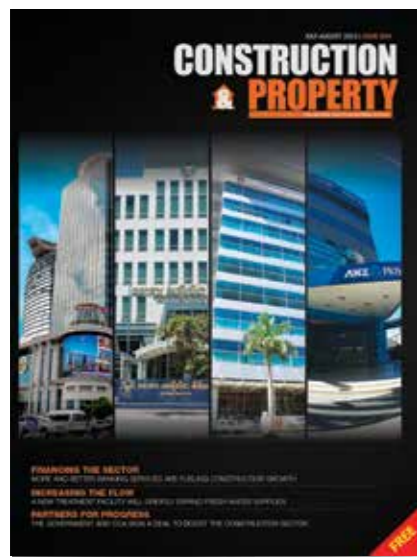
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Cover: Commercial banks in Cambodia. (from left to right: Canadia Bank, Acleda Bank, Cambodian Public Bank and ANZ Royal)

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RTD Enterprise Pte., Ltd
 No. 30-32, St. 271
 Khan Sen Sok, Phnom Penh,
 Tel : 855-23 883 005
 H/P : 855-16 725 550
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From the PUBLISHER

The construction and property sectors play crucial roles in Cambodia's ongoing socioeconomic development, especially as the sectors continue to recover from the depths reached during 2009's global economic crisis.

Over these last few years, the construction and property industries have been ever more active in Cambodia's cities as well as in the country's industrial suburbs and provinces, mainly with residential projects, high-rises and new urban town projects going up to meet a growing demand.

The two sectors' healthy growth can be traced to the Kingdom's sound economy and political stability, growing market confidence and more incoming foreign investment – in the property sector but also in other fields, especially as Japanese investors become more active.

Responding to these opportunities, I am extremely delighted to publish "Construction & Property Magazine" with strong support from the Cambodia Constructors Association (CCA). Our goal is to present the Kingdom's construction and property sectors to the world.

The magazine features four main sections consisting of interesting topics, empowering messages, and useful information and data related to the two sectors. The first section looks at overall developments in construction, such as the new and on-going projects, and their impacts on the nation's economic growth. The second section highlights general information and activities related to CCA, whose goal is to promote the construction industry. The third part looks at trends in the construction and real estate sectors and predicts where both are headed. Lastly, the magazine offers a directory of various construction and property firms where readers can find service providers or even future business partners.

All in all, I strongly believe that "Construction and Property Magazine" will serve to help Cambodia's construction and property sectors flourish. Its information and insight will attract foreign investors and businesspeople as well as helping those already here remain well informed about the latest developments in this fast-growing, ever-changing and exciting field.

Sincerely Yours,
Meas Proeksa

CONSTRUCTION & PROPERTY

PUBLISHER
Meas Proeksa
[e]: meas@construction-property.com

EDITORIAL
Editor-in-chief:
Kyle James
[e]: editor@construction-property.com

REPORTER
Tim Vutha
[e]: tim_vutha@construction-property.com

PRODUCTION
Graphic Designer
Sin Platinie
[e]: design@construction-property.com

SALES AND MARKETING
Sales and Marketing Manager
Ya Chanthy
[t]: (855-60) 66 72 72
[e]: chanthy@construction-property.com

Marketing Executive
Yorn Savathey
[t]: (855-66) 611 911
[e]: savathey@construction-property.com

Sales Executive
Nov Tong Ro
[t]: (855-60) 888 908
[e]: tongro@construction-property.com

Distribution
Meas Sovannarith
[t]: (855-60) 688 889
[e]: sovannarith@construction-property.com

ADMINISTRATION AND FINANCE
Administration and Finance Manager:
Yan Somna

Administration Front-Desk
Douk Sopheak Chakrya

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No. 315 Canadia Tower (Floor-12th), Corner
Ang Doung St. & Preah Monivong Blvd,
Sangkat Wat Phnom (12202)
Khan Daun Penh, Phnom Penh, Cambodia

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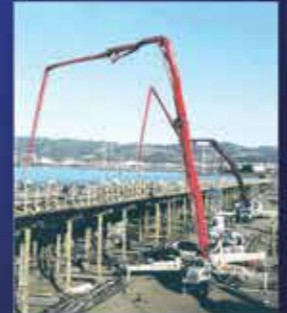


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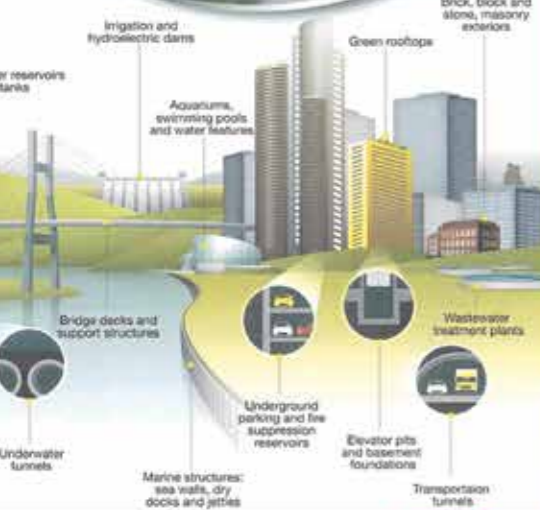
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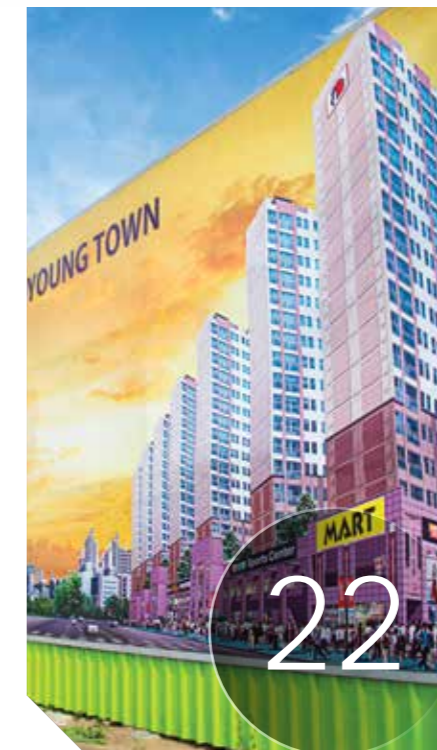
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New Water Treatment Plant Inaugurated



In early June, Prime Minister Hun Sen inaugurated Phnom Penh's fourth water treatment facility, expected to expand clean water access in the capital and its outskirts.

The Niroth water treatment facility, located in the capital's Meanchey district, will produce more than 130,000 cubic meters of clean water per day, expanding the daily clean water supply capacity to 466,000 cubic meters.

Approximately 1.7 million city dwellers will benefit from the increased services by the end of 2013, said Minister of Industry, Mines and Energy Suy Sem.

The US\$90 million water treatment plant was made possible by loans of US\$40 million from Japan and US\$20 million from France to the state-owned Phnom Penh Water Supply Authority (PPWSA) –

the only company currently listed on the Cambodian Securities Exchange.

A first phase plant was built in August 2010 and started producing water in January 2013, said Long Naro, PPWSA deputy director, adding that right now, 50,000 cubic meters are available for use per day due to a shortage of water supply pipes. The full capacity will be reached at end of this year.

"Now PPWSA can supply a total of 380,000 cubic meters, which is not enough. But it will be when the main supply pipes are complete," he said.

After the first phase is completed, PPWSA

will kick off a second phase that will add an additional 130,000 cubic meters per day to ensure the water supply up to 2016. The expected investment for that is US\$50 million.

"It will increase the capacity of the water supply to Phnom Penh, which has been rapidly growing," Prime Minister Hun Sen said. "Phnom Penh is currently home to about two million people and growing and 85 percent of them have access to clean water."

He said since 2004, the water authority's distribution pipes have helped an average of 14,000 families gain access to clean water every year.

According to PPWSA statistics, 20 percent of Phnom Penh residents had access to the city water supply in 1993. But over the last two decades, water coverage in the city has grown more than four fold.

There are more projects in the works outside Phnom Penh. Japanese ambassador to Cambodia Yuji Kumamaru has announced a US\$30 million initiative to build two water supply plants in Kampong Cham and Battambang provinces, a joint venture between Japan and the Kingdom.

By Tim Vutha

Now PPWSA can supply a total of 380,000 cubic meters, which is not enough. But it will be when the main supply pipes are complete," - Long Naro, PPWSA deputy director





រោងចក្រផលិតទឹកស្អាតថ្មីបើកដំណើរការ

សម្តេចនាយករដ្ឋមន្ត្រី ហ៊ុន សែន នៅដើមខែមិថុនាបានសម្តែង ដាក់ឲ្យដំណើរការរោងចក្រផលិត ទឹកស្អាតទីបួននៃរាជធានីភ្នំពេញ ដែលរឹង ចានិងជួយពង្រីកការផ្គត់ផ្គង់ទឹកស្អាតនៅទូទាំង រាជធានីភ្នំពេញ និងជាយក្រុង។

រោងចក្រផលិតទឹកស្អាតនិរោធ ដែលមាន ទីតាំងនៅខណ្ឌមានជ័យនៃរាជធានីភ្នំពេញ និង អាចផលិតទឹកស្អាតបានជាង ១៣ម៉ឺនម៉ែត្រគូប ក្នុងមួយថ្ងៃ ដែលនឹងជួយបង្កើនការផលិតទឹក ស្អាតប្រចាំថ្ងៃក្នុងរាជធានីរហូតដល់ ៤៦៦ពាន់ ម៉ែត្រគូប។

"តាមការព្យាករណ៍របស់អង្គការផ្គត់ផ្គង់ ទឹកស្អាត ប្រជាជនប្រហែល១,៧លាននាក់នឹង បានទទួលអត្ថប្រយោជន៍ពីការពង្រីកសេវាកម្ម ផ្គត់ផ្គង់ទឹកស្អាតនេះនៅដំណាច់ឆ្នាំ២០១៣"។ លោករដ្ឋមន្ត្រីនៃក្រសួងឧស្សាហកម្ម រ៉ែ និង ថាមពល ស៊ុយ សែម បានមានប្រសាសន៍

យ៉ាងដូច្នោះ។ រោងចក្រផលិតទឹកដែលមានតម្លៃ៩០ លានដុល្លារអាមេរិកនេះ ត្រូវបានសាងសង់ ឡើងដោយហិរញ្ញប្បទានចំនួន៤០លានដុល្លារ អាមេរិកពីប្រទេសជប៉ុន និង ២០លានដុល្លារ អាមេរិកទៀតពីប្រទេសបារាំង ដែលត្រូវផ្តល់ ដល់រដ្ឋាករទឹកស្វយ័តក្រុងភ្នំពេញដែលជាអង្គ- ភាពផ្គត់ផ្គង់ទឹកស្អាតគ្រប់គ្រងដោយរដ្ឋាភិបាល តែមួយដែលបានដាក់ភាគហ៊ុនរបស់ខ្លួនទៅ ក្នុងទិដ្ឋភាពហ៊ុនកាលពីឆ្នាំមុន។

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សម្តេចបានបន្ថែមទៀតថា តាំងពីឆ្នាំ ២០០៤មក បំពង់ចែកចាយទឹកស្អាតរបស់ រដ្ឋាករទឹកស្វយ័តក្រុងភ្នំពេញបានផ្គត់ផ្គង់ទឹក ស្អាតដល់គ្រួសារចំនួន ១៤ពាន់ជាម្រៀងរាល់ ឆ្នាំ។

ហើយបើតាមរបាយការណ៍របស់រដ្ឋាករ- ទឹករបស់រដ្ឋមួយនេះដែរ បានបញ្ជាក់ថា មាន ប្រជាជនប្រហែល២០ភាគរយប៉ុណ្ណោះនៃរាជ- ធានីភ្នំពេញបានទទួលទឹកស្អាតប្រើប្រាស់ក្នុង ឆ្នាំ១៩៩៣ ប៉ុន្តែជាងពីរទសវត្សរ៍ចុងក្រោយ នេះ ការផ្គត់ផ្គង់ទឹកស្អាតនៅក្នុងរាជធានីបាន កើនឡើងច្រើនជាងបួនដងរហូតដល់ជាង៨០ ភាគរយនៃប្រជាជនទាំងអស់មានទឹកស្អាត ប្រើប្រាស់។

បន្ថែមលើរោងចក្រផលិតទឹកស្អាតនិរោធ នេះដែរ ក៏មានគម្រោងផលិតទឹកស្អាតមួយ ចំនួនទៀតត្រូវបានផ្តើមឡើងនៅក្រៅរាជ- ធានីភ្នំពេញផងដែរ។ អគ្គរាជទូតជប៉ុនប្រចាំ ព្រះរាជាណាចក្រកម្ពុជា Yuji Kumamaru បានប្រកាសនៅផែនការផលិតទឹកស្អាតដែល មានតម្លៃ ៣០លានដុល្លារអាមេរិកមួយ ដោយ នឹងត្រូវកសាងរោងចក្រផលិតទឹកស្អាតចំនួន

ពីរទៀតនៅខេត្តកំពង់ចាម និងបាត់ដំបងដែល ជាការវិនិយោគរួមរវាងរាជរដ្ឋាភិបាលកម្ពុជា និងប្រទេសជប៉ុន។ ដោយ ទឹម វុត្តា





Japan Loans Cambodia US\$90 Million for Road Project

The money will widen a 47-kilometer stretch of National Road 5 and improve traffic flow on one of the Kingdom's major transportation corridors.

The road renovation project will enlarge the section of road between Battambang and Serey Sophorn cities, widening it from two lanes to four. The renovation will also see an asphalt concrete surface applied to the roadway to meet newly introduced road construction standards in Cambodia.

Prime Minister Hun Sen presided over the April 30 signing ceremony and Cambodian Foreign Minister H.E. Hor Namhong and Japan's newly appointed ambassador, H.E. Juri Kumamaru, signed the agreement. Besides the addition of new lanes, the project will also see the construction of two bypasses – in Battambang and Serey

Sophorn cities – to ease congestion on the main road.

The Battambang bypass will run through Thmar Kol district, Battambang city, and Sangkae district for 23 kilometers. The 13.4-kilometer Serey Sophorn bypass will run through Mongkol Borei district and Serey Sophorn city.

The project's Japanese consultants and construction professionals will be in charge of the asphalt concrete application but will train their Cambodian counterparts in the procedure once the refurbishment is complete, according to the Japanese development agency JICA.

The project is set to launch in June 2015 and will be completed in May 2018.

Speaking at the signing ceremony, Ambassador Kumamaru said National Road 5 is an integral part of the (ASEAN) Southern Economic Corridor (this southern economic corridor covers 21 Cambodian provinces; National Road 5 stretches over six of them) that will enhance traffic flow, stimulate economic growth and drive activity in the entire Greater Mekong Sub-region. The road is a critical route in Cambodia and in the larger ASEAN road network, he said.

"Japan has put a priority on improving

the Southern Economic Corridor and is currently conducting feasibility studies of the southern and middle sections of National Road 5 with the intention of refurbishing the whole road," he added.

Since resuming bilateral relations in 1992, Japan is one of Cambodia's biggest Official Development Assistance (ODA) providers. Since 1992, it has given a total of US\$2.25 billion; annual contributions in recent years have surpassed US\$120 million.

Most of this comes through JICA, which is increasingly focusing on industrial and private sector development, Hiroshi Izaki, JICA's chief representative to Cambodia, told the Phnom Penh Post in early April. But JICA's projects cover a wide range of areas, including infrastructure improvement, agriculture and rural development, water supply and sewage systems, health care, public financial management reform, and legal and judicial reform.

"All these areas are and will remain our priorities during my assignment in Cambodia, and they are closely interlinked," the ambassador told Construction and Property Magazine.

This year marks the 60th anniversary of Japan-Cambodia relations. The Kingdom's Foreign Ministry and the Japanese embassy are hosting various events throughout the year related to this milestone.

By Tim Vutha





South Korea's Booyoung to Build US\$1.1 Billion "Town" in Phnom Penh

A South Korean conglomerate in early May broke ground on a US\$1.1 billion residential and commercial center in Phnom Penh, one of the largest housing projects in Cambodia. Officials hope it will spur further foreign investment in construction and real estate.

The Booyoung Group, South Korea's 19th-largest conglomerate and one of that country's leading house builders, will construct the largest-ever commercial and residential development in Phnom Penh, entitled Booyoung Town I, on 2.7 square kilometers of land along Russian Boulevard.

Booyoung Town I will consist of 40 apartments and seven residential and commercial complexes, sport centers and schools. In the first phase, the company will build some 17,660 apartments and commercial complexes worth US\$105 million. The residential project targets middle- to upper-class Cambodians and

foreigners.

"Our initial goal is to complete 10,000 units by the end of next year on the premise that the material supply turns out as planned," a Booyoung official told the South Korean Yon Hub News, adding that the group purchased the site at favorable conditions under the Cambodian government incentive policy that allows foreign investors to own land and to buy real estate.

"I hope that the Booyoung project will succeed and become a landmark in Phnom Penh," the group chairman, Lee Joong-keun, said at a groundbreaking ceremony on May

7 that drew some 2,000 people, including Cambodian officials.

Cambodia's property market has only recently started to flourish and will grow further in the upcoming years due to the passage of the residence law and other investment-related legislation, he added. "We expect current growth to continue for the next three or four decades, which means an ongoing business opportunity for Booyoung."

H.E. Im Chhun Lim, Cambodia's Minister of Land Management, Urban Planning and Construction, said the project could become a catalyst for further foreign



investment.

"We hope that the Booyoung Group's investment will help convince Korean and other foreign investors to invest in construction and real estate here," he said.

South Korean investment in Cambodia has reached US\$4 billion over the past 15 years, the minister said, and includes garment and footwear factories, alcohol and agribusiness factories, electrical wire factories, apartment buildings, commercial centers, office buildings, hotels, rice mills and hospitals.

From 2000 until the end of first quarter 2013, 1,229 foreign construction companies were registered in Cambodia. Among them are 100 companies owned by Korean nationals. Of those, 34 companies still hold valid licenses, including Booyoung Khmer and Booyoung Khmer II.

There were 36 Korean-owned projects recorded between 2000 and 2012 with a total construction floor area of about 1.6 million square meters.

The Booyoung Group, established in 1983, has combined assets of US\$12.9 billion. Among its businesses in Cambodia, are the Booyoung Khmer Bank, opened in 2008, and Siem Reap's Booyoung County Club, opened in 2013. The group also runs Camintel, an internet and telecommunications firm in the Kingdom.

By Tim Vutha



Golf and Hotel Resort Add Shine to Capital region



A luxurious golf club, already open, and a hotel, set to launch later this year, aim to serve the Kingdom's growing numbers of upmarket travelers and discerning business professionals.

The general entertainment and accommodation landscape near Phnom Penh is getting an upgrade with the 240-acre Garden City Golf Club, which opened in April, and the five-star Garden City Hotel, which is set to welcome guests later this year. The facilities, located 15 kilometers from the Cambodian capital, are part of the Garden City mega satellite development project, built by one of Cambodia's most powerful conglomerates, LYP Group Co. Ltd.

When all is said and done, and built, the

project will be a full business, residential and entertainment complex covering over 1,000 hectares. It is located north of Phnom Penh along the new road built to connect national roads 5 and 6 to national roads 3 and 4 via the new Prek Pnovv Bridge, which stretches between the Tonle Sap and Upper Mekong rivers.

The golf course and hotel were inaugurated by Prime Minister Hun Sen in early April during the ground-breaking ceremony of the Morodok Techo National Stadium, also located inside Garden City.

The exclusive golf club and its unique layout are the fruits of the work of Thai architect Major General Weerayudth Phetbuasak. His philosophy was to create a course that was tough for professional golfers yet provided an enjoyable challenge to golfers of more modest talents. He transformed a flat field into a course that stretches over 7,300 yards and includes championship tees of an international standard. It is his first work in Cambodia.

The 18-hole course has bunkers and water hazards amid picture-perfect scenery. The occasional winds add a degree of difficulty that the developer says keeps it challenging and enjoyable for golfers. It

will be upgraded to a 36-hole course later the year.

"Your golfing experience will be further enhanced by the presence of internationally trained marshals providing management level assistance to all golfers," said the LYP master plan.

The golf course has partnered with IMG, one of the world's leading golf course management companies.

"IMG will provide consultant services and advice on all aspect of the club's operation, including golf operation, golf course maintenance, the driving range, staff training, and sales and marketing," the

master plan added.

Po Eavkong, managing director of Asia Real Estate Agents, says golf courses inside new development cities usually aim to upgrade those projects to an international standard, often seen at similar projects around the globe.

"Before, developers usually built golf courses far outside the city to avoid traffic congestion, but now they try to seek land located close to the city, usually with less than 30 minutes necessary travel time to make it easier on golfers," he said.

Golfing is a sport for business friendships, Eavkong said. However, he added that

demand in Cambodia is still low since it is primarily a sport for the well-off. The new course is one of eight in the kingdom so far, most of which are near Phnom Penh and Siem Reap. Several more courses are in the planning stages.

Alongside the golf course, the five-star Garden City hotel will contain 250 rooms, ranking from deluxe to executive presidential suites. The hotel will cater to business travelers and tourists and be able to host various events and meetings—both for local groups or international ones.

By Tim Vutha





Kingdom's First Cement Company Set to Relaunch

Kampot province's Cambodia Cement Chakrey Ting Factory Co., Ltd. was built in 1962, producing cement for the Kingdom's building projects. However, conflict and civil war caused it to shut its doors. Now, however, it is getting a second chance and a new plant is under construction on 42 hectares. It is set to open in April 2014 or at the latest in June of that year.

Chakrey Ting will be the kingdom's largest cement producer and will be able to produce up to 3,200 tons of

cement per day, or 1.1 million tons per year. Construction is estimated to take around 23 months, and is about 21 percent complete, said company General Manager Zhang Jun.

"The first package of our cement production machinery was imported in June this year," he told a delegation of Kampot officials who visited the building site.

The factory is having a rebirth thanks to a capital investment of around US\$100 million, made up of a US\$32

million joint investment from China's Urec Overseas Investment Co. Ltd (UOIC), Thailand's LVT, and Cambodia's Cement Construction Resource Co. Ltd. along with a US\$67 million loan from the Bank of China.

The investment was finalized late last year and a signing ceremony with the Bank of China was held on the sidelines of last year's ASEAN summit hosted in Phnom Penh, witnessed by Chinese Prime Minister Wen Jiabao and Cambodian Prime Minister Hun Sen.

Zhang Jun said when the factory gets up and running, it will need over 300 workers. During the construction phase, more than 400 Cambodian workers and 253 Chinese engineers are on site.

Later this year, the company will send 60 Cambodian workers to China for skills training. "Around 95 percent of the factory's raw materials are from local sources, and we will need up to

22 megawatts of electricity when the factory is fully operational."

Kampot Governor Khouy Khunhour said the factory will be a blessing for locals. "Kampot people can find jobs near home, and that helps reduce migration for employment elsewhere."

Another cement factory in Cambodia is on the drawing board. In Kampot's Toukmeas district, Kampot Cement will start operation by 2015. A joint venture

between Thailand's Siam City Cement and the Chip Mong Group, it will be able to produce 2,800 tons per day. The plant will cater specifically to the Cambodian market, although it will consider exporting as well.

Prak Sokserey Vathana, manager of Kampot Cement, said he doesn't anticipate much competition between his factory and Chakrey Ting as the techniques and costs between the two

are not very different.

Government officials could not say for sure what the local demand for cement would be. But Ouk Bunseng, deputy plant manager at Chakrey Ting, said Cambodian demand is around 3 million tons per year and right now, 2 million tons of that has to be imported from neighboring countries.

By Tim Vutha

“Kampot people can find jobs near home, and that helps reduce migration for employment elsewhere.” - Kampot Governor Khouy Khunhour

Bringing Concrete Waterproofing to Cambodia

One of Cambodia's leading contractors, JIT, distributes concrete products in the Kingdom which repel damaging moisture. The company waterproofs the nation's construction industry.

Incorporated in Cambodia since 1999, JIT (Cambodia) Co. Ltd has gotten permission to distribute Kryton concrete waterproofing products, the world's most effective concrete waterproofing systems, in Cambodia.

Waterproofing products by Canada's Kryton International Inc. are used around the world. But until now, there have been no concrete waterproofing products available in Cambodia. JIT saw this as opportunity to fill a market niche and safeguard projects from the risks of highly damaging water penetration, said Khen Bora, JIT's sales manager.

"Many swimming pools have been destroyed by water leakage after construction, and even some construction projects have collapsed after water got through the concrete and weakened the framing inside," he said.

Kryton's products can be used in new or existing construction, providing water protection for mortar and concrete masonry units and construction joints. The firm also specializes in concrete restoration for existing structures, such as crack repair systems.

Its products are useful in structures such as water reservoirs and tanks, irrigation systems, hydroelectric dams, aquariums, swimming pools and other water features, bridge decks and support structures, underwater tunnels, and marine structures, including sea walls, dry docks and jetties.

According to the company, Kryton's self-sealing technology transform concrete into a waterproof barrier, which enables project managers to save weeks off of construction schedules and cut waterproofing costs by up to 40 percent. Long-term benefits include avoiding leaks, unsightly discoloration and costly repairs.

For new construction, Kryton waterproofing powder is mixed with concrete and water – two kilograms of product for every 100 kilograms of concrete. For existing structures, Kryton powder is mixed with water and applied to the surface.

Kryton can guarantee concrete waterproofing up to 25 years for new buildings, and up to 10 years for the existing structures, JIT's Khen Bora said. While a number of concrete waterproofing products are on the market, he added, they don't have Kryton's guarantee.

"Compared to other concrete waterproofing products, Kryton may be more expensive, but users will gain more benefits due to its higher quality, durability and sustainability, and no maintenance requirements," he said. "So that means using Kryton is cheaper in the long run."

In addition to its Kryton products, JIT imports and exports commercial and industrial products for various sectors. It is the sole distributor in Cambodia for brands such as Italian rubber company Alfagomma, Singaporean construction safety materials manufacturer King's, and Singaflex, another Singapore company which produces stainless steel and rubber expansion joints and hoses. JIT also handles British composite hose maker Willcox and Australia's Nexo Phoenix, a maker of hydraulic and industrial hoses.

By Tim Vutha



The seven-story building, which was inaugurated on June 13, was built by the Overseas Cambodian Investment Corporation (OCIC) and financed by the Cambodian government. The complex, which took 18 months to construct, has 40 offices for the Kingdom's different sports federations and the National Paralympics Committee.

The new NOCC headquarters is one of the largest and most modern of Olympic committee buildings in ASEAN and other Asian countries.

"The new building reflects the progress made in the development of sports sector," said Prime Minister Hun Sen, who presided over the inaugural ceremony. He added that it will not only promote the Olympic movement in the Kingdom and internationally, but also help make Phnom Penh a more beautiful city.

The Cambodian leader urged Cambodian athletes to increase their training efforts to compete in the games and bring honor to the country. He also asked citizens, companies and business people, national

and international organizations and other nations to lend a hand in successfully bringing the SEA Games to the Kingdom in 10 years.

To further promote Cambodian athletics and strengthen the country's sporting infrastructure, the government has renovated the Olympic Stadium, and is building the Morodok Techo National Sport Complex, the prime minister said.

"We will make the greatest efforts to continue constructing other stadiums in the provinces and towns because we clearly understand that sport can progress well only when the physical infrastructure is in place, coupled with the effective management and visionary leadership in the sector," he added. "We wish to see strong progress in the sports sector to help improve our prestige on the international stage. Cambodia's sporting performance had good reputation in the region and Asia in the 1960s."

The Olympic headquarters building was inaugurated just a month after the groundbreaking event for the Morodork Techo complex. That facility, on the out-

skirts of Phnom Penh, will be able to hold 100,000 spectators.

2023 will be the first time Cambodia has hosted the SEA Games since the contest launched in 1959. Phnom Penh was set to host the third gathering of regional athletes in 1963, but the unsettled political situation caused the those plans to fall through.

Although the event is still a decade away, much planning and fundraising still has to be done. "Ten years may seem a faraway thought, but we need that time to be absolutely ready on all fronts, and the work has already begun," said Vath Chamroeun, secretary-general of the National Olympic Committee.

"Allowing a margin for inflation and cost escalation over the next 10 years, we are estimating the organizational cost at US\$3 million to US\$4 million," he added. "But creating the infrastructure and developing human resources will cost us a lot more"

By Tim Vutha



The Need for Insurance Coverage

As the construction industry in Cambodia grows, many people agree that taking out proper insurance is needed to ensure safer construction methods and sufficient quality control.

Most insurance policies on construction projects fall into two broad categories: first, there is coverage for material damage, including equipment, workers and other staff; secondly, there is third-party liability coverage, which applies to any injury to people, such as the public, not directly involved in the project.

"The contractor, his principal, the public or third party in general are all exposed to financial loss or injury; therefore, an independent professional loss adjuster normally will be appointed by the insurer to investigate and determine the extent of loss incurred, and ultimately to compensate the insured party accordingly," said Youk Chamroeunrith, general manager at Forte Insurance, explaining the importance of insurance for construction projects.

All insurers offer construction and engineering insurance services either under a Contractor's All-Risk (CAR) or Erection All-

Risk (EAR) policy, depending on the nature of the project.

For buildings and civil engineering projects, a CAR policy covers the project until completion and almost always covers property damage and liability period for six to 12 months longer. An EAR policy covers machinery, plant and steel installation works. Its policy structure is similar to CAR, except for a few differences that are specific to machinery and equipment which are subject to manufacturer defects, said Chamroeunrith.

EAR coverage automatically ceases when the insured machinery or equipment stops being used in the project covered.

To insure a property after it has been built, Chamroeunrith recommends owners buy a fire or all-risk policy effective from the date of the occupancy or owner possession.

For example, if an insured building collapses while still under construction, the insurer will investigate issues related to

material quality and workmanship or safety lapses. If problems have been found, the collapse would not be covered. Any loss will be evaluated by the adjuster and building cost engineers to determine a fair compensation value, including taking into account depreciation.

For many companies, getting insurance coverage is still not the first priority since some feel their safety standards are high enough without it. Ngoung Hanrith, project manager of the residential and commercial Olympia City project, said his company is considering buying insurance, but the firm takes quality and safety standards very seriously to protect workers from accidents. While insurance might pay, workers might have already lost their lives. In addition, while insurance coverage might help a firm avoid catastrophic financial losses, it cannot repair a company's reputation ruined through an accident.

"We have never experienced a serious accident at the projects we manage," he said. "We always put a priority on safety."

Still, more firms are choosing to buy some sort of coverage. Ty Atith, deputy director of operations at the Insurance Association of Cambodia (IAC), said the country's six general insurers saw a jump in construction insurance last year to US\$3.4 million.

They paid out only US\$500,000 for losses. For the first three months this year, revenue climbed to US\$1.2 million, a 168 percent increase against the same period last year.

Despite the increase, which he said showed a growing understanding of the importance of insurance, he thinks not enough policies are being taken out. "Under the Kingdom's insurance law, it is compulsory for contractors to buy third-person liability insurance, but not all projects have bought it, not to mention other types of policies," he said. "I think they don't want to spend money on insurance, so if they can avoid it, they will."

Nhan Sy, deputy director of the Ministry of Land Management's Construction Department, said now construction projects in Cambodia are only required to buy the third-person liability insurance. Any other insurance taken out is done voluntarily.

"The law only requires there be a statement at the construction site saying third-party liability insurance has been taken out before work can start," he said. "We are working on the construction law and construction insurance will be a part of it, but we don't know if we can have the law ready later this year."

In Cambodia, projects carried out by foreigners usually require insurance since in the bidding process, there are generally stricter requirements about coverage. Most



government infrastructure projects also require construction insurance as since that is often a requirement of development partners, Sy said

Today, those who do take out coverage are usually involved with the government or large foreign construction or development projects. Many local projects still choose not to get coverage; they often don't understand what is involved or are afraid that the insurance firms may refuse to pay if something does happen. Often, they only take out coverage if it is a requirement before a bank will offer financing.

Chamroeunrith of Forte Insurance, would

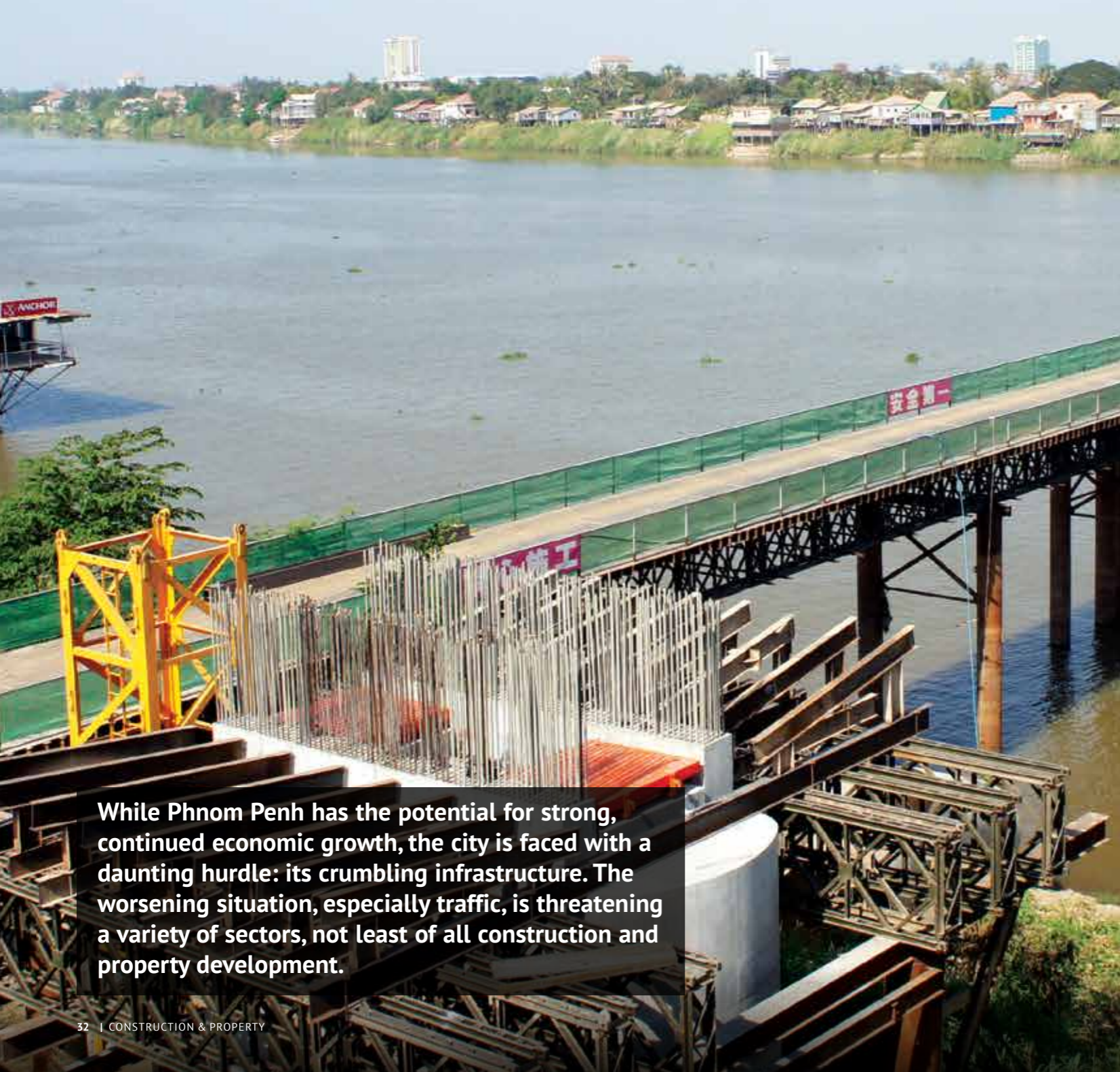
like the government to require all construction projects carry insurance beyond third-party liability and also lead by example by ensuring that all government projects, big or small, have coverage, including CAR/EAR policies, before work begins.

Atith of the Insurance Association of Cambodia wants the government to require proof of insurance coverage before granting a construction permit. He would like the government to monitor the insurance sector more closely to help it thrive.

By Tim Vutha



Poor Infrastructure Hinders Phnom Penh's Construction Growth



While Phnom Penh has the potential for strong, continued economic growth, the city is faced with a daunting hurdle: its crumbling infrastructure. The worsening situation, especially traffic, is threatening a variety of sectors, not least of all construction and property development.

Traffic-clogged, pothole-ridden streets, a lack of parking and an ineffective waste-management system are dragging down Phnom Penh's economic potential, experts say. The construction and property sector could be particularly hurt as the city's poor infrastructure causes foreign investors to think twice before building here.

A 2011 study by the Japanese development agency JICA found that the capital's traffic volume had already begun to have a negative impact on quality of life as well as economic development.

If this situation doesn't change, the report said, "The traffic situation in Phnom Penh will soon reach a level that can hamper desired economic growth and the livelihood of citizens."

Congestion and deteriorated infrastructure

A main problem is that most roads, which already carry an amount of traffic that surpasses their capacity, cannot be widened. In addition, in many areas, especially near markets and other commercial areas, roads are constricted even more due to people parking on the street or businesses spilling out into the roadways.

In addition, as Phnom Penh continues to grow, more and more people are using the overtaxed streets. Traffic congestion has become a fact of life, especially at rush hour. In addition, the poor condition of many roads doesn't help with the traffic flow.

The city's rapid growth is reflected in the numbers. In 1998, it covered an area of 375 square kilometers. However, 12 years later, it had ballooned to 678 square kilometers. The city of roughly two million has no public transportation service and its residents get around on more than one million motorbikes and over 300,000 individually owned cars. Vehicle registrations increase by between seven and 10 percent a year.

Compounding the problem is that most buildings in the city were designed without parking facilities, meaning people

have to park along heavily trafficked roads. The traffic has already begun affecting some construction projects, including causing the delay of the new five-star Phnom Penh Sokha hotel, whose opening has been pushed from 2012 to 2014. The owners are waiting for the completion of the second Chroy Changvar Bridge until opening, worried that the existing one will not be enough for guests to get from the hotel to central Phnom Penh.

"We are waiting because we are worried about traffic jams. When we open the hotel for business and take bookings, the traffic jams mean we cannot get guests to the hotel, which is a problem," Svay Vuthy, chief corporate affairs officer of parent company Sokimex, told the Phnom Penh Post in February.

The US\$369 million Nagaworld 2 project took traffic into consideration in the planning stages. The expansion will be linked with Nagaworld 1 by a 300-meter underground tunnel so that guests won't have to maneuver above-ground streets when going from one complex to the other.

The 32-story De Castle Royal condo project, in Phnom Penh's Boeung Keng Kang I district, is set to be completed early next year. The company has reserved the first six floors for customer parking given the fact that streets are largely full. Still, the condo complex's senior sales executive, Long Sopheak, is worried.

"Traffic congestion and parking are very difficult during rush hours especially as the number of construction projects, commercial activities and vendors increases," she said.

She added that all over the city, things would have to change or Phnom Penh could find itself simply choked. "I believe that if roads are not expanded or developed better than now the future of this city will be stuck."

Waste woes

Besides the traffic, waste management is also a concern. Trash pick-up services are spotty in many areas, and piles of rubbish are often left unattended on side streets and crowded alleyways. That has an

impact on the city's physical and economic health, experts say.

As Phnom Penh's population grows and its economy expands, so does the amount of trash it generates. Currently, around 1,500 tons of waste are generated every day, an increase of more than 200 percent since 1998. By 2015, daily garbage is expected to top 1,780 tons a day while by 2020, the city will have to figure out how to dispose of 2,241 tons of trash daily, a 2012 article in *Economics Today Magazine* reported. Disposing of sewage is also a serious problem in Phnom Penh, especially during the rainy season. The city's old, deteriorated and insufficient drainage system is overtaxed, which results in flooded streets in many areas, even in industrial zones.

"There is no sewage system or waste water treatment plant in Phnom Penh, and [the city] relies only on natural treatment," Egami Masahiko of JICA said.

That means property developers seek higher land for their projects, hoping to keep them dry. But it's getting harder and harder to find flood-free zones.

Tackling the problem

The city of Phnom Penh admits it needs to make infrastructure improvements to keep economic developing from stalling.

In April last year, City Hall, JICA and other ministries conducted an urban transport study, one step toward a planned series of master plans which cover short-term needs (until 2016), look at the mid-term (until 2020), and forecast long-term requirements to 2035.

The overall plan mandates changes in traffic management systems, road improvements and even an underground transport system. The study is slated to wrap up in early 2014, by which time JICA hopes to have a traffic master plan in Phnom Penh. Some of the details include the introduction of a public transport system as soon as possible, more one-way streets and better parking and sidewalk use, according to JICA's Egami Masahiko.

"We cannot ignore the importance of driver education because even if good transport facilities are developed, there



“I believe that if roads are not expanded or developed better than now the future of this city will be stuck.” - Long Sopheak, Royal De Castle Condominiums

would be no value in providing them if users do not know how to use them,” he added.

Also, even if JICA and the government come up with a plan, there are no guarantees that its recommendations become reality.

But there is one reality already. Phnom Penh will continue to grow as more people move here from the provinces in search of better lives. The 2020 Urban Master Plan, according to Masahiko, sees expansion to the northwest and west for middle- and low-income families, with development for middle- and high-income families generally happening in the northern and southern sections of the city.

While Cambodian architect Vann Molyvann thinks development toward the south is a good idea, along the Bassac River toward Takmao city, he is not so sure about the plan to build in the west.

“If the city develops to the south it is

better than to the west as the south is an area that is higher above the river, which is key to avoiding floods,” Molyvann said at a talk last year, the Phnom Penh Post reported.

He added that estimates had the number of people living in Phnom Penh increasing to three million by 2015, which meant the city needed to tackle the infrastructure problem quickly to accommodate the influx.

Tous Saphoeun, dean of the architecture and civil engineering faculty at Paññāsāstra University, agreed that the city should be expanded to the south rather than to the west, especially given experience from previous floods, when national roads 4 and 5 were hard hit. The south was never as seriously affected.

However, he said at present investors were not thinking about possible future flood damage, but only their current business interests.

Phnom Penh is also planning on launching a public bus service late this year. (See following article.) In addition, there is talk of a tram system running by 2017.

The city has approved construction of a tunnel that will connect Monivong Blvd. to Russian Federation Blvd. near Canadia Tower and has several on-going road and bridge construction projects aimed at freeing up the traffic flow. Those who want a tunnel under the Tonle Sap River will have to wait, however. The city said more research is needed to work on the engineering aspect of such a project.

The city also says it's working on easing the waste problem. Japan has given the Kingdom US\$105 million to implement a three-phase flood protection and drainage improvement project in order to improve drainage in flood-prone areas.

A US\$26 million project which began in January 2012 should improve drainage in Ou Russey, Boeung Reang along Monyret

road, Tuol Svay Prey, Tuol Sleng, Boeung Keng Kang, and northern and southern Tuol Tumpoung, all areas which suffer after heavy rains.

JICA is also working on a second master plan for sewage system and drainage improvements. Most experts said it was not too late to turn things around if the city makes real, effective efforts to strengthen its infrastructure. This is more important than ever for the growing construction and property industry, particularly in the lead-up to closer ASEAN integration, experts said.

By Tim Vutha

“The traffic situation in Phnom Penh will soon reach a level that can hamper desired economic growth and the livelihood of citizens.” - Japanese Development Agency JICA

រចនាសម្ព័ន្ធទ្រុខទ្រោម ជាឧបសគ្គដល់ការអភិវឌ្ឍន៍ សំណង់នៅភ្នំពេញ



ខណៈដែលភ្នំពេញមានសក្តានុពលខ្លាំងសម្រាប់ការអភិវឌ្ឍន៍ រាជធានីមួយនេះក៏កំពុងប្រឈមនឹងឧបសគ្គគួរឲ្យ
បារម្ភដែរនោះ គឺហេដ្ឋារចនាសម្ព័ន្ធដែលទ្រុខទ្រោម។ ស្ថានភាពដែលអាក្រក់ជាងនេះ ជាពិសេសបញ្ហាចរាចរណ៍
កំពុងគម្រាមកំហែងវិស័យជាច្រើន ដែលរួមទាំងការអភិវឌ្ឍន៍វិស័យសំណង់ និងអចលនទ្រព្យផងដែរ។

អ្នកជំនាញបាននិយាយថា ផ្លូវជាច្រើន
ដែលមានចរាចរណ៍កកស្ទះ និងក្រហូង
ច្រើន កង្វះទីធ្លាចតយានយន្ត និងការ
គ្រប់គ្រងកាកសំណល់គ្មានប្រសិទ្ធភាព
កំពុងកាត់បន្ថយសក្តានុពលសេដ្ឋកិច្ចជាតិ។
វិស័យសំណង់ និងអចលនទ្រព្យអាចទទួលរង
ផលប៉ះពាល់ ជាពិសេសខណៈដែលហេដ្ឋា-
រចនាសម្ព័ន្ធអន់ថយ អាចរារាំងវិនិយោគិនបរ-
ទេសនានាលើការអភិវឌ្ឍន៍សំណង់ផ្សេងៗនៅ
រាជធានីភ្នំពេញមួយនេះ។

តាមរយៈការសិក្សានៅក្នុងឆ្នាំ ២០១១
ដោយទីភ្នាក់ងារអភិវឌ្ឍន៍អន្តរជាតិនៃប្រទេស
ជប៉ុន (JICA) បាននិយាយថាបញ្ហាចរាចរណ៍
នៅក្នុងរាជធានីប៉ះពាល់ដល់ផលប៉ះពាល់យ៉ាង
ធ្ងន់ធ្ងរទៅលើហិរញ្ញវត្ថុសេដ្ឋកិច្ច
និងការរស់នៅរបស់ប្រជាជននៅក្នុងទីក្រុង។
“បើសិនជាស្ថានភាពនេះមិនត្រូវបានកែប្រែទេ
នោះស្ថានភាពចរាចរណ៍នៅទីក្រុងភ្នំពេញ
នឹងឈានដល់កម្រិតមួយដែលអាចរងខ្លាំងដល់
ការលូតលាស់សេដ្ឋកិច្ចជាតិ ក៏ដូចជាជីវភាព
រស់នៅរបស់ពលរដ្ឋផងដែរ។”

ការសិក្សាបានបញ្ជាក់ដូច្នោះ។
**ការកកស្ទះចរាចរណ៍
និងហេដ្ឋារចនាសម្ព័ន្ធទ្រុខទ្រោម**

បញ្ហាចម្បងគឺ វិថីស្ទើរទាំងអស់ក្នុងក្រុង
ភ្នំពេញ ដែលកំពុងទ្រទ្រង់បរិមាណយានយន្ត
ដែលលើសពីលទ្ធភាពរបស់វារួចទៅហើយ និង
មិនអាចពង្រីកទីហ៊ុយបន្ថែមទៀតបានទេ។ ជាង
នេះទៅទៀតនៅតំបន់ជាច្រើន ជាពិសេសនៅ
តាមតំបន់ប្រជុំជនសំខាន់ៗដូចជាទីផ្សារ និង
តំបន់អាជីវកម្មមាញឹក ផ្លូវត្រូវបានធ្វើឲ្យរួមគ្នា
ថែមទៀត ដោយសារតែអ្នកដំណើរបានចត
យានយន្តរបស់គេនៅលើផ្លូវដោយគ្មានសណ្តាប់
ធ្នាប់ និងអាជីវកម្មលក់ដូរនានាបានវាត់ទិដល់
លើផ្លូវ។

ម្យ៉ាងវិញទៀត ខណៈដែលភ្នំពេញកំពុង
ពង្រីកកាន់តែធំជាងមុន មានមនុស្សកាន់តែ
ច្រើនឡើងៗកំពុងប្រើប្រាស់វិថីដែលមានភាព
លំបាកស្រាប់ទៅហើយនេះ។ ការកកស្ទះចរា-
ចរណ៍បានក្លាយជាជ្រុងធម្មតាមួយនៅក្នុងសង្គម
ជាពិសេសនៅកំឡុងពេលមាញឹក ខណៈ

ដែលស្ថានភាពផ្លូវជាច្រើនដែលទ្រុខទ្រោមមិន
អាចជួយសម្រួលចរាចរណ៍បានទេ។

ការពង្រីកទីក្រុងនេះត្រូវបានបញ្ជាក់ដោយ
គូលេខ។ ក្នុងឆ្នាំ១៩៩៨ ទីក្រុងនេះលាតសន្ធឹង
លើផ្ទៃដី ៣៧៩គីឡូម៉ែត្រការ៉េប៉ុណ្ណោះ ប៉ុន្តែ
១ ២ ឆ្នាំក្រោយមកទីក្រុងត្រូវបានពង្រីករហូត
ដល់៦៧៨គីឡូម៉ែត្រការ៉េ។ ទីក្រុងដែលមាន
ប្រជាជនជាងពីរលាននាក់នេះមិនទាន់មាន
សេវាដឹកជញ្ជូនសាធារណៈនោះទេដែលនាំឲ្យ
ប្រជាជនទាំងឡាយត្រូវធ្វើចរាចរទៅមកផ្ទាល់
ខ្លួនដោយអាស្រ័យលើទោចក្រយានយន្តច្រើន
ជាងមួយលានគ្រឿង និងរថយន្តជាង៣០០ពាន់
គ្រឿង។ ការចុះបញ្ជីយានយន្តបានកើនឡើង
ពី ៧ ទៅ ១០ភាគរយក្នុងមួយឆ្នាំ។

អ្វីដែលអាក្រក់ជាងនេះទៅទៀតនោះគឺ
អគារជាច្រើននៅក្នុងទីក្រុងត្រូវបានរចនាប្លង់
ឡើងដោយមិនមានកន្លែងចតយានយន្តដែល
មានន័យថាប្រជាជនត្រូវតែចតយានយន្តនៅ
លើផ្លូវដែលកំពុងមានចរាចរមាញឹកស្រាប់
ទៅហើយ។

ស្ថានភាពដ៏អាក្រក់នៃចរាចរណ៍នេះបានប៉ះពាល់
រួចទៅហើយដល់គម្រោងសាងសង់មួយចំនួន
ដែលរួមបញ្ចូលទាំងបណ្តាញសណ្តាគារលំដាប់
ថ្នាក់ផ្កាយព្រឹក្សាខ្ពស់ដែលមានទីតាំងនៅ
ក្រើយម្ខាងនៅទន្លេចតុមុខត្រូវពន្យារពេល
ដំណើរការពីឆ្នាំ២០១២ទៅឆ្នាំ២០១៤វិញ។
នេះដោយសារតែម្ចាស់សំណង់ត្រូវរង់ចាំឲ្យស្ថាន
ប្រោយចង្វារទី២សាងសង់បញ្ចប់ជាមុនសិន
ដោយពួកគេមានកង្វល់ថាស្ថានដែលមានស្រាប់
តែមួយនេះនឹងមិនគ្រប់គ្រាន់សម្រាប់ការដឹក
ជញ្ជូនភ្ញៀវចេញចូលសណ្តាគារនោះទេ។

លោក ស្វាយ វុទ្ធី នាយកកិច្ចការទំនាក់
ទំនងនៃក្រុមហ៊ុនស្តុកម៉ូតូដែលជាក្រុមហ៊ុនមេ
គ្រប់គ្រងសណ្តាគារសុខានេះបានប្រាប់ភ្នំពេញ
ប៉ុស្តិ៍កាលពីខែកុម្ភៈថា “យើងរង់ចាំដោយសារ
តែពួកយើងបារម្ភពីការស្ទុះចរាចរណ៍នៅពេល
ដែលយើងបើកដំណើរការសណ្តាគារនេះ ហើយ
ទទួលយកការកកស្ទះរបស់ភ្ញៀវ ហើយការស្ទុះ
ចរាចរនឹងជាបញ្ហាដែលធ្វើឲ្យយើងមិនអាច
ទទួលភ្ញៀវចូលក្នុងសណ្តាគារបាន។”

អគារកំសាន្ត Nagaworld2 ដែលមាន
តម្លៃសាងសង់ចំនួន ៣៦៩លានដុល្លារអាមេ-
រិកបានប្រុងប្រយ័ត្នជាមុនអំពីការស្ទុះចរាចរណ៍
នេះដែរតាំងពីអគារនេះកំពុងស្ថិតនៅដំណាក់
កាលសាងសង់ម៉្លេះ ដែលជំរុញឲ្យអគារកាស៊ី-

ណូទីពីរនេះសាងសង់ផ្លូវក្រោមដីមួយខ្សែដែល
លាតសន្ធឹង៣០០ម៉ែត្រតភ្ជាប់ទៅនឹងសណ្តាគារ
Nagaworld 1 ដើម្បីឲ្យភ្ញៀវ និងបុគ្គលិករបស់
គេអាចធ្វើដំណើរឆ្លងកាត់រវាងអគារទាំងពីរនេះ
ដោយពុំប៉ះពាល់ដល់ផ្លូវកាត់នឹងវិថីខាងលើ។

ថ្វីត្បិតតែអគារ De Castle Royal ខុនដូរ
កម្ពុស៍២២ជាន់ ដែលមានទីតាំងនៅតំបន់បឹង
កេងកងទី១ ដែលនឹងបញ្ចប់ការសាងសង់នៅ
ដើមឆ្នាំក្រោយនេះ បានរក្សាទុកទីធ្លាចតយាន-
យន្តរបស់អភិវឌ្ឍន៍ដល់ទៅ៦ ជាន់ដោយសារ
ជាការពិតវិថីនានាត្រូវបានចតយានយន្តពេញ
អស់ទៅហើយ អគារមួយនេះក៏នៅមានក្តីបារម្ភ
ពីបញ្ហាកកស្ទះចរាចរណ៍ដែរ។ នេះបើតាមកញ្ញា
ឡុង សុភ័ក្រ្តនាយកទីផ្សារជាន់ខ្ពស់របស់ខុនដូរ
នេះ។

“ការស្ទុះចរាចរ និងការចតយានយន្តមាន
ភាពច្របូកច្របល់ណាស់នៅអំឡុងពេលចរាចរ
មមាញឹកខ្លាំងជាពិសេសនៅពេលដែលសកម្ម-
ភាពសាងសង់ សកម្មភាពពាណិជ្ជកម្ម និងមាន
អ្នកលក់ដូរអនាធិបតេយ្យនៅទីនោះច្រើនជាង
មុន។” កញ្ញាបានថ្លែងយ៉ាងដូច្នោះ។

កញ្ញាបានបន្ថែមថា មានបញ្ហាជាច្រើន
គួរតែត្រូវកែប្រែនៅទូទាំងទីក្រុងនេះ បើមិន
ដូច្នោះទេទីក្រុងនេះនឹងជាប់គាំងជាមិនខាន។
“ខ្ញុំជឿថាប្រសិនបើយើងមិនត្រូវបានពង្រីក ឬ

អភិវឌ្ឍន៍ឲ្យបានល្អជាងនេះទេទៅថ្ងៃអនាគត
ទីក្រុងនេះនឹងជាប់គាំងជាមិនខាន។”

ការគ្រប់គ្រងកាកសំណល់កខ្វក់

ក្រៅពីបញ្ហាចរាចរ ការគ្រប់គ្រងសំណល់
ក៏ជាបញ្ហាធ្ងន់ធ្ងរមួយផងដែរ។ សេវាកម្មប្រមូល
សំណល់នៅមានកម្រិត នៅតំបន់ជាច្រើនដែល
បន្ទុយនូវគំនរសំណល់នៅតាមសងខាងផ្លូវនានា
និងនៅតាមតំបន់ទីប្រជុំជនដែលវាពិតជាប៉ះ-
ពាល់យ៉ាងពិតប្រាកដទៅលើសោភ័ណភាព
និងស្ថានភាពសេដ្ឋកិច្ចរបស់ទីក្រុង។ អ្នកឃ្លាំ
មើលមួយចំនួនបានបញ្ជាក់យ៉ាងដូច្នោះ។

ស្របពេលដែលប្រជាជននៅក្នុងក្រុងកើន
ឡើងនិងសេដ្ឋកិច្ចមានការលូតលាស់បរិមាណ
សំណល់កើនឡើងយ៉ាងដូច្នោះដែរ។ បច្ចុប្បន្ន
នេះមានកាកសំណល់ប្រហែលជា ១,៥០០តោន
ត្រូវបានបន្ទុយជារៀងរាល់ថ្ងៃដែលកើនឡើង
ជាង២០០ភាគរយតាំងពីឆ្នាំ១៩៩៨មក។ នៅ
ត្រឹមឆ្នាំ២០១៥ខាងមុខនេះសំណល់ប្រចាំថ្ងៃត្រូវ
បានរំពឹងទុកថានឹងឡើងទៅដល់ ១,៧៨០តោន
ក្នុងមួយថ្ងៃខណៈនៅត្រឹមឆ្នាំ ២០២០ ទីក្រុង
នេះនឹងត្រូវត្រៀមខ្លួនក្នុងការទុកដាក់សំណល់
ប្រចាំថ្ងៃចំនួន២,២៤១តោន, ទស្សនាវដ្តីសេដ្ឋ-
កិច្ចថ្ងៃនេះបានរាយការណ៍យ៉ាងដូច្នោះកាលពី
ឆ្នាំមុន។
ភ្នំពេញក៏រងផលប៉ះពាល់យ៉ាងខ្លាំងពីកាក



សំណល់រាវផងដែរ ជាពិសេសនៅរដូវភ្លៀង ព្រោះថាប្រព័ន្ធលូបង្ហូរទឹកភាគច្រើនរបស់រាជធានីនេះគឺចាស់ តូច និងទ្រុឌទ្រោម ដែលបណ្តាលឲ្យមានទឹកលិចនៅតំបន់សំខាន់ៗជាច្រើន ដែលមិនលើកលែងសូម្បីតំបន់ឧស្សាហកម្ម។

លោក Egami Masahiko នៃអង្គការ JICA បាននិយាយថា “គ្មានប្រព័ន្ធលូទឹកកខ្វក់ ឬក៏ប្រព័ន្ធចម្រាញ់ទឹកកខ្វក់នៅភ្នំពេញនោះទេ ហើយទីក្រុងនេះពឹងផ្អែកតែលើការចម្រាញ់ទឹកកខ្វក់បែបធម្មជាតិប៉ុណ្ណោះ។” ហើយបញ្ហានេះធ្វើឲ្យពិបាកដល់អ្នកអភិវឌ្ឍន៍អចលនវត្ថុ ដែលត្រូវស្វែងរកតំបន់ដីខ្ពស់ដើម្បីស្ថាបនាគម្រោងសាងសង់រូប ស គេនិងដើម្បីការពារទឹកលិចនៅរដូវភ្លៀងដែលការស្វែងរកដីខ្ពស់ៗគេចផុតពីទឹកលិចកាន់តែលំបាកឡើងជាលំដាប់។

ការដោះស្រាយបញ្ហា

សាលាក្រុងភ្នំពេញទទួលស្គាល់នូវតម្រូវការក្នុងការលើកកម្ពស់ហេដ្ឋារចនាសម្ព័ន្ធក្នុងទីក្រុងដើម្បីធានាបាននូវការអភិវឌ្ឍន៍សេដ្ឋកិច្ចប្រកបដោយចីរភាព។ នៅខែមេសា ឆ្នាំ ២០១២ សាលារាជធានីភ្នំពេញ អង្គការ JICA និងក្រសួងពាក់ព័ន្ធនានា បានសិក្សាលើផែនការមេសម្រាប់ប្រព័ន្ធដឹកជញ្ជូនក្នុងទីក្រុងមួយដែលជាជំហានមួយក្នុងការបង្កើតផែនការចរាចរណ៍មេមួយសម្រាប់ការប្រើប្រាស់រយៈពេលខ្លីត្រឹមឆ្នាំ ២០១៦ រយៈពេលមធ្យម ត្រឹមឆ្នាំ ២០២០ និងសម្រាប់ការព្យាករណ៍ដល់រយៈពេលយូរអង្វែងរហូតដល់ឆ្នាំ២០៣៥។

ផែនការនេះនឹងកំណត់ពីការផ្លាស់ប្តូរនូវ

ប្រព័ន្ធគ្រប់គ្រងចរាចរ ការអភិវឌ្ឍន៍ផ្លូវ និងរួមទាំងប្រព័ន្ធដឹកជញ្ជូនក្រោមដីផងដែរ។ ការសិក្សាប្តូរមេនេះនឹងត្រូវបញ្ចប់នៅដើមឆ្នាំ២០១៤ ដែលជាពេលដែលអង្គការ JICA សង្ឃឹមថានឹងមានប្លង់ចរាចរណ៍មេមួយសម្រាប់រាជធានីភ្នំពេញ។ ចំណុចលម្អិតផ្សេងៗទៀតដែលត្រូវកែតម្រូវផងដែររួមមានការបើកដំណើរការប្រព័ន្ធដឹកជញ្ជូនសាធារណៈឲ្យបានឆាប់បំផុត ការកសាងប្រព័ន្ធផ្លូវដឹកជញ្ជូន ចំណតយានយន្ត និងផ្លូវសម្រាប់ថ្មើរជើងដែលប្រសើរជាងមុន។

លោក Masato Koto អ្នកដឹកនាំគម្រោងរបស់អង្គការ JICA បានលើកឡើងយ៉ាងដូច្នោះ។ លោកបានដាស់តឿនបន្ថែមទៀតថា “យើងមិនអាចបំភ្លេចពីសារៈសំខាន់នៃការអប់រំអ្នកបើកបរនោះទេ ពីព្រោះថាបើទោះបីជាប្រព័ន្ធដឹកជញ្ជូនមានការអភិវឌ្ឍន៍ល្អយ៉ាងណាក៏ដោយការផ្តល់ភាពងាយស្រួលនេះនៅតែគ្មានតម្លៃទេបើសិនជាអ្នកប្រើប្រាស់មិនចេះប្រើប្រាស់វា។” ប៉ុន្តែទោះបីជាអង្គការ JICA និង រដ្ឋាភិបាលរួមគ្នាលើកឡើងពីគម្រោងមួយនេះ ក៏មិនមានការធានាអះអាង ១០០ ភាគរយថា រាល់ការផ្តល់អនុសាសន៍នានារបស់អង្គការមួយនេះនឹងត្រូវបានអនុវត្តនោះដែរ។ ប៉ុន្តែមានការពិភាក្សាបានកើតឡើងរួចទៅហើយ។ ទីក្រុងភ្នំពេញនឹងបន្តពង្រីកបន្ថែមទៀតដោយសារតែមានប្រជាជនជាច្រើនបានធ្វើចំណាកស្រុកមកកាន់ទីក្រុងនេះ បន្ថែមទៀតដើម្បីស្វែងរកជីវិតដែលប្រសើរជាងមុន។ បើតាមអង្គការ JICA ការអភិវឌ្ឍន៍ទីក្រុងតាមរយៈប្លង់មេអភិវឌ្ឍន៍ទីប្រជុំជនឆ្នាំ២០២០ គឺតម្រង់ទៅទិសពាយព្យ និងទិសខាងលិច (សម្រាប់គ្រួសារដែលមានចំណូលទាប និងមធ្យម

ខណៈដែលការអភិវឌ្ឍន៍វិស័យឯកជនច្រើនតែទៅទិសខាងជើង និងខាងត្បូង (សម្រាប់គ្រួសារដែលមានចំណូលខ្ពស់និងមធ្យម)។ ខណៈដែលអតិថិជនស្ថាបត្យករល្បីមួយរូប លោក វណ្ណ មុលីវណ្ណ យល់ឃើញថា ការអភិវឌ្ឍន៍ទីក្រុងដ៏ល្អបំផុតគឺគួរតែឆ្ពោះទៅទិសខាងត្បូងតាមបណ្តោយទន្លេបាសាក់ឆ្ពោះទៅទីក្រុងតាខ្មៅ លោកក៏មិនប្រាកដដែរអំពីគម្រោងដែលនឹងពង្រីកទីក្រុងទៅកាន់ទិសខាងលិច។ “បើសិនជាទីក្រុងអភិវឌ្ឍទៅទិសខាងត្បូងវាជានិច្ចទៅទិសខាងលិចដោយសារតែទិសខាងត្បូងគឺជាតំបន់ខ្ពស់ជាងទន្លេដែលជាគន្លឹះរៀបរយទឹកលិច។” លោក វណ្ណ មុលីវណ្ណ បាននិយាយបែបនេះកាលពីឆ្នាំមុនដែលត្រូវបានរាយការណ៍ដោយភ្នំពេញប៊ូស្ត។ គាត់បានព្យាករណ៍ថានៅឆ្នាំ ២០១៥ ចំនួនប្រជាជនដែលរស់នៅរាជធានីភ្នំពេញនឹងកើនឡើងដល់បីលាននាក់ ដែលមានន័យថាទីក្រុងនេះនឹងត្រូវការទំហំដីធំជាងនេះបីដងទៀតជាមួយនឹងហេដ្ឋារចនាសម្ព័ន្ធល្អប្រសើរជាងនេះដើម្បីសម្រួលដល់ការពង្រីកទីក្រុងបន្ថែម។

លោក ទូស សាក្សីន ព្រឹទ្ធបុរសផ្នែកស្ថាបត្យកម្ម និងវិស្វកម្មសំណង់ស៊ីវិលនៃសកលវិទ្យាល័យបណ្ឌិតស្រុកមួយយល់ស្របថាភ្នំពេញគួរតែត្រូវពង្រីកទៅទិសខាងត្បូងជាជាងទៅទិសខាងលិច ជាពិសេសដោយមានបទពិសោធន៍នៅអំឡុងពេលទឹកលិចកាលពីលើកមុនៗ តំបន់ខាងលិចដែលផ្លូវជាតិលេខ៤ និងលេខ៥ ស្ថិតនៅត្រូវបានទឹកជំនន់លិចយ៉ាងខ្លាំងនៅពេលដែលផ្នែកខាងត្បូងវិញមិនប៉ះពាល់ខ្លាំងនោះទេ។ ប៉ុន្តែលោកបានទទួលស្គាល់ថាបច្ចុប្បន្ននេះវិនិយោគិនមិនបានគិតពីលទ្ធភាពនៃការ

បំផ្លាញដោយទឹកជំនន់នោះទេ ពួកគេគ្រាន់តែគិតពីអាជីវកម្មនាពេលបច្ចុប្បន្នរបស់គេប៉ុណ្ណោះ។

ទីក្រុងភ្នំពេញក៏កំពុងធ្វើផែនការបើកដំណើរការប្រព័ន្ធដឹកជញ្ជូនសាធារណៈនាចុងឆ្នាំនេះដែរ។ ហើយក៏មានការពិភាក្សាដើម្បីដំណើរការប្រព័ន្ធចង្ហើងអគ្គិសនីនៅដើមឆ្នាំ ២០១៧ ផងដែរ។

សាលាក្រុងបានសម្រេចសាងសង់ផ្លូវក្រោមដីមួយដែលតភ្ជាប់ពីមហាវិថីព្រះមន្ទីរវង្សទៅមហាវិថីសហព័ន្ធស្សីស្ថិតនៅជិតធនាគារកាណាឌីយ៉ា ខណៈដែលមានគម្រោងសាងសង់ផ្លូវនិងស្ពានជាច្រើនកំពុងតែដំណើរការនៅក្នុងទីក្រុងដើម្បីជួយសម្រួលការកកស្ទះចរាចរ។ ប៉ុន្តែសាលាក្រុងបានគូសបញ្ជាក់ថាវាត្រូវការរយៈពេលពិចារណាវែងលើបញ្ហាវិស្វកម្មសម្រាប់ផ្លូវក្រោមដីទទួលសាបដោយសារតែមានតម្លៃថ្លៃ។

សាលាក្រុងភ្នំពេញក៏មានផែនការក្នុងការធ្វើឲ្យប្រសើរឡើងនូវការគ្រប់គ្រងកាកសំណល់កខ្វក់ក្នុងទីក្រុងផងដែរ។ រហូតមកដល់ពេលនេះប្រទេសជប៉ុនបានផ្តល់ទឹកប្រាក់សរុបចំនួន ១០៥ លានដុល្លារអាមេរិកមកឲ្យកម្ពុជាដើម្បីអនុវត្តគម្រោងការពារទឹកជំនន់និងការលើកកម្ពស់ប្រព័ន្ធបង្ហូរទឹកចំនួនបីដំណាក់កាលដើម្បីកែលម្អប្រព័ន្ធបង្ហូរទឹកនៅតំបន់ដែលលិចទឹកជាប្រចាំក្នុងរាជធានីភ្នំពេញ។

គម្រោងដំណាក់កាលទីបី ដែលមានតម្លៃ ៤៦លានដុល្លារអាមេរិក ចាប់ផ្តើមដំណើរការពី ខែមករា ឆ្នាំ២០១២ និងបញ្ចប់នៅខែតុលា ឆ្នាំ ២០១៥ ត្រូវបានរំពឹងទុកថានឹងកែលម្អ

ប្រព័ន្ធបង្ហូរទឹកនៅតាមតំបន់ដូចជា អូរឫស្សី បឹងរាំងនៅតាមបណ្តោយផ្លូវមន្ទីរពេទ្យ ទួលស្វាយព្រៃ ទួលស្លែង បឹងកេងកង ទួលទំពូងខាងជើង និងទួលទំពូងខាងត្បូងដែលសុទ្ធសឹងជាតំបន់ដីទាបដែលជាធម្មតារងគ្រោះដោយទឹកលិចបន្ទាប់ពីភ្លៀងធ្លាក់ខ្លាំង។

អង្គការ JICA ក៏កំពុងដំណើរការប្លង់មេទីពីរសម្រាប់ការកែលម្អប្រព័ន្ធលូទឹកស្អុយ និងប្រព័ន្ធលូបង្ហូរទឹកនៅភ្នំពេញនៅដើមឆ្នាំ២០១៣ នេះដែរ។

អ្នកជំនាញភាគច្រើនជឿថាមិនទាន់យឺតពេលទេបើរាជធានីបន្តលើកកម្ពស់ការ

គ្រប់គ្រង និងការអភិវឌ្ឍន៍ហេដ្ឋារចនាសម្ព័ន្ធរបស់ខ្លួនពីពេលនេះទៅដើម្បីទ្រទ្រង់ការរីកលូតលាស់នៃឧស្សាហកម្មសំណង់ និងអចលនទ្រព្យនៅពេលដែលការធ្វើសមាហរណកម្មអាស៊ានកំពុងខិតចូលមកដល់។

ដោយ ទឹម វុត្តា



Will Anyone Ride the Bus This Time?



Thoeun Chinda, 23, usually commutes with her scooter in Phnom Penh every day. But it's not all that pleasant. She spends about two to three hours maneuvering the congestion in the heat. It's a daily grind she'd like to see end.

There's potential good news on the horizon. The city of Phnom Penh is set to relaunch a bus service after a previous attempt in 2002 failed.

Chinda would love to ride comfortably on a bus instead of sweating on her scooter going to and from her office. But she wonders how reliable it will be and if she'll really be able to leave her Honda Cube at home most days.

Her uncertainty is shared by many, who like the idea of a bus commute but worry service won't be good. Indeed, a bus service faces many challenges in Phnom Penh, whose crumbling infrastructure and crowded streets will make operation difficult.

Late last year, six companies bid for a

chance to run the bus system, and earlier this year, City Hall selected two firms to do it: Global (Cambodia) Trade Development and Trans-Choice Cambodia, a South Korean firm. The hope was they would work together on the new service since they had had success in running metered taxis in the city.

But Global (Cambodia) Trade Development rejected the joint cooperation deal and insisted on working alone. A few months later, the government withdrew its offer, granting a sole contract to Trans-Choice Cambodia, which has run a fleet of 100 taxis in the city for four years. However, it has not run a bus company.

Risks remain high

Back in 2002, Phnom Penh launched a public bus system trial project with the Japanese development agency JICA. But just three months later, services stopped. Only two bus lines were in operation, which didn't reach many areas of the city. In addition, the buses were often late. But even more tellingly, the city found people

were not willing to give up their vehicles to take public transportation.

Today, the shadow of the failure continues to darken this new endeavor, and observers wonder if the new experience will be a repeat of the old.

While some roads in Phnom Penh are bigger now than 12 years ago, there are many more people living here and more vehicles on city streets, which means they are still clogged, said Ear Sokkhay, director of the Phnom Penh Transport Land Tourist Association, a city tourist bus group with 12 members and a fleet of 170 buses.

"Most roads in Phnom Penh can't be expanded. They tend to be narrow and severely congested at high traffic areas, which is the biggest obstacle for bus penetration," he said.

Punctuality is another matter. With all the congestion, the likelihood of late bus arrivals is high, which will probably keep people on the scooters and in their cars.

What's different this time?

However, Trans-Choice Cambodia's president, Choi Dae Yong, insists that the US\$5 million plan, which has Japanese, Korean as well as Cambodian investors, can be a success.

The plan is to have 10 bus routes serving the entire capital and nearby suburban areas. One hundred used mid-size buses, with 25 seats, are being imported from Korea for the project's beginning stages and services will run from 8 a.m. to 9 p.m. every day. After the initial stage, the company will consider using larger or smaller buses or expanding the number of lines.

"The first stage is our business analysis, than we will consider how many buses more should be added, and other things to do," said Choi.

The fare will be 1,300 riels (US\$0.32) per trip regardless of distance. A first transfer on the same day will cost 500 riels (US\$0.12), and a second one 700 riels (US\$0.20). Students, the elderly, children and the disabled will be charged

1,000 riels (US\$0.25) per trip. A magnetic card that can be pre-loaded will also be available, which passengers can swipe when boarding.

"People will ask how much the bus fare is, and if the price is cheap, they will use it," Choi said, adding that a better standard of living and more awareness of the benefits of taking the bus will help the company avoid the pitfalls of 2002.

But, he admits that traffic congestion, overcrowded streets and a profusion of unlicensed motor taxis and tuk-tuks worry him. He can't guarantee punctuality, but he said he will talk with City Hall about various options, such as changing some stoplights to ease up the traffic flow.

Masato Koto, JICA's Phnom Penh urban transport master plan project team leader, is uncertain whether the new service will succeed or fail. But he points out that people in other cities are often unhappy when a new mode of transport is first introduced. "People are basically very conservative, including me," he said.

Still, he believes the bus system is one of the most important modes of transport, not only to tackle congestion in the short term, but also as a feeder of rail transit in the future. "Therefore, the city and our team support the success of this bus operation," he said, adding that it might take up to three years for the system to catch on with residents.

And, he doesn't think people are going to give up their scooters or other vehicles, even if they take the bus. They'll keep those for weekend trips and for fun, he said.

Scooter rider Thoeun Chinda is keeping up with news of the new bus services and looks forward to the launch, although she says she has some demands before she'll use it. "It has to be well organized in terms of price and scheduling," she said. "Otherwise I'll still use my Honda Cube since with it, it's easy to go everywhere I want to."

By Tim Vutha

Q&A

Banks' Role in the Construction and Property Sectors

Cambodia's construction and property industry has had a "V" shaped recovery since late 2011 and has been on an upward trajectory. Healthy growth is expected for at least the next few years. While there are several reasons behind the rebound, one important one, experts say, is the role banks have played.

Besides making all-important loans to the construction and property sector, banks have come to the rescue of stalled projects, like the De Castle Royal condominiums. The Korean-backed 32-storey condo project had stalled, but got going against with a US\$28 million loan from Canada Bank. Completion is set for early next year.

In addition, the number of housing loans made to Cambodians has jumped in recent years as knowledge about financial services improves and newlyweds with the means to do so opt to move into their own four walls instead of living with extended family.

Chea Serey, deputy director general of the National Bank of Cambodia (NBC), the country's financial supervisor, told Construction & Property Magazine that the banking system, made up of 32 commercial banks, several specialized banks and 35 microfinance institutions, served as the backbone of the construction sector. She expects close cooperation to continue.

Q1. How many banks have provided construction, property and mortgage loans and who are the biggest players? What is the combined value of these loans? Is that value growing or decreasing? What is the percentage growth or decrease over last year?

There is an increasing number of loans being made to the construction and housing sector. Real estate, mortgages and owner-occupied housing and construction loans contribute 3.1 percent, 5.5 percent and 7.5 percent of the total loan portfolio respectively. With a total portfolio of 23.7 trillion KHR (about US\$6 billion), this sector accounts for 3.8 trillion KHR (US\$0.96 billion). From 2011, growth has been significant albeit from a low base: real estate activities, mortgages and owner-occupied housing and construction have grown by 35.5 percent, 20.3 percent and 29.8 percent respectively.

Q2. Are more people getting home loans today than in the past? If so, why?

Yes, more people are getting home loans. There are two main reasons. One has to do with a cultural change. In Cambodia, if a new couple can't afford to buy a house then they will continue to live with their parents, which is culturally acceptable unlike in developed countries or other cultures. But today, the mindset is shifting away from the extended family model to a nuclear family model, with the couple wanting more independence from parents and other family members, thus they want their own house or flat.

The second reason is to do with economy. With steady economic growth for more than a decade now and a striving banking sector, young couples can earn a relatively stable income to finance their own housing with a bank loan.

Q3. Does the NBC set guidelines for mortgage interest rates? How much do rates differ among banks?

Cambodia has a free-market economic model. So NBC will not set any interest rate cap or floor on any financial products. We believe market mechanisms will set an optimal rate that both banks and borrowers can accept.

Q4. There has been criticism of the relatively high interest rates that Cambodian

financial institutions charge for housing loans (about 10-15 percent or more per year). Some experts point out that this rate may encourage foreign banks to operate in Cambodia and offer low-interest home loans. For example, Malaysia has an interest rate of around 3 percent. Is this a concern for local banks?

The pricing of loans is how banks quantify risk. If the risk is high, the interest rate would also be high. In other words, if banks take high risks they also expect high returns. The situation in Cambodia is not the same as in Malaysia. For one, the country risks as rated by independent agencies are different and investors benchmark their investments based on those ratings. Cambodia is a relatively young economy compared to Malaysia which has had the luxury of building its economy without interruption since its independence. This is not the case for Cambodia. We only obtained complete peace in 1998, so a lot needed to be in place to gain investor confidence. Having said that, the average interest rate in the banking sector steadily declined from 13.3 percent in January 2012 to 11.6 percent in December 2012, and the rate will continue to decline further as a result of market competition, land title reform and increased investor confidence. Furthermore the existence of a credit bureau, where banks can access the repayment histories of potential borrowers, will also help banks better price their risk, which could result in lower interest rates.

Q5. On the personal mortgage side, do you think lending will increase or stay the same in the future? What kind of guarantees are banks looking for from borrowers? Is it easier to get a mortgage now than in the past?

Mortgage loans will continue to grow as Cambodians' spending power increases. The majority of Cambodia's population is under the age of 35, and housing is a priority among this age group. I must note this statement is based on the assumption that there will be continuous strong and stable economic growth. Banks must also strengthen their risk management to avoid overheating and they should not finance speculative projects; they should finance productive ones. For example, financing a house that the borrower will

live in is less risky than financing a second home, as the borrower is less likely to risk having the house he/she is living in face foreclosure.

In addition, a bank might want to ask for the borrower's monthly income and whether it is a stable source of income or not. Then the bank will look at the borrower's past credit history from the Credit Bureau of Cambodia (CBC). If a borrower has borrowed from a banking institution in Cambodia (bank or MFI) before, then the bank will be able to see the repayment history. Third, a bank might also want to check whether the house the borrower is proposing to purchase has a proper title deed registered with the relevant ministries. Some property developers will not issue the hard title deed until their whole housing complex is completed. This could pose a problem for the bank because it needs proper guarantees that can be legally enforced. There might be other necessary procedures the bank would take depending on individual policies.

Q6. How about loans for property developers? Is it difficult to get a construction loan these days?

My understanding is that few banks finance developers directly. Most would finance the end users. Financing developers is not an easy task for a bank as proper risk assessment and market analysis needs to be done.

Q7. What role to banks play in ensuring that construction projects have the financial resources to be completed to avoid cases such as Gold Tower 42?

I was not aware of how Gold Tower 42 was financed; the only information available in the news was that the construction company involved faced financial difficulties during the global financial crisis. In general, when a bank embarks on a project, it is in its interest to carefully study the project and the potential of its success so that ultimately the company will repay the bank. But in this case, it was something that no one could have predicted. Even the most reputable banks in the world suffered phenomenal losses during this crisis. The construction company went bankrupt and has been unable to complete its project.



Ms. Chea Serey - Deputy Director General of National Bank of Cambodia.

Q8. What about the "performance bank guarantee" to ensure constructors who are bidder applicants have enough capital to run the project if they win the bid. How does that work?

A performance bank guarantee is a guarantee that the owner of a project asks the construction company to produce to ensure that the company has enough resources to complete the project and will not run away from an unfinished project or else the bank will be financially held responsible. But in most cases when the project owner and the constructor are the same entity, then the story is different. In

this case, maybe the government needs to step in to protect customers' interests.

Q9. Besides offering home loan and investment loans to property developers, what else do banks do to help develop the nation's construction and property industry? Should they do more?

A bank's role is to finance productive projects in the economy. While helping the construction and property sector develop, banks must be careful not to overheat the industry at the expense of depositors' money and financial stability.

Lifts in Demand as New Buildings Climb Higher

The Kingdom's lift market is flourishing, riding high on the 72 percent growth of the construction sector last year. And as new buildings are expected to keep going up, makers of lifts and escalators see a rosy future.

These days, who wants to climb all those stairs in a multi-story building when you can step into an air-conditioned lift and zoom up to your destination high above street level. Or, you step onto a moving staircase and let the escalator take you up to the next floor in comfort.

More and more buildings in Cambodia are being outfitted with this equipment to move people vertically, and lift and escalator manufacturers are watching profits climb steadily higher.

According to Ministry of Land Management data from last year, some 340 buildings in the Kingdom stand higher than five stories and most are equipped with elevators and/or escalators. That number is set to grow.

"Our net sales [of elevator and escalator products] grew about 50 percent last year compared to 2011, thanks to the construction recovery," said Pech Sina, financial controller of Amatak Angkor, a local elevator and escalator supplier that handles Japan's Fuji elevator brand in Cambodia. "Most of my customers are owners of apartment and hotel buildings."

Another local lift supplier, International Elevator, the exclusive distributor of German ThyssenKrupp elevators in Cambodia, also reported growth last year of between 30 to 40 percent over the year before.

"More customers now understand the benefits," said Meav Soktry, the firm's director.

Comin Khmere, a subsidiary of international engineering firm Comin Asia and distributor of Finland's KONE elevators and escalators in Cambodia, reported it has sold more than 150 elevators and escalators since 2009, a healthy number.

"We have seen significant and positive changes in this industry over the past four years. While in the past, interest was more on low-end products, such as second-hand or refurbished lifts, the trend is now clearly oriented towards quality and after-sales," said Pauline Jacquet, a manager at Comin Khmere.

"There are buildings under construction everywhere in Phnom Penh. At least 75 percent of them are

not the determining factor. It depends on a customer's needs and preferences.

Fewer than 10 lift suppliers are currently operating in Cambodia; most of them are locally owned and import units from overseas suppliers. However, there are a number of unregistered suppliers and small-scale businesses which also supply lifts.

Most units are imported from Vietnam, China and Korea due to freight costs since several world-class brands have set up

that the increasing price competition is a problem, but she also pointed to a lack of regulation at the governmental level when it comes quality and safety standards.

"This absence of standards has resulted in some very cheap players entering



designed with a space for elevators," she added. "Our customer base is dominated by local Cambodian customers looking for high-end products and services."

There are three standards of lifts available in Cambodia—low-end, normal and high-end models of various types, such as general lifts designed for people or specialized ones for hospitals, or which carry freight or cars. Others are designed for home use or to carry food, such as in a restaurant or hotel.

In Cambodia, four- to five-floor buildings usually feature low-end models, although when you approach 20 floors, normal standard lifts are common. High-end models are designed for buildings with more than 20 floors, explained Meav Soktry. However, the building's height is

manufacturing operations in those countries. While some lift carriages are manufactured in Cambodia, there are no manufacturers putting together entire units here since the market is still relatively small.

Insiders don't see many difficulties on the immediate horizon for the sector, although they do note that pricing among suppliers is getting tougher as customers tend to compare lower-quality brands with higher-end ones, putting pressure on profit margins. Some say the competition on price could have an effect on quality.

Pauline Jacquet of Comin Khmere agreed

the market who are ready to compromise on quality to cut costs," she said. "But the customer needs to look beyond the nice design to look at safety and risk and understand that a lift is a piece of sensitive equipment that must be chosen carefully" •

By Tim Vutha

Conventional vs Post-Tension Slabs

Among the floor construction methods used in Cambodia are conventional and post-tension slab techniques. While both have their strengths, they offer different benefits to construction and project managers.

A conventional slab is a concrete layer often combined with steel reinforcements that forms a building's floor. Post-tension slabs are also used in floor construction, but are slightly different, using cable conduits placed inside the concrete instead of bar fabricates. The cable is stretched, or tensioned, after the concrete has hardened, providing more strength and stability.

While post-tension slab construction is the world's most common floor-construction method today, it is still relatively new to Cambodia, where constructors still prefer using the conventional methods since it is what they know.

But each method has its own advantages depending on several factors: construction type, size, purpose and even the local geography. The conventional method is widely accepted for buildings with a span of under seven meters while post-tension slabs are more suited for longer spans. Post-tensioned concrete can be longer while maintaining its strength or structural integrity since the cables inside help stabilize it.

instead of steel reinforcing bars, Thorng says floor vibration is not a problem if engineers have done their calculations about the slab's load-bearing capacity correctly.

High-rises and larger structures such as shopping centers, as well as buildings that need to be constructed quickly usually use post-tension slabs. The conventional method is generally used in residential construction or with smaller projects.

According to Thorng, all of Cambodia's long-span bridges as well as the Sorya Shopping Center, Canadia Tower, the Peace Palace, Mekong Condo and many other high-rise structures have opted for post-tension slabs, generally for cost reasons.

"Post-tension slabs are a minimum of 17 centimeters thick while conventional slab thicknesses range from 8 to 12 centimeters," he said. "Using a post-tension slab for a small house or a flat is more expensive due to the higher cost of the thicker concrete."

Ngoun Hanrith, construction manager of the US\$250 million Olympia City, a residential and commercial center, said

technique; only those who had trained abroad had any experience with it. Thorng said that while more engineers know the method, many are still hesitant about using it.

Another issue is the calculation needed to design a stable post-tension slab. While Cambodian constructors have the ability now to build them, they are still dependent on outsiders in the design phase. All post-tension slab floors in Cambodia are designed by Thai companies who have a better understanding of the technique.

Thorng predicts that both conventional and post-tension slab techniques will continue to be used in Cambodia in the future. In high-rises and larger structures, more builders will opt for post-tension, he said, but in residential projects, the conventional method will likely still be preferred.

By Tim Vutha

“It is half the price of conventional slab and is faster to build.” - Ngoun Hanrith, construction manager, Olympia City.

In addition, a post-tension slab floor can be built more quickly than its conventional counterpart, according to David Thorng, technical manager of Ly Chhuong Construction, who has experience with both approaches. "While the post-tension slab is slightly more expensive, construction is up to three times faster and therefore reduces the overall construction time, which in the end actually makes it cheaper than the conventional slab," he said. "The quality is the same."

While a post-tension slab uses cables

post-tension slabs were used throughout almost all of the project's buildings.

"It is half the price of conventional slab and is faster to build," he said. "With post-tension slabs, we can build three floors per month. It's lighter as well so it's good for multi-level buildings since it reduces the overall load."

Invented in France in the first half of the 20th century, post-tension slabs first made their appearance in Cambodia at the Sorya Shopping Center, which opened in 2002. When it was built, most local engineers were still unfamiliar with the post-tension

CAMBODIA

Kingdom's industrial sector thriving, needs space

Cambodia remains an attractive destination for industrial work with a low inflation rate and modest minimum wage, according to the CBRE Asia Pacific Logistics Rental Index, and the supply of industrial units is running short, the Phnom Penh Post reported. Although growth slowed to 0.7 percent quarter-on-quarter in the first three months of 2013 from 1 percent previously, CBRE says there is a lack of supply of industrial units while the occupancy level in existing industrial parks continues to rise. That is partly due to rising labor costs in China driving demand for industrial property in the Kingdom, where costs are lower. The supply of industrial units will be a key growth factor for the Cambodian economy, experts say, which will allow further development for both imports and exports.



MALAYSIA

Low-cost terminal completion date uncertain



While Malaysia Airports Holding has announced that only 10 percent of work remains to be completed on the new low-cost terminal (KLIA2) at Kuala Lumpur International Airport, the airport operator said it could not give a firm completion date unless contractors provide more detailed information to project managers. The construction of the new terminal, to cater to the growing number of users of low cost airlines, especially the passengers of AirAsia, has been delayed several times. It was originally set to open in September 2011. The cost has also gone up, from RM2 billion (US\$649,350) to RM4 billion (US\$1.2 billion).

Number of aging buildings set to quadruple

JAPAN



Japan's Ministry of Land, Infrastructure, Transport and Tourism (MLIT) estimates that of the 5.9 million condominium apartments across the country, just over 1 million were built to older earthquake codes and over the next 10 years, the number of apartments over 40 years old is expected to quadruple. That will create a large number of aging and deteriorating buildings although only 180 instances of reconstruction are underway. Of those, the majority are public housing projects which were built below the maximum size for their land parcels. This means that the new building could have additional apartments which could then be sold to cover construction costs, according to the Mainichi Shimbun newspaper. However, reconstruction is problematic for many, since if property owners decide to demolish and rebuild, some apartment owners will have to be bought out or all owners will have to be satisfied with a new apartment that is up to 20 percent smaller than their existing one.

INDONESIA

Jakarta kicks off construction of MRT system

The construction of Jakarta's first underground rapid transit system was kicked off in June. The first six kilometers of the system are to pass through the city center and should be completed by 2017. Plans are for an eventual 110 kilometers of tracks in and around the Indonesian capital by 2020. While such a system has been under discussion since the 1990s, it never got off the ground. However, with the city's endemic traffic jams causing an estimated US\$1.8 million dollars in economic damage, the project took on new urgency. Japanese firms Shimizu-Obayashi-Jaya Konstruksi and Sumitomo-Mitsui-Hutama Karya are building the first section which runs from an affluent southern suburb to Hotel Indonesia in the heart of the city.



LAOS

Laos to break ground on Thai-Vietnam railway project

Laos is set to formally launch construction of an ambitious high-speed railway linking the western border with Thailand to Vietnam in August, according to an official. A

groundbreaking ceremony for the railway will be held in Savannakhet city's Kaysone Phomvihane district. The ceremony will mark the laying of a "foundation" for the project but a date for full construction to get under has not yet been set. Malaysia's Giant Consolidated Ltd. has completed a feasibility study. The firm was awarded the contract in November to construct and operate the 220-kilometer (140-mile) railway from Savannakhet, on Laos's southwestern border with Thailand, to the Lao Bao border gate with Vietnam in the east.



CHINA

Country needs to crack-down on unapproved projects: official

Beijing needs to work harder to prevent local authorities and state-owned enterprises from breaking the law by building dams and power plants without prior approval, an official with the environment ministry told Reuters. Two state-owned power firms, the Guodian Group and the Huaneng Group, have come under fire after state auditors found they had invested more than 60 billion yuan (\$9.8 billion) in a series of projects that had not been given the green light by the central government. Beijing has had problems imposing its will on growth-obsessed local governments and powerful state-owned enterprises. Wan Bentai, chief engineer with China's Ministry of Environmental Protection, said the phenomenon of "constructing without approval" is still rife.



THAILAND

Firms gear up for mega-project bidding

Thai construction firms are getting ready to bid on the government's 2-trillion-baht infrastructure project program by preparing investment budgets and lining up non-financial resources, according to The Nation. Ch Karnchang's director, Prasert Marittanaporn, said his company had decided to withdraw from a water management project worth Bt350 billion to focus all of its resources on mega-projects under the infrastructure program. Other companies are following suit, increasing registered capital and taking other steps. The infrastructure projects, part of a national strategy, include 10 electric train routes. In border provinces, transportation networks are planned with neighboring countries to promote tourism and business. The bulk of the projects will kick off late this year or during 2014, although some are already open for bidding.

VIETNAM

India's Tata to build two coal-fired power plants in Vietnam

Tata Power Company Ltd. has won a contract estimated at US\$1.8 billion to build two 660-mega-watt coal-fired thermal power plants in southern Vietnam. The Indian firm beat out competitors from Russia and South Korea and the development bodes well for Tata's desire to become more active in Southeast Asia. The Long Phu 2 project is being billed as the largest

Indian investment in Vietnam and construction is slated to begin in 2019. It will be one of three plants at the Long Phu thermo-electricity center planned by the Vietnamese government through 2025. The first plant, Long Phu 1, being built by state-run PetroVietnam, is scheduled to start commercial operations in 2015.



TAIWAN

Government announces investigation of construction delays

Taiwan's Public Construction Commission (PCC) said in June it would look into delays to several major public infrastructure projects, such as the National Gym Center and the expansion of Nangang Exhibition Hall. Officials said they will investigate bidding companies, constructors and land companies to find out why the projects are behind schedule. PCC Minister Chern Jenn-Chuan stressed that a country's economic development relies heavily on the development of public infrastructure which brings in investment and creates jobs.

However, Taiwan's government spending on infrastructure still trails that of China, the US, Japan and South Korea. The cabinet has proposed a string of stimulus measures, including encouraging more private investment in public infrastructure projects.





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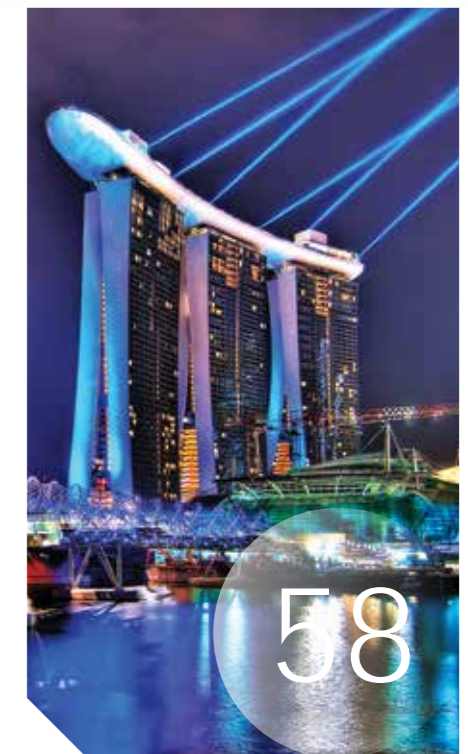
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CCA and Government Ink Deal to Boost Construction Sector

The Ministry of Land Management and the Cambodia Constructors Association (CCA) have reached a mutual agreement that aims to boost the nation's construction sector via bilateral assistance.

Signed by Land Management Minister Im Chhun Lim and CCA Chairman Oknha Pung Kheav Se on May 29, the Memorandum of Understanding (MoU) seeks to promote the kingdom's construction industry by facilitating the sharing of advice, experience and other data, such as information on

material quality, construction equipment, the labor market, etc. The MoU sets out to ensure that legal documents are correctly filed and construction materials are properly used to ensure the safety of buildings and their surroundings, overall quality, "beauty," and that they do not affect public order, for example, cutting off pedestrian pathways.

Under the agreement, the ministry and CCA will hold discussions on issues related to capacity building in the construction sector, construction-related expos, material and

geology laboratories, and other matters agreed upon by both parties.

Speaking at the signing ceremony, the minister welcomed the public-private sector partnership, saying that it would enhance the nation's booming construction industry and the nation's economy as a whole. "This cooperation reflects the close relations between the government and the private sector," he said. "It lines up with the government's policy that sees the private sector as the main economic engine of growth."

“It lines up with the government’s policy that sees the private sector as the main economic engine of growth.” - Minister Im Chhun Lim

Between 2000 and April 2013, the Ministry of Land Management registered 1,237 construction and design companies. Today, 561 companies are still in operation; 434 are Cambodian and 127 are foreign firms.

CCA was established in 2011 and joined the ASEAN Constructors Federation (ACF) in 2011. It has 30 members, including a wide variety of Cambodian and international firms related to the construction sector, such as design and building companies, construction material suppliers, insurers,

concrete factories, electrical and mechanical installation companies, and air conditioning service firms.

Denis Astgen, managing director of Comin Khmere, an engineering firm and CCA member, believes the MoU is an important instrument to further boost the construction sector since it lays out how the ministry plans to aid the private sector.

"Any support from the ministry is welcome," he said. "But there are many more things

that should be done when we are moving toward [ASEAN integration], such as around issues related to regulation, urban safety and safety at construction sites"

By Tim Vutha



CCA Greets Hong Kong Business Delegation

The Cambodia Constructors Association (CCA) welcomed a high-level business delegation from Hong Kong in June for discussions on growing economic cooperation and trade relations between Cambodia and the former British colony.

CCA members along with key executives from Canadia Bank, UCB, the Foreign Trade Bank, Vattanak Bank and Acleda Bank met on June 26, exchanging insights with 24 business leaders from Hong Kong. The trip was sponsored by the Hong Kong Trade Development Council (HKTDC) in collaboration with the Economic and Trade Office of the Government of Hong Kong Special Administration Region. The goal was to allow them to get first-hand information about trade and investment opportunities in Cambodia.

The delegation represented a wide range of sectors, including financial and professional services, logistics, infrastructure and real estate, and trading and manufacturing, all of which have shown interest in the Kingdom's investment potential.

During an hour-and-a-half meeting and luncheon at Canadia Tower, Pung Kheav Se,

chairman of both CCA and Canadia Bank, reported on investment opportunities and current projects. He said international investment was pouring into Cambodia, which was driving strong economic growth and accelerating development in key sectors.

Recognizing the growing economic ties between Cambodia and Hong Kong, the delegates expressed great interest in expanding cooperation further.

Charles Vann, executive vice-president of Canadia Bank, pointed out in his discussions that there is a real sense of excitement about the strong economic relationship between Hong Kong and Cambodia. "Over the years, Hong Kong has invested in Cambodia, and we are very confident that not only will investment continue, but it will also increase significantly," he said.

With a supportive business community along with policies that encourage economic development, it is no wonder that Cambodia is so attractive to investors. "Doing business in the kingdom is relatively easy," he said.

Representing the private construction industry, CCA regularly welcomes international delegates who wish to explore business and investment opportunities in the Kingdom.

By Tim Vutha





Various issues related to the regional construction industry were discussed at the 36th ASEAN Constructors Federation (ACF) council meeting hosted in Singapore in early May this year.

Chaired by the Singapore Contractors Association Limited (SCAL) on May 3-4, the assembly welcomed two new members this year, Laos and Myanmar, after they were invited as observers of the ACF meeting in Cambodia in 2012. Nine ASEAN countries are now members, and Brunei is expected to join the grouping soon.

Members approved the minutes taken at the 35th ACF council meeting held in

Phnom Penh and hosted by the Cambodia Constructors Association (CCA) last year, including the federation's treasury report which highlights the group's expenses and income.

Meeting participants agreed to transfer the ACF council chairmanship to Thailand, and the next meeting is set for September 18-20 this year.

The ASEAN Constructors Federation (ACF) was established in 1985 and its inaugural meeting was held in Jakarta, Indonesia. Over the past 27 years ACF has held two council meetings annually.

Currently the nine constructors associations

representing private construction-related companies in ASEAN are: the Cambodia Constructors Association (CCA), the Indonesian Constructors Association (ICA), the Master Builders Association Malaysia (MBAM), the Philippine Constructors Association (PCA), the Singapore Contractors Association Limited (SCAL), the Thai Contractors Association (TCA), the Vietnam Association of Construction Contractors (VACC), and another two from Laos, whose official names were not released.

By Tim Vutha

CCA Presents Cambodian Potential to Malaysian Delegation



In late June, the Cambodia Constructors Association (CCA) presented Cambodia's investment opportunities to a Malaysian trade delegation which was in the Kingdom to explore business opportunities and boost bilateral trade relations.

The Malaysian External Trade Development Corporation (MATRADE) delegation attended the Cambodia-Malaysia trade expo hosted at Diamond Island where 103 Malaysian exhibitors and dozens of Cambodian companies from various sectors were represented. The Malaysian group visited several key public institutions and private enterprises to explore new business potential.

During the three-day visit, the Malaysians met with transport ministry officials about railway investment possibilities in the form of joint ventures with Cambodian counterparts. They also talked about business ideas with CCA, which represents the biggest private players in the nation's

construction and property industry.

Discussions included investments in agribusinesses, construction and banking and touched on subjects such as foreign ownership and loan eligibility, among others.

Replying to the question posed by MATRADE Chairman Mah Siew Keong regarding areas Malaysian investors should look at in Cambodia, Charles Vann, executive vice-president of Canadia Bank and acting CCA chairman, advised the Malaysians to study the agriculture sector, such as rubber and palm oil plantations, since the Cambodian climate is similar to Malaysia's and can easily support these kinds of products.

He urged Malaysian investors, who have been pouring capital into the Vietnamese property market but which is being hard hit by economic recession, to consider Cambodia's construction and property market instead, where the forecasts are

still largely positive.

Welcoming the law in the Kingdom allowing foreigners to purchase real estate from the first floor up, Mah Siew Keong asked if foreigners such as Malaysians can request loans from Cambodian banks to buy property, and how much.

Charles Vann said that in the case of Canadia Bank, one of the country's leading commercial banks and which is affiliated with the Overseas Cambodian Investment Corporation (OCIC), the institution has provided housing loans to foreigners, but they depend on individual OCIC projects and range from 50 to 70 percent of the total house price.

In just less than a month ahead of Cambodia's general election, Charles Vann assured guests that "although we are preparing for the election, the economy is still strong".

By Tim Vutha

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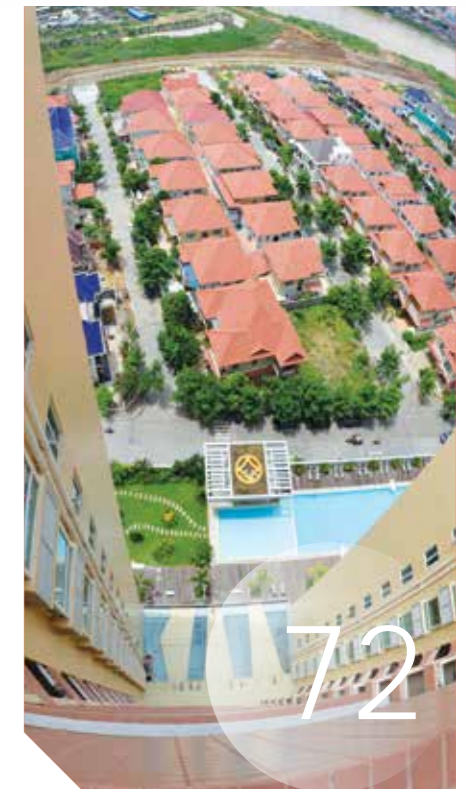
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Financing the Sector



Financial services are the lifeblood of any growing economy and that is especially true of Cambodia's construction and property industry.

Today, besides offering traditional construction, property and mortgage loans, financial agencies are now also delivering sophisticated financial products such as performance bank guarantees for project bids, lower interest rates, and easier ways to access services.

Housing loans are now a priority for Cambodian banks. The number of hous-

ing loans taken out by Cambodians has jumped in recent years as the economy develops and incomes as well as knowledge about financial services grow.

According to data from the National Bank of Cambodia (NBC), the amount of housing loans made by the nation's banks has been increasing annually. Home loans reached US\$120 million in 2010 and more than doubled to US\$274 million in 2011. The total climbed to US\$330 million last year and in just the first two months of this year, the amount of loans was recorded at US\$344.5 million.

"As a country with young population, housing demand in Cambodia is huge," said Nguon Sokha, NBC director general, who added that the strong growth in loans reflected banks' confidence in the Kingdom's economic and political stability.

Today, there are 32 commercial banks, seven specialized banks, and 35 MFIs, including seven which take deposits, and another 32 rural credit operators. Most commercial banks offer mortgage services and construction loans.

One of them, ANZ Royal, reported that its

loan-to-valuation ratio (the ratio of the amount of a loan to the value of an asset purchased with it) is 60 percent. Its loan terms are generally ten years and interest rates vary between 9 and 9.5 percent. The majority of its residential mortgage customers are Cambodians, although the bank also offers mortgage services to eligible foreigners. ANZ Royal also works with property developers to offer financing options and advice to prospective buyers of their properties.

In line with market trends, ANZ's market share of residential mortgages in Cambodia has increased over the last six months, said CEO Grant Knuckey, who said the bank had 20 percent of the market now.

He said the rise of residential mortgages in Cambodia, like in many other developing markets, is driven by rising levels of affluence and urbanization. "The growth momentum for residential mortgages in Cambodia is expected to continue, as more affluent Cambodians aspire to purchase their own homes," he said.

This year, ANZ estimates it will provide US\$30 million in housing loans in Cambodia, according to ANZ Royal's mortgage chief, Joe Phelan.

The Foreign Trade Bank (FTB), a joint private/government commercial bank, also puts housing loans at the top of its priority list, although it also works closely with property developers and realtors.

"FTB has offered loans to the government on infrastructure projects and institutional buildings," said Ngoun Sarat, an FTB credit officer. "Regarding housing loans, we provide them only to Cambodian nationals for up to 60 percent of the total house price and with a term period of up to 20 years."

Acleda Bank, the kingdom's largest commercial bank, has seen a slight decrease in the amount of housing loans made this year. In first four months, housing loans reached US\$15 million, a 7 percent decline compared to the same period last year, said Nou Sotiara, the bank's vice-president and deputy head of the credit division.

Acleda's borrowers are Cambodians who are offered up to 70 percent of the total house price (but not exceeding

US\$200,000). Terms are 10 years with an interest rate of 12 to 13 percent. This year, the bank estimates it will provide US\$125 million in home loans.

Canada Bank, which is cooperated with the leading property developer Overseas Cambodian Investment Corporation (OCIC), offers two separate loans: housing loans for general customers and others for OCIC.

Canada launched its general housing loan program just late last year, but is already recording healthy growth, said Long Chhay, the bank's housing loan director.

While most Canada customers are Cambodians, many foreigners, especially Chinese, have taken out loans to purchase OCIC condo properties, thanks to the government policy allowing foreigners to own the property from the first floor up.

Canada provides terms of up to 15 years for general customers. Loan policies and conditions for OCIC customers vary depending on project and location. Terms can run from seven to 20 years and cover 60 to 80 percent of total house price. Interest rates are between 10 and 11 percent.

Long Chhay said he has noticed that people are seeing the benefits of getting housing loans from banks rather than relying solely on their own money to buy property. "It is not easy to earn enough money to buy a house. If you buy property with a loan, you can sell the property more easily and buy another one, transferring the remaining loan to the new buyer."

In addition, customers who do have enough money to buy a property can use the money for setting up a business since getting a housing loan is much cheaper than a commercial loan.

Canada bank plans to offer between US\$40 to US\$50 million in housing loans this year, excluding investment loans to developers. It also believes the demand for housing loan will increase.

Besides relying on banks' housing loan or mortgage services, property developers are also now applying smart strategies to boost home sales by allowing customers to repay over 10 to 20 years, unlike before when customers had to pay the entire price at once.

But it's not only banks that are increasingly involved in the construction industry, many MFIs are getting into this growing market.

Help for property developers

Many property developers were able to ride out the global financial crisis and re-emerge intact thanks to the help provided by banks, particularly Canada. Besides funding OCIC projects with billions of dollars, in February this year it loaned US\$28 million to the Korean developer of the De Castle Royal Condo project, which had been halted, so it could continue construction. The aim was to avoid another fiasco like the Gold Tower 42 project, still standing unfinished in central Phnom Penh.

Acleda has also provided a large number investment loans to property developers in the first four months of 2013, almost US\$6 million, about a 2 percent increase over the same period last year.

To get a loan from the bank, property developers need to submit a business registration, financial statements, guarantee documents and a business plan. "The bank also demands from clients a strong financial position and cash flow," said Nou Sotiara of Acleda.

Despite the sector's healthy growth, there are some areas of concern, according to experts. Philip Dews, a CPA in Cambodia, said local banks are in many cases land developers themselves or partnered with developers. Sometimes, the interests of the bank and the developer are blurred.

Banks are also involved heavily in construction bidding through their performance bank guarantee services. This is a legal document that an owner of a project requests a construction company produce under the bank's supervision to ensure it has enough resources to complete the project and won't walk away from it before it is finished.

Secured lending

Experts said the shortage of "hard titles" is the most serious challenge for banks' housing loan services, since most banks accept only a hard title (an official property title) as collateral from customers. If they have to accept a "soft title" ➡



(an unofficial property title), they impose higher interest rates.

CPA Dews said the biggest problem for banks wishing to engage in secured lending is the lack of a reliable land register, which results from multiple land titling, overlapping titles and lack of proper training for land registry officials. This kind of ineffective public administration by local officials, often due to informal fees and negligence, has resulted in overlapping soft titles that have been behind many of the country's property disputes.

Dews said a reliable land register is badly needed and urged the government to implement one to enable banks to really benefit from the Kingdom's economic growth.

In addition, he said Cambodians need to be taught to honor contracts. Often they violate terms by making late payments, or selling property put up as collateral without a bank's permission. The flipside of this is that since few Cambodians have hard titles, banks engage in fierce competition to attract those who do. This can be tough for banks, but good for customers

fortunate enough to have hard titles.

Acleda charges an interest rate of 12 percent for customers with hard titles, 13 percent for those with soft titles. Canadia demands a hard title deed from its general customers, although OCIC customers can use purchased property as collateral.

In the future, banks plan to start offering housing loan service without requiring hard titles as collateral but the proof of customer's income source would be enough like in other developed countries. But that will take time, according to Canadia's Long Chhay.

High interest rates

While terms and conditions differ from one bank to another, annual interest rates have fallen to about 10 to 15 percent, thanks to competition. But that's still high compared to other countries with an interest rate of only 2 to 3 percent, such as in Malaysia.

Phillips Dews said interest rates were a real challenge for the sector. The high rates of domestic banks will encourage more foreign banks to open operations in

the Kingdom which offer lower housing loan rates.

He recommends lowering the interest rate and encouraging the seven deposit-taking MFIs to list on the stock exchange. "The inflow of foreign money will allow lower interest rates, and this will aid local first-time home buyers, who will be able to borrow more cheaply," he said.

But, NBC Deputy Director General Chea Serey said Cambodian interest rates were set according to the market, and they were higher since long-term peace and stability only returned to the country relatively recently.

"Cambodia is a young economy compared to Malaysia which has had the luxury of building its economy without interruption since its independence," she said, adding that the average Cambodian interest rate fell from 13.3 percent in January 2012 to 11.6 percent in December 2012. She added that market competition will bring it down further, helped by land title reform and increased confidence of investors about the country's economic outlook.

Volatile property prices

But while more people are taking out home loans, there could be trouble on the horizon. Chrek Soknim, deputy director of Vtrust Properties, said the affordability of future home ownership could be in jeopardy as property prices keep rising, especially in urban areas.

"We think later generations of the middle class or people with lower incomes will have difficulties affording homes because property prices are increasing over the coming years," said Soknim.

Currently, an income of around US\$1,000 per month is sufficient to secure a bank loan for a house worth US\$40,000 to US\$50,000, but it's going to be a challenge finding houses at those prices in five to six years," he said. "People's incomes aren't rising quickly enough to keep up with increasing property prices and inflation."

With such volatile property price, observers also predict a trend for renting rather than buying will emerge.

While Canadia Bank's Long Chhay partly agreed with that, he insisted that if inter-

est rates and down payments came down, people would still prefer to buy. "Renting a home is just temporary, but they want permanent shelters," he said.

So Phonnary, Acleda's chief operations officer, added that investors are smart and adaptive to the changing need of the home buyers. "Though prices of houses could increase in the future, some investors always build affordable houses and residential buildings for certain segments of buyers," she said. "We've already seen in the outskirts of the capital, where affordable houses are being offered."

Overcrowded market

With more financial players on the landscape, some bankers say tougher competition is in the cards.

ANZ's Grant Knuckey sees demand in the Cambodian residential mortgage market as strong and sustainable, and the increased competition is likely to benefit customers. It could lead to higher loan-to-valuation ratios and more flexible terms over time, he said.

Also admitting there are more lenders in

the market, Nou Sotiara of ACLEDA bank doesn't see the home loan business as a tough one right now. "Each bank is more careful about providing loans given the bad experience of 2008," he said. "We provide loans to this sector based on prudent evaluations."

Dews said he sees lots of unwise lending, and that recovering money through the courts is almost impossible. He added that many banks are too willing to roll over unpaid interest and extend loans, rather than report them as having gone sour. The public will only be aware of this problem during the next business downturn.

In the end, there is a lot of optimism around the sector, and banks are prospering on the back of a growing economy, rising incomes and political stability. But, bankers also say more needs to be done to make sure the good times last, such as getting a reliable titling system in place and working to lower interest rates, considered still too high by many.

By Tim Vutha



ការផ្តល់ហិរញ្ញប្បទាន លើវិស័យសំណង់ និងអចលនទ្រព្យ

សេវាកម្មហិរញ្ញវត្ថុជាសេវាសំខាន់មួយដែលមានសេដ្ឋកិច្ចលូតលាស់ទាំងឡាយ ហើយសេវាកម្មនេះក៏ដើរតួនាទីយ៉ាងសំខាន់សម្រាប់ឧស្សាហកម្មសំណង់ និងអចលនទ្រព្យផងដែរ។

បច្ចុប្បន្ននេះ ក្រៅពីផ្តល់កម្ចីលើវិស័យសំណង់អចលនទ្រព្យ និងកម្ចីដែលមានបញ្ហាទ្រព្យ ទិញកម្មវិធីហិរញ្ញវត្ថុនានាកំពុងប្រកួតប្រជែងគ្នាផ្តល់ជូនសេវាហិរញ្ញវត្ថុដែលមានភាពងាយស្រួលជាងមុន ដូចជាលិខិតធានាលើការអនុវត្តនៅពេលមានការដេញថ្លៃគម្រោងសាងសង់ កម្ចីដែលមានអត្រាការប្រាក់ទាបជាងមុន និងនីតិវិធីងាយស្រួលជាងមុនដើម្បីទទួលបានសេវាកម្មហិរញ្ញវត្ថុនានា។

កម្ចីទិញផ្ទះបានក្លាយជាអទិភាពមួយសម្រាប់ធនាគារទាំងឡាយនៅកម្ពុជា។ បរិមាណកម្ចីទិញផ្ទះដែលត្រូវបានស្នើដោយជនជាតិកម្ពុជាបានកើនយ៉ាងគំហុកនាប៉ុន្មានឆ្នាំចុងក្រោយ នេះដោយសារតែសេដ្ឋកិច្ចនិងប្រាក់ចំណូលរបស់ប្រជាជនមានការកើនឡើងស្របពេលដែលចំណេះដឹងអំពីសេវាកម្មហិរញ្ញវត្ថុបានរីកចម្រើន។

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“ដោយជាប្រទេសមួយដែលមានប្រជាជននៅក្នុងច្រើន កម្ពុជាមានតម្រូវការលើនៅ-ដ្ឋានយ៉ាងធំសម្បើម” លោកស្រី ងួន សុខា អគ្គនាយកនៃធនាគារជាតិនៃកម្ពុជា បានលើកឡើងយ៉ាងដូច្នោះដោយបន្ថែមទៀតថា “កំណើនយ៉ាងគំហុកនៃប្រាក់កម្ចីបានបង្ហាញពីទំនុកចិត្តរបស់ធនាគារទាំងឡាយទៅលើស្ថិរភាពសេដ្ឋកិច្ច និងនយោបាយនៅក្នុងប្រទេសនេះ។”

បច្ចុប្បន្ននេះកម្ពុជាមានធនាគារពាណិជ្ជចំនួន៣២ ធនាគារឯកទេសចំនួន៧ ស្ថាប័នមីក្រូហិរញ្ញវត្ថុចំនួន៣៥ រួមបញ្ចូលទាំងស្ថាប័នមីក្រូហិរញ្ញវត្ថុដែលទទួលប្រាក់បញ្ញើចំនួន ៧ និង ប្រតិបត្តិការឥណទានជនបទចំនួន ៣២ ដែលធនាគារពាណិជ្ជស្នើទាំងអស់ បានផ្តល់ជូនសេវាកម្មបញ្ហាអចលនទ្រព្យនិងកម្ចីសាងសង់។

មួយក្នុងចំណោមពួកគេគឺធនាគារ ANZ Royal បានកត់សម្គាល់ថា ផលរៀបរវាងប្រាក់កម្ចីពីធនាគារ និងតម្លៃរបស់អចលនទ្រព្យជាក់ស្តែង (loan-to-valuation ratio) គឺមានចំនួន៦០ភាគរយ។ ជាទូទៅធនាគារនេះផ្តល់

ប្រាក់កម្ចីមានរយៈពេល១០ឆ្នាំ ដែលអត្រាការប្រាក់មានចន្លោះពី ៩ដល់ ៩,៥ភាគរយ ដែលភាគច្រើននៃអតិថិជនបញ្ជាទ្រព្យសម្រាប់ទិញលំនៅដ្ឋានរបស់គេគឺជាជនជាតិកម្ពុជា បើទោះបីជាធនាគារនេះផ្តល់សេវាកម្មបញ្ហាអចលនទ្រព្យដល់ជនបរទេសដែលមានសិទ្ធិស្នើបញ្ជាទ្រព្យក៏ដោយ។ ធនាគារ ANZ Royal ក៏ធ្វើការជាមួយអ្នកអភិវឌ្ឍន៍អចលនទ្រព្យដើម្បីផ្តល់ជូនជម្រើសហិរញ្ញប្បទាននានា និងផ្តល់អនុសាសន៍ដល់អតិថិជនដែលនឹងទិញអចលនទ្រព្យរបស់គេផងដែរ។

លោក Grant Knuckey អគ្គនាយកធនាគារ ANZ Royal បាននិយាយថា ដោយដើរស្របតាមនិន្នាការទីផ្សារ ចំណែកទីផ្សារនៃសេវាកម្មបញ្ហានៅដ្ឋានរបស់ធនាគារ ANZ Royal បានកើនឡើងក្នុងរយៈពេលជាង ៦ ខែនេះរហូតដល់ ២០ភាគរយនៃទីផ្សារទាំងមូល។ លោកបានមានប្រសាសន៍បន្តថា សេវាកម្មបញ្ហាទិញអចលនទ្រព្យនៅកម្ពុជា ក៏ដូចជានៅប្រទេសដែលមានការអភិវឌ្ឍន៍ផ្សេងៗទៀតដែរ គឺត្រូវបានជំរុញដោយ កំណើនភាពកកកុញរបស់ប្រជាជន និងនគរបរិយាកម្ម។ ស្ថានភាពរីកលូតលាស់នៃសេវាកម្មបញ្ហាអចលនទ្រព្យនៅកម្ពុជាត្រូវបានរំពឹងថានឹងបន្តដោយសារតែប្រជាជនកម្ពុជាដែលមានជីវភាពធូរធារកាន់តែច្រើនឡើងបានជំរុញការទិញលំនៅដ្ឋានផ្ទាល់ខ្លួនរបស់គេ។

ឆ្នាំនេះធនាគារ ANZ Royal រំពឹងថានឹងផ្តល់ប្រាក់កម្ចីទិញផ្ទះចំនួន ៣០លានដុល្លារអាមេរិកនៅកម្ពុជា នេះបើតាមលោក Joe Phelan ប្រធានសេវាកម្មបញ្ហាអចលនទ្រព្យនៃធនាគារ ANZ Royal ។

សម្រាប់ធនាគារពាណិជ្ជកម្មក្រៅប្រទេស (FTB) ដែលជាធនាគារពាណិជ្ជកម្មយកើតពីសម្ព័ន្ធរវាងវិស័យឯកជន និងរដ្ឋាភិបាល ក៏បានផ្តោតជាសំខាន់លើកម្ចីទិញលំនៅដ្ឋាននេះដែរ បើទោះបីជាធនាគារនេះបានធ្វើការយ៉ាងជិតស្និទ្ធជាមួយនឹងអ្នកអភិវឌ្ឍន៍អចលនទ្រព្យនិងភ្នាក់ងារអចលនទ្រព្យក៏ដោយ។

“FTB បានផ្តល់កម្ចីឥណទានជាច្រើនដល់រដ្ឋាភិបាលដើម្បីអភិវឌ្ឍគម្រោងហេដ្ឋារចនាសម្ព័ន្ធ និងអគារនានារបស់រដ្ឋ”។ លោក ងួន សាវ៉ាត មន្ត្រីឥណទាននៃធនាគារ FTB បានលើកឡើងយ៉ាងដូច្នោះ ដោយបន្ថែមថា “ពាក់ព័ន្ធនឹងកម្ចីទិញលំនៅដ្ឋាន យើងបានផ្តល់ប្រាក់កម្ចីនេះដល់ជនជាតិកម្ពុជារហូតដល់៦០ភាគរយនៃតម្លៃលំនៅដ្ឋានសរុប ដែលមានរយៈពេលបង់រំលស់រហូតដល់២០ឆ្នាំ”។

ធនាគារ ACLEDAដែលជាធនាគារពាណិជ្ជកម្មមួយនៅកម្ពុជាបានកត់សម្គាល់នូវការធ្លាក់ចុះបន្តិចលើបរិមាណកម្ចីទិញលំនៅដ្ឋាននៅឆ្នាំនេះ។ នៅរយៈពេល៤ឆ្នាំនេះកម្ចីទិញលំនៅដ្ឋានបានកើនដល់១៥លានដុល្លារអាមេរិក គឺ៧ភាគរយធ្លាក់ចុះបើធៀបនឹងរយៈពេលដូចគ្នាក្នុងឆ្នាំមុន។ លោក នូ សុដាវ៉ា អគ្គនាយករងនិងជាអនុប្រធានផ្នែកឥណទាន។ អ្នកទទួលឥណទានពីធនាគារ ACLEDA គឺជនជាតិកម្ពុជាដែលត្រូវបានផ្តល់រហូតដល់ ៧០ ភាគរយនៃតម្លៃលំនៅដ្ឋានសរុប ប៉ុន្តែមិនលើសពី២០០ ពាន់ដុល្លារអាមេរិកឡើយ។

រយៈពេលសងរំលស់គឺ១២ភាគរយដល់១៣ភាគរយ។ ហើយនៅឆ្នាំនេះ

ធនាគាររំពឹងថានឹងផ្តល់ប្រាក់កម្ចីទិញលំនៅដ្ឋានរហូតដល់១២៥លានដុល្លារអាមេរិក។

ធនាគារកាណាឌីយ៉ាដែលបានសហប្រតិបត្តិការជាមួយក្រុមហ៊ុន OCIC ដែលជាក្រុមហ៊ុនអភិវឌ្ឍន៍អចលនទ្រព្យឈានមុខក្នុងស្រុកមួយបានផ្តល់ប្រាក់កម្ចីប្រភេទ គឺប្រាក់កម្ចីទិញលំនៅដ្ឋានសម្រាប់អតិថិជនទូទៅ និងប្រាក់កម្ចីទិញលំនៅដ្ឋានសម្រាប់អតិថិជនរបស់ OCIC។

ធនាគារកាណាឌីយ៉ា ថ្វីត្បិតទើបតែបានដំណើរការសេវាកម្មឥណទានទិញលំនៅដ្ឋាននាចុងឆ្នាំមុនប៉ុណ្ណោះ ប៉ុន្តែបានកត់សម្គាល់ឃើញកំណើនយ៉ាងល្អលើសេវាកម្មនេះផងដែរ លោក ឡុង ឆាយ អគ្គនាយកឥណទានទិញលំនៅដ្ឋានរបស់ធនាគារបានប្រាប់យ៉ាងដូច្នោះ។ ខណៈដែលអតិថិជនកាណាឌីយ៉ា ភាគច្រើនជាជនជាតិកម្ពុជា ក៏មានជនបរទេសជាច្រើនជាពិសេសជនជាតិចិន បានស្នើឥណទានដើម្បីទិញអចលនទ្រព្យដូចជា ខុនដូរបស់ក្រុមហ៊ុនបាយរដ្ឋាភិបាលដែលអនុញ្ញាតឲ្យជនបរទេសអាចធ្វើជាម្ចាស់អចលនទ្រព្យចាប់ពីជាន់ទីមួយឡើងបាន។

ធនាគារកាណាឌីយ៉ាផ្តល់រយៈពេលសងរំលស់ដល់១៥ឆ្នាំសម្រាប់អតិថិជនទូទៅ។ ខណៈដែលគោលនយោបាយ និងលក្ខខណ្ឌឥណទានសម្រាប់អតិថិជន OCIC ខុសគ្នាទៅតាមគម្រោងនិងទីតាំង។ រយៈពេលបង់រំលស់អាចពី៧រហូតដល់២០ឆ្នាំ ហើយអាចផ្តល់ពី៦០ទៅ៨០ភាគរយនៃតម្លៃលំនៅដ្ឋានសរុប។ អត្រា

ការប្រាក់នៅចន្លោះពី ១០ ទៅ១១ភាគរយ។

លោក ឡុង ឆាយ បានកត់សម្គាល់ឃើញថាមានប្រជាជនកម្ពុជាកាន់តែច្រើនឡើងបានយល់ដឹងពីផលប្រយោជន៍នៃឥណទានទិញផ្ទះពីធនាគារជាជាងប្រើប្រាស់ថវិកាផ្ទាល់ខ្លួនទាំងអស់ដើម្បីទិញអចលនទ្រព្យ។ “វាមិនងាយស្រួលទេដើម្បីសន្សំលុយគ្រប់គ្រាន់អាចទិញផ្ទះមួយបាន។ ប្រសិនបើអ្នកទិញអចលនទ្រព្យជាមួយនឹងប្រាក់កម្ចី អ្នកអាចទិញអចលនទ្រព្យបានងាយស្រួលជាងមុន ហើយទិញអចលនទ្រព្យមួយទៀត ដោយគ្រាន់តែផ្ទេរឥណទានដែលនៅសល់ទៅអ្នកទិញថ្មីប៉ុណ្ណោះ។” បន្ថែមពីនេះទៀត អតិថិជននានាដែលមានថវិកាគ្រប់គ្រាន់ដើម្បីទិញអចលនទ្រព្យ ក៏អាចប្រើថវិកាទាំងនោះដើម្បីធ្វើអាជីវកម្ម ដោយសារតែការស្នើឥណទានទិញលំនៅដ្ឋានគឺថែកជាងឥណទានពាណិជ្ជកម្ម។

ធនាគារកាណាឌីយ៉ាគ្រោងផ្តល់ឥណទានទិញលំនៅដ្ឋានចន្លោះ ៤០ទៅ ៥០លានដុល្លារអាមេរិកក្នុងឆ្នាំនេះ ដែលមិនរួមបញ្ចូលឥណទានវិនិយោគសម្រាប់អ្នកអភិវឌ្ឍន៍អចលនទ្រព្យនោះទេ។ ធនាគារនេះក៏រំពឹងថាតម្រូវការឥណទានទិញលំនៅដ្ឋាននឹងកើនឡើងផងដែរ។

ក្រៅពីអាស្រ័យលើ ឥណទានទិញលំនៅដ្ឋានរបស់កម្មវិធីហិរញ្ញវត្ថុដែលផ្តល់ជូនដោយធនាគារនានា អ្នកអភិវឌ្ឍន៍អចលនទ្រព្យក៏កំពុងប្រើយុទ្ធសាស្ត្រវិធានដើម្បីលើកកម្ពស់ការលក់លំនៅដ្ឋានដោយអនុញ្ញាតឲ្យអតិថិជនអាចបង់រំលស់រហូតដល់ ១០ ទៅ ២០ឆ្នាំ មិនដូចកាលពីមុន ដែលអតិថិជនចាំបាច់ត្រូវបង់ប្រាក់ទាំងអស់ភ្លាមៗ។

ប៉ុន្តែវាមិនមែនត្រឹមតែធនាគារនោះទេដែលកំពុងតែដើរតួនាទីកាន់តែសំខាន់ឡើងនៅក្នុង





ឧស្សាហកម្មសំណង់នោះ មានគ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុជាច្រើនកំពុងបង្កើនតួនាទីរបស់ខ្លួននៅក្នុងទីផ្សារដែលកំពុងតែមានកំណើននេះដែរ។

ជំនួយដល់អ្នកអភិវឌ្ឍន៍អចលនទ្រព្យ

មានអ្នកអភិវឌ្ឍន៍អចលនទ្រព្យជាច្រើនអាចក្រោកឈរពីវិបត្តិហិរញ្ញវត្ថុសកល ហើយអាចមានភាពនឹងនរឡើងវិញ ក៏ដោយសារជំនួយផ្តល់ដោយធនាគារផងដែរ ជាពិសេសធនាគារកាណាឌីយ៉ា។ ក្រៅពីផ្តល់ហិរញ្ញប្បទានរាប់ពាន់លានដុល្លារអាមេរិកដល់គម្រោងសាងសង់របស់ក្រុមហ៊ុន OCIC នៅក្នុងខែកុម្ភៈ ឆ្នាំនេះធនាគារនេះក៏បានផ្តល់ឥណទាន ២៨ លានដុល្លារអាមេរិកដល់អ្នកអភិវឌ្ឍន៍អចលនទ្រព្យកូរ៉េដែលសាងសង់ខុនដូរ De Castle Royal និងបានផ្អាកការសាងសង់ឲ្យបន្តការសាងសង់រហូតដល់ចប់ផងដែរ។ គោលបំណងគឺដើម្បីជៀសវាងកុំឲ្យមានគម្រោង បរាជ័យដូចគម្រោង Gold Tower 42 ដែលស្ថិតនៅកណ្តាលក្រុងភ្នំពេញដោយមកដល់ពេលនេះ នៅមិនទាន់បញ្ចប់នៅឡើយ។

ធនាគារ ACLEDA ក៏បានផ្តល់ជូនបរិមាណឥណទានវិនិយោគយ៉ាងច្រើនដល់អ្នកអភិវឌ្ឍន៍អចលនទ្រព្យផងដែរ ដោយក្នុងរយៈពេល៤ខែដើមឆ្នាំនេះ ធនាគារបានផ្តល់ឥណទានវិនិយោគចំនួន ៦លានដុល្លារអាមេរិក កើនឡើងប្រហែលជា ២ ភាគរយ ពី ៥,៩ លានដុល្លារអាមេរិកក្នុងរយៈពេលដូចគ្នាកាលពីឆ្នាំមុន។

ដើម្បីទទួលបានឥណទានពីធនាគារអ្នក

អភិវឌ្ឍន៍អចលនទ្រព្យចាំបាច់ត្រូវផ្តល់លិខិតចុះបញ្ជីជីវកម្ម របាយការណ៍ហិរញ្ញវត្ថុ របាយការណ៍ធានាពិធនាគារ និងផែនការវាដីវិកម្មមកធនាគារ។ “ធនាគារក៏ត្រូវឲ្យអតិថិជនផ្តល់ជូនរបាយការណ៍ចរន្តសាច់ប្រាក់ និងស្ថានភាពហិរញ្ញវត្ថុដែលរឹងមាំផងដែរ”។ នេះបើតាមការបញ្ជាក់ពីលោក នូ សុធាវ៉ា អគ្គនាយករងនៃធនាគារ ACLEDA។

ប៉ុន្តែទោះបីជាវិស័យនេះមានការរីកលូតលាស់យ៉ាងរលូនក៏ដោយ ក៏នៅមានចំណុចមួយចំនួនគួរឲ្យបារម្ភផងដែរ នេះបើតាមអ្នកជំនាញ។ លោក Philip Dews អ្នកជំនាញគណនេយ្យ (CPA) បាននិយាយថាមានករណីជាច្រើនដែលធនាគារក្នុងស្រុកដើរតួជាអ្នកអភិវឌ្ឍន៍អចលនទ្រព្យដោយខ្លួនគេផ្ទាល់ ឬក៏សហការជាមួយអ្នកអភិវឌ្ឍន៍។ ជួនកាលអត្រាការប្រាក់របស់ធនាគារ និងអ្នកអភិវឌ្ឍន៍អចលនទ្រព្យគឺមិនច្បាស់លាស់។

ធនាគារនានាក៏ចូលរួមយ៉ាងជិតស្និទ្ធជាមួយនឹងការដេញថ្លៃគម្រោងសាងសង់ផងដែរតាមរយៈសេវាកម្មធនាគារលើការចេញលិខិតធានាលើគម្រោងនៅពេលមានការដេញថ្លៃគម្រោងសាងសង់។ នេះគឺជាការស្របច្បាប់មួយដែលម្ចាស់គម្រោងស្នើឲ្យគ្រប់ក្រុមហ៊ុនសាងសង់ធ្វើឡើងក្រោមការត្រួតពិនិត្យដោយធនាគារដើម្បីធានាថាក្រុមហ៊ុនសាងសង់មានធនធានគ្រប់គ្រាន់ដើម្បីបញ្ចប់គម្រោងនឹងមិនរត់ចេញពីគម្រោងមុនពេលវាបញ្ចប់ការសាងសង់នោះទេ។

ការផ្តល់កម្ចីប្រកបដោយសុវត្ថិភាព

អ្នកជំនាញបានលើកឡើងថា កង្វះខាតប្លង់រឹង គឺជាការប្រឈមមុខធំបំផុតរបស់សេវាកម្មកម្ចីទិញលំនៅដ្ឋានរបស់ធនាគារដោយសារតែមានធនាគារស្ទើរតែទាំងអស់ទទួលយកតែប្លង់រឹង (ឯកសារកម្មសិទ្ធិអចលនទ្រព្យផ្លូវការ) តែប៉ុណ្ណោះធ្វើជាទ្រព្យធានាពីអតិថិជន។ ប្រសិនបើធនាគារព្រមទទួលយកប្លង់ទន់ (ឯកសារកម្មសិទ្ធិមិនផ្លូវការ) ពួកគេនឹងតម្លើងអត្រាការប្រាក់ដោយសារតែមានហានិភ័យខ្ពស់។

អ្នកជំនាញខាងគណនេយ្យលោក Philip Dews បានលើកឡើងថា បញ្ហាធំបំផុតដែលធនាគារទាំងឡាយប្រាថ្នាចង់បាននូវការផ្តល់ឥណទានប្រកបដោយសុវត្ថិភាពនោះគឺកង្វះខាតអ្នកចុះបញ្ជីដីធ្លីដែលអាចជឿជាក់បានមួយដែលបណ្តាលឲ្យមានការចេញប្លង់កម្មសិទ្ធិច្រើនដង ប្លង់កម្មសិទ្ធិត្រួតគ្នា និងកង្វះខាតការបណ្តុះបណ្តាលដែលត្រូវត្រូវមួយដល់មន្ត្រីជំនាញ។ បញ្ហាគ្រប់គ្រងរដ្ឋបាលដែលគ្មានប្រសិទ្ធភាពដោយមន្ត្រីថ្នាក់ក្រោមនេះ ជារឿយៗគឺកើតឡើងដោយសារចំណាយក្រៅផ្លូវការនិងភាពធ្ងន់ប្រហែសដែលបណ្តាលឲ្យមានការចេញប្លង់ទន់ដែលត្រួតគ្នានឹងជាកត្តាចម្បងបណ្តាលឲ្យមានទំនាស់អចលនទ្រព្យរ៉ាំរ៉ៃនៅក្នុងប្រទេស។ លោក Dews លើកឡើងថា ស្ថាប័នចុះបញ្ជីដីធ្លីដែលអាចជឿជាក់មួយគឺត្រូវការជាចាំបាច់បំផុត ហើយគាត់សូមជំរុញឲ្យរដ្ឋាភិបាលអនុវត្តនូវគោលការណ៍មួយដែលអាចឲ្យធនាគារទាំងឡាយទទួលបានប្រយោជន៍ពីសេដ្ឋកិច្ចលូតលាស់របស់

ជាតិបាន។

លើសពីនេះទៀត គាត់បាននិយាយថាប្រជាជនកម្ពុជាគួរតែត្រូវបានសិក្សាបន្ថែមពីការផ្តល់ការគោរពលើកិច្ចសន្យា ដោយសារតែជារឿយៗពួកគេរំលោភលើកិច្ចសន្យាបង់រំលស់ដោយបង់ថវិការំលស់យឺត ឬលក់អចលនទ្រព្យដែលគេបានដាក់ជាទ្រព្យធានាដោយគ្មានការអនុញ្ញាតពីធនាគារ។ បញ្ហានៅទីនេះគឺថា ដោយសារតែមានជនជាតិកម្ពុជាតិចតួចមានប្លង់រឹងដូចនេះធនាគារទាំងឡាយ បានប្រកួតប្រជែងគ្នាយ៉ាងខ្លាំងក្លាដើម្បីដំណើរយកអតិថិជនតិចតួចដែលមានប្លង់រឹងទាំងនោះ។ បញ្ហានេះនឹងមានភាពតានតឹងសម្រាប់ធនាគារ ប៉ុន្តែនឹងមានផលល្អសម្រាប់អតិថិជនដែលមានប្លង់រឹង។

ខណៈដែលធនាគារ ACLEDA បានកំណត់តម្លៃអត្រាការប្រាក់ចំនួន ១២ ភាគរយសម្រាប់អតិថិជនដែលមានប្លង់រឹង និង ១៣ ភាគរយសម្រាប់អតិថិជនដែលមានប្លង់ទន់ ធនាគារកាណាឌីយ៉ា ទាមទារប្លង់រឹងពីអតិថិជនទូទៅអតិថិជនរបស់ OCIC អាចប្រើប្រាស់អចលនទ្រព្យដែលទិញរួចមកធ្វើជាទ្រព្យបញ្ចាំបាន។

នៅពេលអនាគត ធនាគារទាំងឡាយមានគម្រោងផ្តល់សេវាឥណទានទិញផ្ទះដូចនៅប្រទេសអភិវឌ្ឍន៍នានាដែរ ដោយមិនចាំបាច់ទាមទារប្លង់រឹងធ្វើជាទ្រព្យធានានោះទេគឺមានត្រឹមការបញ្ជាក់ពីប្រភពចំណូលរបស់អតិថិជនគឺជាការស្រេច ប៉ុន្តែវានឹងត្រូវចំណាយពេលវេលាយូរដើម្បីឈានដល់កម្រិតនោះ។ នេះ

បើយោងតាមការបញ្ជាក់ពីលោក ឡុង ឆាយ នៃធនាគារកាណាឌីយ៉ា។

អត្រាការប្រាក់ខ្ពស់

ខណៈដែលកិច្ចខ្ពស់និងពេលវេលាខុសគ្នាពីធនាគារមួយទៅធនាគារមួយទៀត អត្រាការប្រាក់ប្រចាំឆ្នាំបានធ្លាក់ចុះមកនៅត្រឹម ១០ ទៅ ១៥ ភាគរយ ដែលនេះជាអត្ថប្រយោជន៍មកពីការប្រកួតប្រជែង។ ប៉ុន្តែអត្រានេះនៅតែខ្ពស់ប្រសិនបើប្រៀបធៀបទៅនឹងប្រទេសដទៃទៀត ដូចជាម៉ាឡេស៊ីដែលមានអត្រាការប្រាក់ត្រឹម ២ ទៅ ៣ភាគរយប៉ុណ្ណោះ។

លោក Phillips Dews បាននិយាយថាអត្រាការប្រាក់ខ្ពស់គឺជាការប្រឈមដ៏ធំមួយសម្រាប់វិស័យនេះ។ អត្រាការប្រាក់ខ្ពស់របស់ធនាគារក្នុងស្រុកនឹងលើកទឹកចិត្តឲ្យមានធនាគារបរទេសជាច្រើនដំណើរការក្នុងប្រទេសកម្ពុជាដែលនឹងផ្តល់ឥណទានទិញលំនៅដ្ឋានដែលមានអត្រាការប្រាក់ថោកជាងមុន។

គាត់បានផ្តល់អនុសាសន៍ឲ្យបញ្ជូនអត្រាការប្រាក់ និងលើកទឹកចិត្តឲ្យគ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុដែលទទួលយកប្រាក់បញ្ញើទាំងលឿនចូលរួមក្នុងទីផ្សារភាគហ៊ុន។ “លំហូរចូលនៃថវិកាបរទេសនឹងជួយបញ្ជូនតម្លៃអត្រាការប្រាក់ហើយកត្តានេះនឹងជួយអ្នកទិញលំនៅដ្ឋានលើកដំបូងនៅក្នុងស្រុកអាចស្នើឥណទានពីធនាគារក្នុងអត្រាការប្រាក់ថោកជាងមុន”។

ប៉ុន្តែលោកស្រី ជា សេរី អគ្គនាយករងនៃធនាគារជាតិនៃកម្ពុជា បានលើកឡើងថា

អត្រាការប្រាក់នៅកម្ពុជាត្រូវបានកំណត់អាស្រ័យលើទីផ្សារ ហើយអត្រានេះមានកំណើនខ្ពស់ដោយសារកម្ពុជាទើបទទួលបានសន្តិភាព និងស្ថិរភាពពេលលេញនៅរយៈពេលថ្មីៗនេះទេ។

“កម្ពុជាគឺជាប្រទេសដែលមានសេដ្ឋកិច្ចក្រុងខ្ចីមួយបើប្រៀបធៀបជាមួយនិងប្រទេសម៉ាឡេស៊ីដែលមានការរីកចម្រើន ដោយបានកសាងសេដ្ឋកិច្ចរបស់ខ្លួន ដោយមិនមានបញ្ហារអាក់រអួលតាំងពីបានទទួលឯករាជ្យមក មិនដូចជាកម្ពុជានោះទេ”។ លោកស្រីបានលើកឡើងយ៉ាងដូច្នោះ ដោយបានបន្ថែមថា អត្រាការប្រាក់នៅកម្ពុជាជាមធ្យមគឺបានធ្លាក់ចុះពី ១៣,៣ភាគរយ ក្នុងខែមករា ឆ្នាំ២០១៣ មក ១១,៦ភាគរយក្នុងខែមករាឆ្នាំ២០១២។ លោកស្រីបានបន្ថែមទៀតថា ការប្រកួតប្រជែងទីផ្សារនិងទម្លាក់អត្រាការប្រាក់នេះបន្ថែមទៀត ខណៈដែលមានយុទ្ធសាស្ត្រការកំណែទម្រង់ការចុះបញ្ជីដីធ្លី និងកំណើនទំនុកចិត្តរបស់អ្នកវិនិយោគទុនលើចក្ខុវិស័យសេដ្ឋកិច្ចនៃកម្ពុជា។

ការរើសឡើងតម្លៃអចលនទ្រព្យ

ប៉ុន្តែខណៈដែលមានមនុស្សច្រើនជាងមុនបានស្នើឥណទានទិញលំនៅដ្ឋាន វាក៏នឹងមានបញ្ហាមួយចំនួននៅពេលខាងមុខផងដែរ។ លោក ប្រឹក សុខនិម អគ្គនាយករងនៃក្រុមហ៊ុន Vtrust Properties បាននិយាយថា លទ្ធភាពនៃការទិញលំនៅដ្ឋាននាពេលអនាគតនឹងមានហានិភ័យ ដោយសារតែតម្លៃអចលនទ្រព្យបន្តកើនឡើង ជាពិសេសនៅតំបន់ទីប្រជុំជន។ ➔



“យើងគិតថាអ្នកជំនាន់ក្រោយនៃប្រជាជនវ័យកណ្តាល និងប្រជាជនដែលមានប្រាក់ចំណូលទាប និងមានការលំបាកជាងមុនដើម្បីទិញផ្ទះ ពីព្រោះតម្លៃអចលនទ្រព្យនឹងកើនឡើងនៅរយៈពេលប៉ុន្មានឆ្នាំខាងមុខនេះ។” លោកសុខ នីម បាននិយាយយ៉ាងដូច្នោះ។

បច្ចុប្បន្ននេះប្រាក់ចំណូលប្រហែល១ពាន់ដុល្លារអាមេរិកក្នុងមួយខែ គឺគ្រប់គ្រាន់ដើម្បីធានានូវកម្មវិធីធានារ៉ាប់រងដែលមានតម្លៃ ៤០,០០០ ទៅ ៥០,០០០ដុល្លារអាមេរិក ប៉ុន្តែវានឹងក្លាយជាការប្រឈមមួយនៅពេលអនាគតក្នុងការស្វែងរកលំនៅដ្ឋានដែលមានតម្លៃកម្រិតនេះនៅរយៈពេល ៥ ឬ ៦ ឆ្នាំខាងមុខ។ គាត់បានលើកឡើងយ៉ាងដូច្នោះ។ “ចំណូលរបស់ប្រជាជនមិនបានកើនឡើងរហ័សឲ្យទាន់នឹងការឡើងថ្លៃអចលនទ្រព្យ និងអតិថិជននោះទេ”។

ជាមួយនឹងការឡើងថ្លៃអចលនទ្រព្យបែបនេះ អ្នកអង្កេតមួយចំនួនក៏បានរំពឹងទុកថានឹងមាននិន្នាការជួលផ្ទះកើនឡើងជាងការទិញលំនៅដ្ឋាននឹងកើនឡើងដែរ។

ខណៈដែលលោក ឡុង ឆាយ ពីធនាគារកាណាឌីយ៉ា យល់ព្រមមួយផ្នែកជាមួយទស្សនៈខាងលើនេះ គាត់ទទួលបានប្រសិទ្ធិអត្រាការប្រាក់ និងសាច់ប្រាក់បង់មុនអាចបញ្ចុះជាងនេះប្រជាជននឹងនៅតែចង់ទិញផ្ទះ។ “ការជួលផ្ទះគឺគ្រាន់តែបណ្តោះអាសន្នប៉ុណ្ណោះ ប៉ុន្តែពួកគេនៅតែចង់បានលំនៅដ្ឋានអចិន្ត្រៃយ៍”។

លោកស្រី សូ ភីណូនារី អគ្គនាយកប្រតិ-

បត្តិការនៃធនាគារ ACLEDA បានបន្ថែមថាវិនិយោគិនមានភាពវៃឆ្លាត និងបត់បែនតាមការផ្លាស់ប្តូរតម្រូវការរបស់អ្នកទិញលំនៅដ្ឋាន។ “បើទោះបីជាតម្លៃលំនៅដ្ឋានអាចកើនឡើងនៅពេលអនាគត វិនិយោគិនមួយចំនួនតែងតែស្ថាបនាផ្ទះដែលមានតម្លៃសមរម្យមួយ និងអគារស្នាក់នៅសម្រាប់ក្រុមអ្នកទិញផ្សេងៗគ្នា។ លោកស្រីបានលើកឡើងយ៉ាងដូច្នោះដោយបន្ថែមថា យើងបានមើលឃើញនៅតាមជ្រុងក្រុងនៃរាជធានី ដែលមានផ្ទះតម្លៃសមរម្យត្រូវបានសាងសង់។

ទីផ្សាររំដួលចង្អៀត

ដោយមានប្រតិបត្តិការហិរញ្ញវត្ថុកាន់តែច្រើនឡើងនៅក្នុងវិស័យនេះ មានធនាគារមួយចំនួនបាននិយាយថា ការប្រកួតប្រជែងកាន់តែចង្អៀតជាងមុនគឺកំពុងកើតមានឡើង។ លោក Grant Knuckey នៃធនាគារ ANZ បានមើលឃើញថាតម្រូវការក្នុងទីផ្សារបញ្ចាំទិញអចលនទ្រព្យនៅកម្ពុជាគឺខ្លាំង និងមាននិរន្តរភាព ហើយកំណើនការប្រកួតប្រជែងគឺទំនងជាផ្តល់អត្ថប្រយោជន៍ដល់អតិថិជន។ លោកបានបន្ថែមថា វាអាចនាំទៅដល់កំណើនផលធៀបរវាងឥណទាន និងតម្លៃអចលនទ្រព្យជាក់ស្តែង និងមានរយៈពេលបង់រំលស់ដែលអាចបត់បែនបានប្រសើរថែមទៀត។

ដោយទទួលស្គាល់ថាមានអ្នកផ្តល់ឥណទានច្រើននៅក្នុងទីផ្សារលោក នូ សុធាវី ពីធនាគារ ACLEDA មិនយល់ស្របថាអាជីវកម្មឥណទានទិញលំនៅដ្ឋានមានការប្រកួតប្រជែងខ្លាំងនោះទេនាពេលឡើយនេះ។ ធនាគារនីមួយៗមានការ

ប្រុងប្រយ័ត្នខ្ពស់អំពីការផ្តល់ឥណទាន ដោយសារបទពិសោធន៍អាក្រក់ក្នុងឆ្នាំ២០០៨ ដូច្នោះយើងផ្តល់ជូនឥណទានទៅក្នុងវិស័យនេះអាស្រ័យលើការវាយតម្លៃដោយប្រុងប្រយ័ត្ន។ លោក Phillip Dews បាននិយាយថាគាត់បានមើលឃើញការផ្តល់ឥណទានមិនឆ្លាតជាច្រើនបានកើតឡើង ដែលការទាមទារយកចំណែកវិញតាមរយៈប្រព័ន្ធតុលាការស្ទើរតែមិនអាចទៅរួច។ គាត់បាននិយាយថា មានធនាគារជាច្រើនបូកបន្ថែមនូវអត្រាការប្រាក់ដែលមិនបានបង់ ហើយបង្កើនប្រាក់ឥណទានជាជាងរាយការណ៍ករណីនេះ ថាមានបញ្ហា។ សាធារណៈជននឹងភ្ញាក់ដឹងពីករណីនេះនៅអំឡុងពេលខុសភាពអាជីវកម្មលើកក្រោយ។

ជាចុងក្រោយ គឺមានគំនិតសុទ្ធិជួយមធ្យមជាច្រើនជុំវិញវិស័យនេះ ហើយធនាគារនានានឹងនៅបន្តរីកចម្រើនអាស្រ័យដោយសេដ្ឋកិច្ចបន្តលូតលាស់ កំណើនចំណូលរបស់ប្រជាពលរដ្ឋនិងស្ថិរភាពនយោបាយ។ ប៉ុន្តែធនាគារជាច្រើនក៏បានលើកឡើងថាមានបញ្ហាជាច្រើនទៀតដែលត្រូវធ្វើ ដើម្បីធ្វើឲ្យប្រាក់ដីថាវារីខ្លាំងដ៏ល្អនេះនឹងបន្តបានយូរអង្វែង ដូចជាការបង្កើតនូវប្រព័ន្ធចុះបញ្ជីអចលនទ្រព្យដែលអាចជឿជាក់បាន និងការបញ្ចុះអត្រាការប្រាក់ ដោយមនុស្សជាច្រើនទទួលស្គាល់ថានៅមានកម្រិតខ្ពស់ណាស់។

ដោយ ទឹម វុត្តា



Satellite Cities: a Solution to Overcrowding

The coming sprawl resulting from Phnom Penh's satellite cities will bring about not only opportunities but also challenges for the population.

“Any urban area has to spread outside the main city areas so that it can keep up with the increasing demand for commercial land,” said Chrek Soknim, deputy director at Vtrust Property Co. Ltd.

He said the price of land in busy central parts of Phnom Penh are rising annually, and some residents have sold their land and moved to suburban areas where housing prices are lower. The expansion of the urban area is an organic process, and helps ease traffic congestion in the center.

Soknim said once a satellite city is built, infrastructure development follows that benefits people living there. “People will move from the central areas and open up businesses that complement one another there,” he said.

Members with middle or even low incomes could move out to suburban areas since the quality of life can be high and the cost

of living lower. In addition, Soknim said, income possibilities are often good.

The population expansion into the outskirts of Phnom Penh can also be a good solution to the rising numbers of residents. Recent data from Phnom Penh Capital Hall says the current population is about 1.6 million, up from 1.4 million in 2008. Other sources put it at 2.2 million in 2012.

Soknim said the central areas of Phnom Penh can't accommodate all the inhabitants and satellite cities on the outskirts can ease overcrowding.

However, the establishment of satellite cities could take dozens of years.

Some satellite city projects, such as Diamond Island and Camko City, have begun to take shape, and could be said to be very successful. Occupation rates are not 100 percent, but people are moving in.

However, difficulty in accessing amenities and facilities is one of the biggest drawbacks. People don't want to travel long distances to access services.

But Soknim said, “The trend of the population's preferences towards relocating to the satellite cities is looming in the horizon.” He thinks it could take seven to 10 years for a satellite city to be fully occupied.

“As we see, the Toul Sangker block is a good example,” he said. “Immediately after its completion in 2000, not many people lived there. But a decade later, and now it's full.

Other projects, like Boeung Kak Lake and Chruy Changva City, will likely experience the same process.

In any event, satellite cities are growing quickly. The government approved US\$2.1 billion of construction projects in 2012, up from US\$1.2 billion in 2011, data from the Ministry of Land Management shows.

By Hoem Seiha

From:



The boom in high-rise buildings in Phnom Penh reflects the Kingdom's robust economic growth, but this trend does not mean there is no longer a need for low-cost accommodation where those with modest incomes can put a roof over their heads, especially migrant workers.

"Low-rent accommodation plays a crucial role in providing appropriate housing to hundreds of thousands of people who spend less than US\$100 per month for their temporary stays in Phnom Penh," said Chrek Soknim, deputy director at Vtrust Property Co. Ltd.

The makeup of the urban population has become increasing fluid, partly due to the arrival of migrants from rural parts of Cambodia who come to study and work, not to mention expats and visitors. Some numbers put the capital's population at around 1.6 million, though other recent

Demand for Low Rents Outstrips Supply

sources suggest 2.2 million.

The latest data put the number of factory workers at around 50,000. Most have come from the provinces to work in Phnom Penh and Kandal province.

Soknim said the number of people coming for work and business in Phnom Penh increases every year, and the demand for rental accommodation, rooms or flats, is also on the rise.

"But the current supply of low-rent accommodation isn't meeting the demand," said Soknim, adding even though there is no clear data, recent figures from district reports put the number of rental accommodation at around 4,000 units, most of which are rooms that suit one to five people.

Vacancy is often short, less than a week.

"If a tenant leaves his rental room today,

you'll see a new tenant come to replace him immediately," said Soknim.

The rent of US\$35-US\$100 per month is often shared by a group of tenants who come for their studies and factory work in Phnom Penh.

Phay Veasna, who hails from Prey Veng province, is studying at the University of Cambodia. His story is similar to that of many new arrivals. He rents a simple, 50-square-meter room with a zinc roof and pays US\$80 per month in rent.

Students are on a limited budget while studying, and even a low rent can be a big hurdle. Veasna therefore shares the room with four roommates, each of whom pays US\$20.

"Sometimes, the place is very noisy, but we have no choice," he said.

Ly Burat from Kampong Cham province works at M&V International Manufacturing

Ltd. and rents a small room near her workplace.

"Renting a cheap room, I can save a lot, and I can support my aged parents and younger sisters and brothers who are still at school," she said.

Observers say the quantity and quality of this rental sub-sector should be improved, primarily through investment. "Investors should study and invest to provide reasonable, secured rental services for low- and middle-class tenants," said Soknim.

Blocks of inexpensive rental accommodations are usually located near industrial sites, factories and universities and on the outskirts of Phnom Penh such as the Sen Sok, Russey Keo and Mean Chey districts, to name a few.

However, there is still a way to go before factory workers and laborers can enjoy a higher standard of living, as wages are still low. It's certain that low-cost rental

accommodations will be needed for many years.

Thailand has begun renting some public buildings (like small, cheap condos) to migrant laborers and less-well-off residents. This has helped ease housing shortages in Bangkok.

Offering proper public or private accommodations in less industrial locations to migrant labors and working- and middle-class populations could be a solution to the housing shortage and even ease some of the city's growing traffic congestion.

By Hoem Seiha

From:



CAMBODIA



Kingdom's heritage under threat

As land prices increase in the Phnom Penh, heritage properties such as French colonial villas are coming increasingly under threat as owners choose to tear them down and put up new condos or other modern structures. Anne Lemaistre, head of UNESCO's Cambodia office, told the Financial Times

that more than 50 percent of the heritage structures along Norodom Boulevard had disappeared. "With land being more valuable than property, developers prefer to destroy these houses and build condominiums." She would like laws put in place that require owners to preserve historically significant properties or to sell

them to people who can. Dougald O'Reilly of Heritage Watch told the Phnom Penh Post that there has been a trend since the late 1990s to raze old buildings and erect more profitable properties. He argued that there is a responsibility on the part of authorities to retain some of the city's historical narrative.

CAMBODIA



Phnom Penh gets more expensive for foreigners

Phnom Penh has climbed four places on the list of the most expensive cities for foreigners to live. According to the latest cost of living study by ECA International, the Kingdom rose from 217th to 213th place.

Tokyo, formerly the world's number one spot in terms of cost of living, was knocked off its perch by Norway's capital Oslo,

and is now in sixth place. Coming in second was the Angolan capital Luanda, where the goods and services bought by expatriates are difficult to access and command a hefty premium. Stavanger in Norway, Juba in South Sudan and Moscow in Russia are also now more expensive than Tokyo.

Within Asia, Japanese cities still dominate

the top of the cost of living ranking - four of the region's top five most expensive locations are found there. The ECA International survey is conducted twice a year, comparing a basket of consumer goods and services commonly purchased by employees in more than 400 locations worldwide.

CAMBODIA



Time not ripe for island housing development

Many experts say it is not the right time for widespread development on Cambodia's off-shore islands due to the lack of infrastructure, safety measures and inadequate demand. While Song Saa and Dek Koul islands have been

successfully developed, other islands have only incipient projects, such as the massive Koh Puos development, where recent information says the company is getting a new manager and changing its master plan.

Property experts said the develop-

ment activities on islands in the Gulf of Thailand is still quiet, although there has been more activity recently. However, they say as development does advance and resorts open housing and commercial operations, people may be tempted to buy property there.

CAMBODIA



Property boom passing provinces by

While the real estate sector is booming in Phnom Penh, property prices in the provinces have been stagnant. Land values in provincial cities such as Sihanoukville, Siem Reap and Battambang are around US\$800 to US\$1,300 per square meter, while in the central capital districts, they run between US\$3,500 to US\$4,500. Dith Channa of VMC Real Estate Cambodia told the Phnom Penh Post that investors are generally only interested in Phnom Penh because it is the country's main population center and has better infrastructure development. Sihanoukville and Siem Reap are popular for hotels and guesthouses. However, demand in the provinces could pick since foreign companies are looking for large swaths land to plant rubber trees and set up other agricultural operations.

CAMBODIA

One-third of River Town properties already sold

Around 30 percent of the units in the US\$30 million River Town residential project on the Chroy Changva peninsula have been sold, many to Khmer customers, according to Teng Rithy, the project's general manager. River Town is located along National Road 6, 800 meters from the Chroy Changva bridge. It will contain 70 luxury flats and about 40 single and twin villas. Construction began in May and completion is set for 2015. Teng Rithy said the reasons behind the robust sales are the project's good location close to central Phnom Penh, building design and high-quality workmanship. A two-and-a-half room flat is priced between US\$140,000 and US\$490,000.



CAMBODIA

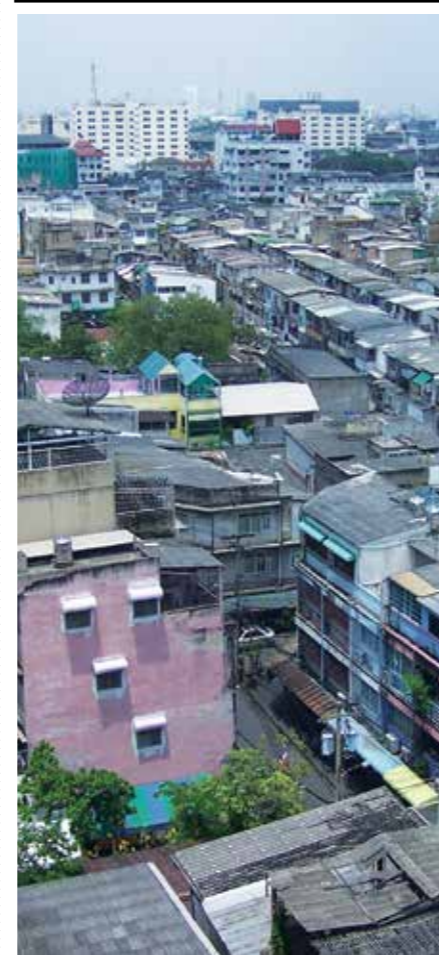
House prices jump up to 20 percent in first quarter



House prices in the Cambodian capital jumped between 10 and 20 percent in the first quarter of 2013 on the backs of an increasing population, a stable, growing economy and optimism about real estate, experts told the Phnom Penh Post. Dith Channa of VMC Real Estate Cambodia said the price of flats and villas has increased between 10 and 15 percent during the first three months of 2013 compared to the same period last year. Kim Heang of Khmer Real Estate said housing prices of between US\$100,000 and US\$200,000 had jumped by 20 percent. Experts expected the price climb to continue in 2014 as demand stays strong and to stretch into 2015 as the ASEAN economic integration plan sets to launch.

THAILAND

Property boom in Bangkok suburbs



Due to a sharp increase in land prices, the cost of new condominiums in eastern and western Bangkok rose 11.8 percent during the first quarter of 2013. The average price was US\$1,996 per square meter according to Risinee Sarikputra of Knight Frank Chartered (Thailand) Co. The area in question includes upper Sukhumvit, Thon Buri and Srinakarin, Chaeng Watthana, Kadet-Nawamin and Phetkasem roads. She said the focus of many developers was on the periphery where construction has begun on new mass-transit routes. However, the price of condos in the central business district also rose in the first quarter some 7.1 percent, mostly driven by new premium projects.

CHINA

China to study US property investments, sources say

China might invest some of its US\$3.5 trillion foreign-exchange reserves in US real estate, according to Bloomberg News, who spoke to people with direct knowledge of the plan. China could acquire property, invest in real estate funds or buy stakes in property companies, the sources said, who asked to remain unnamed since they were not authorized to speak publicly on the issue. The decision comes after the US property market shows signs of recovery after a long slump. Prices for single-family homes increased in 89 percent of US cities in the first quarter of 2013. The safety of the investments would be a top priority. The China Investment Corp., the sovereign wealth fund set up in 2007 to seek higher returns for part of the country's reserves, is adding assets such as infrastructure and real estate to its portfolio.



MYANMAR

New Yangon urban development plan announced



The government in Myanmar announced in May a new master plan for Yangon's urban development to tackle a sharp rise in population. The plan aims to decentralize the city's central business district by shifting it outward, similar to Singapore's

"Green Isle System," the Bangkok Post reported. Planners will begin construction of an outer green belt with 10 hubs, six "sub-centers and four "new town cores." The plan is to avoid overconcentration in the center, as city authorities estimate the city will double in population by 2040. A

second central business district is planned for the area near Yangon International Airport to alleviate an already staggering population density. While Yangon's population stood at one million in 1950, by 1995 it had tripled to 3 million and estimates are it will be 10 million by 2040.

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Direct order from dealer...

 US\$59,800 CIF-SHV Roller BOMAG - BM219 (21T) OH6000h, MY2002	 US\$46,800 CIF-SHV Roller LEBRERO - VM6 (18T) OH7500h, MY1999	 US\$48,500 CIF-SHV Roller LEBRERO - X6 (19T) OH8000h, MY2002	 US\$68,500 CIF-SHV Wheel Excavator CAT - M316C MY2004 - OH9700h	 US\$45,100 CIF-SHV Bomag BW184-1999/6300h/13t
 US\$47,000 CIF-SHV Excavator CAT 320L-1992	 US\$69,000 CIF-SHV Excavator CAT 320CLN-2002	 US\$71,500 CIF-SHV Excavator CAT 320CL-2002	 US\$45,000 CIF-SHV Backhoe CAT 428D-2002/7500h	 US\$128,400 CIF-SHV CAT 330CLME-2002/11129h/27t
 US\$35,800 CIF-SHV Bulldozer CAT D5C-2000/2900h	 US\$30,500 CIF-SHV Bulldozer CAT D4C-1999/10100h	 US\$47,600 CIF-SHV CAT 455KVA/1991	 US\$34,000 CIF-SHV Backhoe KOMATSU WB93R 2001	 US\$79,900 CIF-SHV Hamm GRW18-2008-28t
 US\$79,500 CIF-SHV Mobile Crane TADANO - AR300 MY1991 (30t)	 US\$53,000 CIF-SHV Paver Dynapac 2003/2052h/7.5m	 US\$149,000 CIF-SHV Paver Vogele 2007/3300h/R7.5m	 US\$109,300 CIF-SHV Grader CAT 12h 1996/7000h	 US\$62,800 CIF-SHV Komatsu GD623 1992/10450h

For more detail, please contact us: Tel: 066 611 168 or E-mail: measgroup@yahoo.com



EVENT | CAMBODIA



CAMBUILD 2013 EXPO NEWS: BUILDING BOOM IN CAMBODIA

The Cambodian economy is firmly back on track as indicated by the strong growth in the building and construction industry with demand for building materials rising sharply.

In the first nine months of 2012, the Ministry of Land Management, Urban Planning and Construction of Cambodia granted certificates to a record 1,350 construction projects with total investment capital of US\$1.8 billion. These projects include factories, hotels, commercial houses and high-rise buildings.

The building and construction sector will continue to be a major driver of the Cambodian economy in 2013. It's time to take advantage of this growth.

Book your booth at CAMBUILD 2013 – the 3rd Edition of Cambodia's Biggest International Building & Construction Exhibition & Conference which will be held from 10-12 September 2013 at the Diamond Island Convention Centre, Phnom Penh. Supported by the Ministry of Land Management, Urban Planning and Construction and the Board of Engineers, CAMBUILD 2013 is the only business-to-business tradeshow that delivers over 8,000 industry professionals.

Join over 250 exhibitors including Pavilions from China, Malaysia, Singapore, Taiwan and Korea at CAMBUILD 2013 – Cambodia's No.1 international Building & Construction Show.



Cambodia Property Expo 2013 is scheduled on the 10-12 September 2012 at the Diamond Island Exhibition and Convention Center, aiming to offer real estate developers the ideal opportunity to market properties including landed houses, condos and apartments, shop houses, shopping complex and commercial or office building.

The exhibition is also a platform for developers, real estate companies, agent, bank and financial institutions to sell their products and services to over 10,000 buyers. The Cambodia Property Expo 2013 will include:

- The Biggest Showcase of Residential and Commercial in Cambodia
 - Feng Shui Talk
 - Property Investment Seminar
 - Financing and Loans
 - Seminar on Home Design and future Trends
- The expo 2013 is organized by AMB Events (Cambodia) Pte Ltd., a leading exhibition and conference organizer headquartered in Malaysia.



CIVAR '13 – Cambodia's 1st International Ventilation, Air Conditioning and Refrigeration Exhibition & Conference 2013, which will be held at the prestigious Diamond Island Convention & Exhibition Center from 10-12 September 2013 is where you can harness these business opportunities.

This inaugural event is expected to bring together over 10,000 trade buyers and decision makers representing M & E Engineers, building consultants, contractors, architects, developers, maintenance managers, manufacturers, facilities managers & distributors/retailers. This business-to-business event is where they come to purchase and source for new supplies and equipment, create new business partnerships, and network with industry leaders.

In addition to the Expo, the CIVAR 2013 Conference will held to provide HVAC professionals with an opportunity to be updated on the latest issues, trends and developments.

CIVAR '13, which is endorsed by the Ministry of Commerce and supported by the Ministry of Land Management Urban Planning and Construction and the Board of Engineers, Cambodia is the ideal marketing platform to reach out to the booming HVAC industry in Cambodia.



Phnom Penh will host the 1st International Power Generation, Transmission, Distribution & Electrical Engineering Exhibition & Conference - CAMENERGY'13 at the prestigious Diamond Island Convention & Exhibition Center from 10-12 September 2013. As Cambodia's economy continues to grow, the demand for electricity has seen significant increase. The Government has initiated a number of projects in power generation, transmission and distribution to address this issue. At the same time, the building and construction industry is experiencing strong growth and has generated huge demand for M&E supplies and services. CAMENERGY'13 Exhibition & Conference is staged to provide a marketplace for suppliers to connect to key decision makers including Government officials, Utilities, Developers, Consultants, Electrical Engineers, Architects, M&E Engineers, Contractors, Installers and Retailers/Suppliers.

Endorsed by the Ministry of Commerce and supported by the Board of Engineers, Cambodia, CAMENERGY '13 is the biggest industry gathering, bringing together over 7,000 professionals to source for new technology & supplies and equipment, seek business partnerships and network. Held concurrently with the Exhibition is the Cambodian Power & Electricity Conference 2013 themed 'Powering the Future Development of Cambodia' where top international speakers will be invited to share knowledge and experience

EVENT CALENDAR | ASIA

Event name : PALME Asia 2013
Start date : July/17/2013
Location : Marina Bay Sands, Singapore
Details : the 27th edition, is South-east Asia's most established international professional audio, lighting, AV, systems integration, music software and entertainment technology exhibition. The PALME Asia series of shows have since year 2000 been on a circuit around Asia, and they are back in Singapore this year!

Event name : The Architecture and Built Environment (ABE)
Start date : July/31/2013
Location : Singapore Expo, Singapore
Details : The Architecture and Built Environment (ABE) series of events is organized by Sphere Exhibits for the built environment. Under the flagship of BuildTechAsia2013, 4 shows integrate as ONE unique platform to serve the key growth sectors across various industries and address the challenging trends of urbanization. Together with InterDecAsia2013, AsiaLighting2013 and FMSE2013, the series is held during the Singapore Construction Productivity Week. Bringing together the regional community and international brands, be a part of this sourcing, networking, learning and competition platform from 31 July – 2 August, 2013, at the Singapore EXPO.

Event name : Secutech Vietnam 2013
Start date : Aug/08/2013
Location : Saigon Exhibition & Convention Center (SECC), Ho Chi Minh City, Vietnam
Details : Going onto the 6th year, Secutech Vietnam continues to be the No. 1 choice for manufacturers & distributors of security and safety products from local and around the world to connect and explore new business opportunities in Vietnam.

Event name : Building & Infrastructure Indonesia 2013
Start date : Sep/04/2013
Location : Jakarta International Expo, Kemayoran Jakarta
Details : The 17th International Series of Building, Construction and Infrastructure Development Exhibitions. Building & Infrastructure Indonesia is the established exhibition for building materials, construction equipment, interiors, ceramics, marble & granite, trucks and specialist vehicles. The rapid growth in the property sector and a new program of government sponsored infrastructure projects is driving the demand for building materials and equipment.

Event name : Electric, Power & Renewable Energy Indonesia 2013
Start date : Sep/04/2013
Location : Jakarta International Expo, Kemayoran Jakarta
Details : The 16th Electric, Power & Renewable Energy Indonesia Series of Power Generation, Renewable Energy & Electrical Equipment Exhibitions. For power generation, transmission and distribution, renewable energy and installation equipment Electric Indonesia is South East Asia's most comprehensive exhibition. To meet soaring demand the government plan to increase power generation by 35,000 MW by 2015. Until then businesses, factories, shopping malls, school, ports and airports must invest in back-up generators and on site power systems.

EVENT CALENDAR | ASIA

Event name : IFSEC Southeast Asia 2013
Start date : Sep/11/2013 **End date** : Sep/13/2013
Location : Kuala Lumpur Convention Centre, Malaysia **Organizer** : UBM
Details : IFSEC Southeast Asia 2013 (Commercial security, Fire and Safety) will be held on 11 - 13 September 2013 at Kuala Lumpur Convention Centre, and is the only security event that brings together the entire international security buying chain. A total of 12,787 trade visitors will include overseas delegates registered for ISF 2010. Over RM14 million worth of business is expected to be generated during the exhibition.

Event name : BEX Asia
Start date : Sep/11/2013 **End date** : Sep/13/2013
Location : Marina Bay Sands Expo & Convention, Singapore **Organizer** : Reed Exhibitions
Details : BEX Asia is Southeast Asia's premier business platform for the sustainable built environment. It provides a one-stop sourcing solution for cutting-edge technologies in building design and architecture for the future of greener communities. It is an event that enhances your insights and competitive edge into the world of Build Green. BEX Asia brings together skilled professionals, key industry practitioners, specifiers and buyers from the region, to network and create business opportunities to build greener communities for a greener future.

Event name : Greenbuild Asia
Start date : Sep/17/2013 **End date** : Sep/19/2013
Location : Putra World Trade Centre, Malaysia **Organizer** : AMB Exhibitions
Details : Greenbuild Asia is now incorporated in Ecobuild Southeast Asia, the world's biggest portfolio for sustainable design, construction and the built environment, the exhibition is expected to double in size and will be packed with more new innovations, product launches and business opportunities as it moves to a larger venue – the Putra World Trade Centre. With a credible and established reputation, Ecobuild offers a viable gateway into the Southeast Asian market for sustainable construction. The event will distil the key components of Ecobuild in the UK to deliver an unrivalled launch pad for local and international suppliers of low carbon technologies and materials to test entry and position their brand in this buoyant emerging region.

Event name : Beijing International Construction Machinery Exhibition & Seminar 2013
Start date : Oct/15/2013 **End date** : Oct/18/2013
Location : Jiu Hua International Exhibition Center, Beijing, China **Organizer** : BICES 2013 Organising Committee
Details : Hanley Wood, LLC, owner and producer of the World of Concrete exhibition, will launch World of Concrete India, which will debut in October 2013 at Hall 2 of the HITEX Exhibition Centre in Hyderabad, India. With a booming construction industry, India has been in the process of modernizing its infrastructure including highways, bridges, airports, ports, metro and mono rails, power and projects. India serves as the perfect host for the well-known World of Concrete brand and the benefits it offers to exhibitors, attendees and the surrounding communities.

Event name : Japan Home & Building Show 2013
Start date : Oct/23/2013 **End date** : Oct/25/2013
Location : Tokyo International Exhibition Center (Tokyo Big Sight) in the city of Tokyo. **Organizer** : Japan Management Association
Details : Concrete Show South East Asia is the leading event in Indonesia for the concrete industry. The exhibition, together with a conference programme, will bring together buyers and suppliers to experience and interact with a full range of concrete products and services, enhance industry knowledge and engage in ground breaking discussion. With concrete at the heart of most construction projects, being part of a dedicated event in the South East Asia region is a must.

EVENT | CAMBODIA

Event name : Concrete Show South East Asia
Start date : Oct/24/2013 **End date** : Oct/24/2013
Location : Jakarta International Expo, Indonesia **Organizer** : UBM
Details : Concrete Show South East Asia is the leading event in Indonesia for the concrete industry. The exhibition, together with a conference programme, will bring together buyers and suppliers to experience and interact with a full range of concrete products and services, enhance industry knowledge and engage in ground breaking discussion. With concrete at the heart of most construction projects, being part of a dedicated event in the South East Asia region is a must.

Event name : PALME / INSTALL / Broadcast & Media Tech Vietnam 2013
Start date : Nov/6/2013 **End date** : Nov/8/2013
Location : Ho Chi Minh City, Vietnam **Organizer** : Informa Exhibitions Pte Ltd
Details : IFSEC Southeast Asia 2013 (Commercial security, Fire and Safety) will be held on 11 - 13 September 2013 at Kuala Lumpur Convention Centre, and is the only security event that brings together the entire international security buying chain. A total of 12,787 trade visitors will include overseas delegates registered for ISF 2010. Over RM14 million worth of business is expected to be generated during the exhibition.

Event name : Oil & Gas Indonesia 2013
Start date : Nov/13/2013 **End date** : Nov/15/2013
Location : Jakarta International Expo, Indonesia **Organizer** :
Details : The 9th International Oil and Gas Exploration, Production and Refining Exhibition. Oil and Gas Indonesia is one of the most heavily attended events in Asia and for over a decade it has provided an excellent gateway to the vast opportunities offered by Southeast Asia's largest economy. OGI runs alongside the larger Energy series of events in Jakarta which take place in the same venue, during the same dates. The Energy Series features 11 specialised exhibitions including Marine, Electric, Mining, Power and Renewable Energy Indonesia. In the past this combination of events has been extremely successful due to the high amount of cross-over between industries within the energy sector.

Event name : Marine Indonesia 2013
Start date : Nov/13/2013 **End date** : Nov/15/2013
Location : Jakarta **Organizer** : Jakarta International Expo
Details : The 16th International Marine, Shipping, Port Equipment and Cargo Handling Exhibition. Many of the challenges faced by the Indonesian petroleum industry will require leading edge technology to ensure its survival. In addition, existing plant and equipment need to be maintained and upgraded to extend their working life for as long as possible. Marine Indonesia 2013 (alongside Oil & Gas Indonesia 2013) will provide the perfect opportunity for you to promote your company's products to the Marine Indonesian petroleum industry.

Event name : International Tradeshow for Green Technologies & Innovations in Lighting
Start date : Nov/13/2013 **End date** : Nov/15/2013
Location : Thailand **Organizer** : the Queen Sirikit National Convention Exhibition Organizer Co., Ltd. (NEO), the sole organizer of EcoLightTech Asia 2013 are pleased to provide incentives for those who organizes a trade mission of "at least 15 persons" from the same country to visit EcoLightTech Asia 2013 during 13-15 November 2013 in Bangkok by reimbursing cash-back support of 100 US Dollars per visitor recruited (min. 15 persons x 100 dollars = 1,500 US dollars).



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USD3,000 (BR-Ref:CPL7303)
Villa at Boeung Raing: Bedroom 7, Bathroom 7, Parking 10 វិទ្យុនៅសង្កាត់បឹងកេងកង១ : បន្ទប់គេង៧, បន្ទប់ទឹក៧, ចំណតទូទាត់១០។



USD2,500 (TBS-Ref:CPL6809)
Villa at Tunle Bassac: Bedroom 4, Bathroom 5, Parking 2 វិទ្យុនៅសង្កាត់ទន្លេបាសាក់: បន្ទប់គេង៤, បន្ទប់ទឹក៥, ចំណតទូទាត់២។



USD3,000 (TBS-Ref:CPL2082)
Villa at Tunle Bassac: Bedroom 5, Bathroom 5, Parking 4 វិទ្យុនៅសង្កាត់ទន្លេបាសាក់: បន្ទប់គេង៥, បន្ទប់ទឹក៥, ចំណតទូទាត់៤។



USD1,600 (BKI-Ref:CPL5888)
Villa at Boeng Kak I: Bedroom 8, Bathroom 5, Parking 5 វិទ្យុនៅសង្កាត់កក១, បន្ទប់គេង៥, បន្ទប់ទឹក៥, ចំណតទូទាត់៥។



USD3,200 (BKKIII-Ref:CPL7162)
Villa at Boeng Kak I: Bedroom 10, Bathroom 10, Parking 6 វិទ្យុនៅសង្កាត់បឹងកេងកង៣, បន្ទប់គេង១០, បន្ទប់ទឹក១០, ចំណតទូទាត់៦។



USD2,700 (BK2-Ref:CPL5722)
Villa at Boeng Kak I: Bedroom 7, Bathroom 8, Parking 6 វិទ្យុនៅសង្កាត់បឹងកេងកង២, បន្ទប់គេង៨, បន្ទប់ទឹក៨, ចំណតទូទាត់៦។



USD2,500 (TBS-Ref:CPL7045)
Commercial house at Tunle Bassac: Bedroom 6, Bathroom 6 ផ្ទះល្វែងនៅទន្លេបាសាក់, បន្ទប់គេង៦, បន្ទប់ទឹក៦, ចំណតទូទាត់៦។



USD2,000 (BKKI-Ref:CPL4240)
Villa at Boeng Keng Kang I: Bedroom 6, Bathroom 2, Parking... វិទ្យុនៅសង្កាត់បឹងកេងកង១, បន្ទប់គេង៦, បន្ទប់ទឹក២, ចំណតទូទាត់១។



USD2,000 (TTP2-Ref:CPL7219)
Villa at Toul Tom Pong II: Bedroom 5, Bathroom 7, Parking 4 វិទ្យុនៅសង្កាត់ទួលទំពូង២, បន្ទប់គេង៥, បន្ទប់ទឹក៧, ចំណតទូទាត់៤។



USD3,500 (BKKI-Ref:CPL7309)
Villa at Boeng Keng Kang I: Bedroom 7, Bathroom 7, Parking 5 វិទ្យុនៅសង្កាត់បឹងកេងកង១ : បន្ទប់គេង៧, បន្ទប់ទឹក៧, ចំណតទូទាត់៥។



USD2,000 (TTP2-Ref:CPL7226)
Villa at Tuol Tom Pong II: Bedroom 6, Bathroom 6, Parking 4 វិទ្យុនៅសង្កាត់ទួលទំពូង២, បន្ទប់គេង៦, បន្ទប់ទឹក៦, ចំណតទូទាត់៤។



USD2,500 (TL3-Ref:CPL7050)
Villa at Toek Laak III: Bedroom 8, Bathroom 8, Parking... វិទ្យុនៅសង្កាត់បឹងកេងកង១, បន្ទប់គេង៨, បន្ទប់ទឹក២, ចំណតទូទាត់១។



USD12,000 (TNT-Ref:CPL6977)
Office building at Tomnub Toek: Room 50, Bathroom 10, Parking... អគារជួលនៅសង្កាត់ទំពូង២, បន្ទប់៥០, បន្ទប់ទឹក១០។



USD6,000 (BKKI-Ref:CPL6809)
Villa at Boeng Keng Kang I: Bedroom 8, Bathroom 8, Parking 9 វិទ្យុនៅសង្កាត់បឹងកេងកង១ : បន្ទប់គេង៨, បន្ទប់ទឹក៨, ចំណតទូទាត់៩។



USD2,000 (TTP2-Ref:CPL7219)
Villa at Tuol Tom Pong II: Bedroom 5, Bathroom 7, Parking 8 វិទ្យុនៅសង្កាត់ទួលទំពូង២, បន្ទប់គេង៥, បន្ទប់ទឹក៧, ចំណតទូទាត់៨។



USD6,000 (BKKI-Ref:CPL4196)
Villa at Boeng Keng Kang I: Bedroom 10, Bathroom 5, Parking 3 វិទ្យុនៅសង្កាត់បឹងកេងកង១, បន្ទប់គេង១០, បន្ទប់ទឹក៥, ចំណតទូទាត់៣។



USD1,500 (TL3-Ref:CPL7023)
Building at Toek Laak 3: Room 5, Bathroom 5, Parking... វិទ្យុនៅសង្កាត់ទឹកល្អក់៣, បន្ទប់៥, បន្ទប់ទឹក៥, ចំណតទូទាត់១។



USD5,500 (BKKI-Ref:CPL4744)
Villa at Boeng Keng Kang I: Bedroom 18 Bathroom 20, វិទ្យុនៅសង្កាត់បឹងកេងកង១ : បន្ទប់គេង១៨, បន្ទប់ទឹក២០, ចំណតទូទាត់១។



USD1,500 (BTK-Ref:CPL7902)
Villa at Boeng Trabek: Bedroom 8, Bathroom 5, Parking 3 វិទ្យុនៅសង្កាត់បឹងកេងកង២, បន្ទប់គេង៨, បន្ទប់ទឹក៥, ចំណតទូទាត់៣។



USD3,000 (BKKI-Ref:CPL7200)
Villa at Boeng Keng Kang I: Bedroom 6, Bathroom 6, Parking 3 វិទ្យុនៅសង្កាត់បឹងកេងកង១, បន្ទប់គេង៦, បន្ទប់ទឹក៦, ចំណតទូទាត់៣។



USD2,000 (TTP2-Ref:CPL7226)
Villa at Tuol Tom Pong 2: Bedroom 6, Bathroom 6, Parking 6 វិទ្យុនៅសង្កាត់ទួលទំពូង២, បន្ទប់គេង៦, បន្ទប់ទឹក៦, ចំណតទូទាត់៦។



USD170,000 (TL3-Ref:CPL7258)
Flat at Toek Laak 3: 2 Storey, Bedroom 5, Bathroom 6, (4m*20m) ផ្ទះល្វែងនៅទឹកល្អក់៣ ២ជាន់, បន្ទប់គេង៥, បន្ទប់ទឹក៦, (4ម*20ម)។



USD650,000 (BK2-Ref:CPL5299)
Land at Boeung Kak 2: Size (17m*38m) ដីលក់នៅសង្កាត់បឹងកក២ : ទំហំ (17ម*38ម)។



USD750,000 (BK2-Ref:CPL6040)
Land at Boeng Kak 2: Size (20m*30m) ដីលក់នៅសង្កាត់បឹងកក២ : ទំហំ (20ម*30ម)។



USD700,000 (BK2-Ref:CPL4888)
Small villa at Boeng Kak 2: Land Size (20m*30m) វិទ្យុនៅសង្កាត់បឹងកក២ : ដីទំហំ (20ម*30ម)។



USD580,000 (BK2-Ref:CPL5206)
Villa at Boeng Kak2: 2 Storey, Bedroom 5, Bathroom 5, Land size (16m*25m), វិទ្យុនៅបឹងកក២: ២ជាន់, បន្ទប់គេង៥, បន្ទប់ទឹក៥។



USD900,000 (BKI-Ref:CPL2371)
Villa at Boeng Kak I: 2 Storey, Bedroom 4, Bathroom 5, Land size (20m*30m), វិទ្យុនៅបឹងកក១: ២ជាន់, បន្ទប់គេង៤, បន្ទប់ទឹក៥, ទំហំ (20ម*30ម)។



USD250,000 (PPT-Ref:CPL5067)
Villa at Phnom Penh Thmey: 2 Storey, Bedroom 5, Land size (15m*25m), វិទ្យុនៅភ្នំពេញថ្មី: ២ជាន់, បន្ទប់គេង៧, បន្ទប់ទឹក៥។



USD160,000 (PPT-Ref:CPL7285)
Land at Phnom Penh Thmey: Land size (20m*25m), ដីលក់នៅភ្នំពេញថ្មី: ទំហំដី (20ម*25ម)។



USD800/m² (BK2-Ref:CPL757)
Warehouse at Boeng Kak 2: Land size (60m*80m), ឃ្នាំងនៅបឹងកក២: ទំហំដី (60ម*80ម)។



USD500,000 (BK2-Ref:CPL3293)
Warehouse at Boeng Kak 2: Land size 521sqm, ដីលក់នៅបឹងកក២: ទំហំដី 521ម^២។



USD390,000 (TTP1-Ref:CPL7337)
Small villa at Tuol Tom Pong 1: Land size (10.5m*24m), វិទ្យុនៅសង្កាត់ទួលទំពូង១: ទំហំដី (10.5ម*24ម)។



USD850,000 (TSP1-Ref:CPL6931)
Small villa at Tuol Svay Prey 1: 2 Storey, Bedroom 5, Bathroom 5, Land size (12m*22m), វិទ្យុនៅទួលស្វាយប្រៀ១: ២ជាន់, បន្ទប់គេង៥, បន្ទប់ទឹក៥, ទំហំ (១២ម*២២ម)។



USD250,000 (TL3-Ref:CPL7138)
Small villa at Toek Laak 3: 2 Storey, Bedroom 5, Size (4.2m*15m), ផ្ទះល្វែងនៅទឹកល្អក់៣: ២ជាន់, បន្ទប់គេង៥, (4.2ម*15ម)។



USD1,300,000 (BK2-Ref:CPL2958)
Villa at Boeng Keng Kang 1: 2 Storey, Bedroom 5, Bathroom 5, Land size (17m*33m), វិទ្យុនៅបឹងកេងកង១: ២ជាន់, បន្ទប់គេង៦, បន្ទប់ទឹក៥, ទំហំដី (17ម*33ម)។



USD1,200,000 (BKK1-Ref:CPL2333)
Villa at Boeng Keng Kang 1: 2 Storey, Bedroom 4, Bathroom 6, Land size (18.5m*27m), វិទ្យុនៅបឹងកេងកង១: ២ជាន់, បន្ទប់គេង៤, បន្ទប់ទឹក៦, ទំហំដី (18.5ម*27ម)។



USD1,300,000 (BR-Ref:CPL1873)
Villa at Boeng Raing: 2 Storey, Bedroom 5, Land size (18m*32m), វិទ្យុនៅបឹងរាំង: ២ជាន់, បន្ទប់គេង៥, ទំហំដី (18ម*32ម)។



USD515,000 (BK2-Ref:CPL7160)
Land at Boeung Raing 2: Size (515sqm) ដីលក់នៅសង្កាត់បឹងរាំង: ទំហំដី (515ម^២)។



USD250,000 (PPT-Ref:CPL5067)
Villa at Phnom Penh Thmey: 2 Storey, Bedroom 5, Land Size (20m*30m) វិទ្យុលក់នៅភ្នំពេញថ្មី: ២ជាន់, ដីទំហំ (20ម*30ម)។



USD2,000,000 (BKK1-Ref:CPL662)
Villa at Boeng Keng Kang 1: 2 Storey, Bedroom 4, Land Size (17m*28m) វិទ្យុនៅបឹងកេងកង១: ២ជាន់, ដីទំហំ (17ម*28ម)។



USD260,000 (BTK-Ref:CPL6884)
Villa at Boeng Tra Bek: 3 Storey, Bedroom 5, Size (4m*19m) ផ្ទះល្វែងនៅបឹងត្របែក: ៣ជាន់, ផ្ទះទំហំ (4ម*19ម)។



USD1,200,000 (CMT-Ref:CPL691)
Villa at Chak Tomuk: 2 Storey, Bedroom 6, Land size (20m*30m), វិទ្យុនៅចតុមុខ២ជាន់, បន្ទប់គេង៦, ទំហំដី (20ម*30ម)។



USD580,000 (BK2-Ref:CPL6363)
Villa at Boeng Kak 2: 2 Storey, Bedroom 4, Land size (20m*26m), វិទ្យុបឹងកក២: ២ជាន់, បន្ទប់គេង៤, ទំហំដី (20ម*26ម)។



USD600,000 (BK1-Ref:CPL4027)
Villa at Boeng Kak 1: 2 Storey, Bedroom 4, Land size (402sqm), វិទ្យុបឹងកក១: ២ជាន់, បន្ទប់គេង៤, ទំហំដី (402ម^២)។



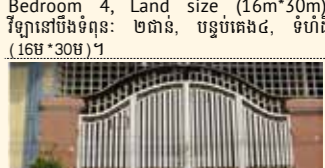
USD600,000 (PDT-Ref:CPL7236)
Villa at Phsa Deum Tkov: 2 Storey, Bedroom 4, Land size (23m*23m), វិទ្យុនៅផ្សារដើមថ្កូវ ២ជាន់, បន្ទប់គេង៤, ទំហំដី (23ម*23ម)។



USD1,000,000 (BTP-Ref:CPL3420)
Villa at Boeng Tum Pun: 2 Storey, Bedroom 4, Land size (16m*30m), វិទ្យុនៅបឹងទំពូង: ២ជាន់, បន្ទប់គេង៤, ទំហំដី (16ម*30ម)។



USD1,000,000 (BTP-Ref:CPL3420)
Villa at Boeng Tum Pun: 2 Storey, Bedroom 4, Land size (16m*30m), វិទ្យុនៅបឹងទំពូង: ២ជាន់, បន្ទប់គេង៤, ទំហំដី (16ម*30ម)។



USD220,000 (PDP1-Ref:CPL5048)
Flat at Psar Depo 1: 2 Storey, Bedroom 5, Size(4m*27m) ផ្ទះល្វែងនៅផ្សារដេប៉ូ១ ២ជាន់។

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[w]: www.cca.org.kh

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[w]: www.chipmonggroup.com

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[f]: (855-23) 720 788
[e]: khun_22@yahoo.com
[w]:

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[w]: www.7ftd.com.kh

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[w]: www.jit.com.kh

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[t]: (855-23) 224 511
[f]: (855-23) 224 544
[e]: ais1027@poscoenc.com
[w]: www.poscoenc.com

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[a]: No. 8b, Down Town Road No.7, Sangkat Chom Chao, Khan Dangkor, Phnom Penh, Cambodia.
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[w]: www.seng-enterprise.com

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[w]: www.canadiabank.com.kh

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[w]: www.novaredesign.com

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[w]:

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[e]: info@rtdcambodia.com
[w]: www.rtdcambodia.com

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[e]: enquiries@campulonpac.com.kh
[w]: www.campulonpac.com.kh

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[w]: www.midea.com.ch

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[e]: mec@muhibbah.com.kh
[w]: www.muhibbah.com

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[f]: (855-23) 218 339
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[w]: www.hengasia.com

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[w]: www.jotun.com

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[m]: (855-23) 729 219
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[w]: www.umg.com.kh

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[m]: (855-97) 566 3333
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[f]: (855-23) 996 238
[e]: business@aapgroup.com.kh
[w]: www.aapgroup.com.kh

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[e]: thomas@oceancoolingtower.com
[w]: www.oceancoolingtower.com

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[f]: (855-23) 555 1334
[e]: vannyrcaf@yahoo.com
[w]: www.7nggroup.com.kh

AAP Group
[a]: N°A11-A13, St. 271, Khan Chamkar Morn, Phnom Penh, Cambodia.
[t]: (855-23) 223 176
[f]: (855-23) 996 238
[e]: business@aapgroup.com.kh
[w]: www.aapgroup.com.kh

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[w]: www.aeconsultants.com

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[a]: N°37E, Lovieem St. 282, Phnom Penh, Cambodia.
[t]: (855-23) 222 371
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[e]: alpha.builder@yahoo.com
[w]: www.alphaapc.com

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[t]: (855-23) 455 5668
[f]: (855-88) 999 9446
[e]: aea_decor@yahoo.com
[w]: www.aea-kh.com

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[a]: N°110, St. 148, Khan Daun Penh, Phnom Penh, Cambodia.
[t]: (855-23) 630 3536
[f]: (855-12) 202 001/ 851 756
[e]: info@asiaengineering-kh.com
[w]: www.asiaengineering-kh.com

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[w]: www.ats.com.kh

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[f]: (855-97) 700 5368
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[w]: www.baa-arch.com

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[w]: www.biz-trust.com

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[e]: owen.sunfenix@gmail.com
[w]: www.midea.com.ch

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[t]: (855-25) 987 228
[f]: (855-12) 969 596
[e]: sokchea_79@hotmail.com
[w]:

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[a]: N°27, St.SBT, Phnom Penh,Cambodia.
[t]: (855-23) 996 485
[f]: (855-23) 996 485
[e]: cade_group@yahoo.com
[w]:

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[a]: N°539Eo, Kampuchea Krom St.128, Phnom Penh, Cambodia.
[t]: (855-23) 883 311
[f]: (855-23) 883 511
[e]: info@camatec.com.kh
[w]: www.camatec.com.kh

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[w]: www.cambobuild.com

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[e]: tiveasuon@comes.com.kh
[w]: www.comes.com.kh

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[t]: (855-12) 652 922
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[e]: g_group@streamyx.com
[w]:

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[w]: www.camconagroup.com

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[t]: (855-23) 633 7088
[f]: canrich_machinery@yahoo.com
[w]:

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[e]: ckinfo@comin.com.kh
[w]: www.cominasia.com

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[t]: (855-97) 950 1111
[f]: (855-13) 434 343
[e]: cnggroup@hotmail.com
[w]: www.cgncambodia.com

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[a]: N°70Eo, St.336, Phnom Penh.
[t]: (855-12) 524 748
[f]: cheasakal.csa@gmail.com
[e]: cheasakal.csa@gmail.com
[w]:

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[a]: N°642A, St.360, Boeng Kengkang I, Chamkarmon, Phnom Penh, Cambodia.
[t]: (855-23) 219 205
[f]: (855-23) 219 216
[e]: sdanakas@hotmail.com
[w]: www.daiho.co.jp

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[a]: N°70DEF, Preah Monivong, St.93, Phnom Penh, Cambodia.
[t]: (855-23) 427 788
[f]: (855-23) 427 788
[e]: dpcgroup@online.com.kh
[w]: www.dpc.com.kh

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[t]: (855-12) 838 814
[f]: virakbothuon@yahoo.com
[e]: virakbothuon@yahoo.com
[w]:

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[t]: (855-23) 992 299
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[e]: info@degssolution.com
[w]: www.deg.com.kh

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[t]: (855-23) 966 006
[f]: (855-23) 986 644
[e]: services@dbdengineering.com
[w]: www.dbdengineering.com

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[a]: N°15B, St. 105/ Corner St 198, Phnom Penh, Cambodia.
[t]: (855-23) 215 481
[f]: (855-23) 215 482
[e]: dng11111@yahoo.com
[w]:

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[a]: N°92, Russian Federation Blvd.
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[e]:
[w]:

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[f]: (855-11) 561 168
[e]:
[w]:

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[w]: www.emc.com.kh



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[e]: info@etscambo.com
[w]: www.etscambo.com

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[f]: (855-12) 965 120
[e]: expertplan_decor@ymail.com
[w]: www.iknow.com.kh/epdecor

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[a]: N°12, St.392, Khan Chamkar Morn,
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[t]: (855-23) 214 421
[f]: (855-23) 214 421
[e]: info@g-holdings.com.kh
[w]: www.g-holdings.com.kh

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[a]: N°168, St.108, Takhmao City, Kandal,
Cambodia.
[t]: (855-23) 455 5661
[f]: (855-15) 571 222
[e]: sidaman8888@gmail.com
[w]:

Group Four

[a]: No.28, St.528, Sangkat Boeung Kak1
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[t]: (855-23) 6300 081
[f]: (855-88) 8550 005
[e]: group4@consultant.com
[w]: www.g4cambodia.com

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[t]: (855-23) 216 016
[f]: (855-23) 216 113 Ext 521
[e]:
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[t]: (855-23) 880 853
[f]: (855-23) 880 853
[e]: info@hsh.com.kh
[w]: www.hsh.com.kh

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[t]: (855-23) 221 393
[f]: (855-12) 222 551
[e]: hariharagroup@gmail.com
[w]:

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[a]: N°313, Preah Sisowath Quay,
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[t]: (855-23) 992 914
[f]: (855-23) 221 041
[e]: ranalin@online.com.kh
[w]:



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[w]: www.hekconstruction.com

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[w]: www.jit.com.kh

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[f]: (855-23) 555 1216
[e]: kaceconsult@gmail.com
[w]: www.kaceconsult.com

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[a]: N°500, National Road N° 2, Chak Ang
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[f]: (855-23) 994 618
[e]: kc_gecin@ymail.com
[w]: www.kc_gecin.com

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[m]: (855-16) 446 384
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[e]:
[w]:

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[e]: chanra.pho@gmail.com
[w]: www.khmer-builder.com



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[w]: www.khaouchuly.com



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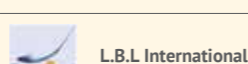
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[e]: khun_22@yahoo.com
[w]:

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[f]: (855-23) 884 883
[e]: kuyleangky007@yahoo.com
[w]:

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[t]: (855-23) 698 8666
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[e]: sales@lay-green.com
[w]: www.lay-green.com



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[m]: (855-12) 811 619
[e]: lbl.international@lbl-group.cpm
[w]: www.lbl-group.com

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[t]: (855-23) 213 545
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[w]: www.liv-construction.com

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[f]: (855-23) 863 335
[e]: lsclpl@online.com
[w]: www.lscambodia.com

LVC Constant Co., Ltd.

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[f]: (855-11) 302 302
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[w]:



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[w]: www.lcc.com.kh

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[t]: (855-12) 600 765
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[e]: lydec@lydec.fr
[w]: www.lydec.fr

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[f]:
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[w]: www.maxkdsign.com

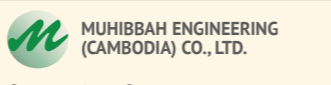


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[f]: (855-23) 430 686
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[w]: www.canadiabank.com.kh



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[e]: canadia@canadiabank.com.kh
[w]: www.canadiabank.com.kh



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[e]: sale@decastle.net
[w]: www.decastle.net



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[w]: www.poscoenc.com

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[t]: (855-23) 886 058
[f]: (855-23) 886 011
[e]: info@northbridge.com.kh
[w]: www.northbridge.com.kh

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[t]: (855-23) 996 612
[f]: (855-23) 996 460
[e]: info@sadiqinternational.com
[w]: www.sadiqinternational.com

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[t]: (855-23) 633 6786
[f]: (855-23) 645 7878
[e]: info@saim-decorators.com
[w]: www.saim-decorators.com

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[a]: N°334B, Oknha Tep Phan St.182,
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[t]: (855-61) 338 888
[f]:
[e]: sbkresearch@online.com.kh
[w]: www.sbkdevelopment.com.kh

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[a]: No. PK16, National Road No.4,
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[f]: (855-23) 368 171
[e]: sopanha.soth@yahoo.com
[w]: www.seaunion.com.kh

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[a]: N°199, Monireth St.217,
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[t]: (855-23) 995 100
[m]: (855-23) 424 083
[e]: sea_union@online.com.kh
[w]: www.seaunion.com.kh

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[f]: (855-23) 212 267
[e]: admin@seng-enterprise.com.kh
[w]: www.seng-enterprise.com

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[t]: (855-23) 991 675
[f]: (855-23) 430 157
[e]: info@soksokha.com
[w]: www.soksokha.com

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[t]: (855-23) 991 082
[f]: (855-23) 991 084

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[t]: (855-23) 722 006
[f]: (855-23) 722 007
[e]: yensrron@sce.com.kh
[w]: www.sce.com.kh

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[t]: (855-23) 426 045
[f]: (855-23) 426 047
[e]: info@sterling-cambodia.com
[w]: www.sterling-cambodia.com



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[f]: (855-23) 883 276
[e]: venture@online.com.kh
[w]:

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[a]: N°17, St.334,
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[t]: (855-23) 220 140
[f]: (855-23) 220 140
[e]: zccambodia@zamilsteel.com.vn
[w]: www.zamilsteel.com.vn

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[t]: (855-23) 6312 229
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[e]: chin_dararath@yahoo.com
[w]:

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[a]: N°368, St. Lum, Trapeang Chhouk
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[t]: (855-12) 527 279
[f]:
[e]: stl368@yahoo.com
[w]: www.stl-ppc.com.kh

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[f]: (855-23) 722 274
[e]: sary@engineer.com
[w]: www.stscambodia.com.kh

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[t]: (855-23) 355 016
[f]: (855-23) 355 018
[e]: swee_admin@online.com.kh
[w]:

TCM Engineering Company Ltd.
[a]: N°153, St. 160, Khan Toul Kork,
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[e]: info@troconstruction.com
[w]: www.troconstruction.com

Trang Construction Co., Ltd.
[a]: Phsar Kralanh, Teaksin Tbong Village,
Sangkat Kork Chak, Siem Reap, Cambodia.
[t]: (855-12) 563 144
[f]:
[e]: email@trang.com.kh
[w]: www.trang.com.kh

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[a]: N°363, St.128, Khan Toul Kork,
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[t]: (855-23) 300 392
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[e]: contact.waterdesign@gmail.com
[w]:

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[f]: (855-77) 868 807
[e]: daravy_leng@yahoo.com

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[a]: National Road #4 (Km 22),
Bek Chan, Angsnoul District, Kandal.
[t]: (855-12) 664 900
[f]:
[e]: nget_navy@yahoo.com

AZ Group of Companies
[a]: N°6ABCD, St.392, Phnom Penh
[t]: (855-23) 218 784
[f]:
[e]: az-group@online.com.kh

Azza Decor
[a]: N°40, Mongkol Lem St.228,
Phnom Penh, Cambodia.
[t]: (855-12) 985 895
[f]:
[e]: azza.decor@gmail.com

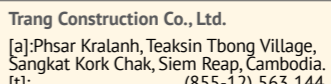
Blue-Build Investment Co., Ltd.
[a]: N°310C, St.150, Khan Toul Kork,
Phnom Penh, Cambodia.
[t]: (855-23) 884 508
[f]: (855-23) 882 215
[e]: info@blue-build.com
[w]: www.blue-build.com

Blue Hill Engineering Service Co., Ltd.
Air-conditioning system.....
Construction materials & equipment
supplier.....
[a]: No.88, Road 338, Toulswayprey,
homkarmorn, Phnom Penh, Cambodia
[m]: (855-11) 56 52 12 (855-12) 48 73 62
[t]: (855-93) 212 435
[e]: owen.sunfenix@gmail.com
[w]: www.midea.com.cn

BMB Steel & Joint Stock Company
[a]: N°G16, Yothapol Khemarak Phoumin
St. 271, Phnom Penh, Cambodia.
[t]: (855-23) 215 403
[f]: (855-23) 215 414
[e]: bmbsteel@hcm.vnn.vn
[w]: www.bmbsteel.com.vn

Bok Seng Industrial Supply Pte., Ltd.
[a]: N°Bk1 Pioneer Road North #01-08
Singapore 628455, Singapore.
[t]: (065) 6560 9670
[f]: (065) 6560 0617
[e]: sales@bokseng.com
[w]: www.bokseng.com

Bright World Trading Co., Ltd.
[a]: N°321, Monireth St.217,
Phnom Penh, Cambodia.
[t]: (855-11) 778 978
[f]:
[e]: sale.bwt@gmail.com
[w]:



Construction Equipment.....
Materials - Supplies.....
Prestress . Precast Pile Supplier.....

[a]: N°124, St. Sothearos, Phnom Penh,
Cambodia
[t]: (855-23) 996 876
[f]: (855-23) 996 876
[e]: sales@7ftd.com.kh
[w]: www.7ftd.com.kh

A.C.M.E - Advanced Construction
Materials & Engineering Co., Ltd
[a]: N°2 76H, National Road N° 6A,
Phnom Penh, Cambodia.
[t]: (855-23) 989 788
[f]: (855-23) 989 778
[e]: info@acme-3rd.asia
[w]: www.acme-3drasia

Bok Seng Industrial Supply Pte., Ltd.
[a]: N°Bk1 Pioneer Road North #01-08
Singapore 628455, Singapore.
[t]: (065) 6560 9670
[f]: (065) 6560 0617
[e]: sales@bokseng.com
[w]: www.bokseng.com

Bright World Trading Co., Ltd.
[a]: N°321, Monireth St.217,
Phnom Penh, Cambodia.
[t]: (855-11) 778 978
[f]:
[e]: sale.bwt@gmail.com
[w]:

Construction Equipment and Materials Supplier
Listing

7 F T D CO., LTD

7 F T D CO., LTD

7 F T D CO., LTD

7 F T D CO., LTD

7 F T D CO., LTD

7 F T D CO., LTD

Build In Real Nature Ltd.

[a]: N°33C, St.598, Borey Peng Hout, Phnom Penh, Cambodia.
 [t]: (855-23) 6312 229
 [f]:
 [e]: rath@s-cambodia.com
 [w]:

C & Youkng Co., Ltd.

[a]: N°117A, Yothapol Khemarak Phoumin St.271, Phnom Penh, Cambodia.
 [t]: (855-23) 900 035
 [f]:
 [e]: cnyookung@hotmail.com
 [w]:

Cam Roof

[a]: N°5, Confederation de la Russie, Khan Dangkor, Phnom Penh, Cambodia.
 [t]: (855-23) 6468 888
 [f]: (855-23) 890 181
 [e]: sales@camroof.com.kh
 [w]: www.camroof.com.kh

Cam Stone

[a]: N°72C, Soria St.2004, Phnom Penh, Cambodia.
 [t]: (855-23) 302 030
 [f]:
 [e]: info@camstone.net
 [w]: www.camstone.net

Cambodia Marble & Granite

[a]: N°3A, St. Chea Sim, Khan Russey Keo, Phnom Penh, Cambodia.
 [t]: (855-16) 878 896
 [f]:
 [e]: cambodiastone@gmail.com
 [w]: www.cambodiastone.com

CCW - Construction Chemicals World

[a]: N°19D, Yothapol Khemarak Phoumin St.271, Phnom Penh, Cambodia.
 [t]: (855-23) 223 268
 [f]: (855-23) 223 269
 [e]: sales@ccw.com.kh
 [w]: www.fosroc.com

Cellop International Co., Ltd.

[a]: N°44B, St.251, Phnom Penh, Cambodia.
 [t]: (855-23) 883 792
 [f]: (855-23) 873 793
 [e]: client.services@cellopinternational.com
 [w]: www.cellopinternational.com

Chhay Heng Supply Building Material

[a]: N°168, St.598, Khan Russey Keo, Phnom Penh, Cambodia.
 [t]: (855-23) 992 677
 [f]: (855-23) 990 846
 [e]: hong.ly598@yahoo.com
 [w]:

Chheav Hok Supply Steels & Transport

[a]: N°106Eo, Mao Tse Toung St.245, Phnom Penh, Cambodia.
 [t]: (855-23) 216 118
 [f]: (855-23) 720 172
 [e]: sales.ch@hqqtrading.com
 [w]:

CHIP MONG GROUP CO., LTD

Construction Equipment Supplier.....
 Materials - Supplies.....
 Tiles Supplies & Manufacturers

[a]: No157B, St. Mao SeToang, Khan Chomkarmorn, Phnom Penh, Cambodia.
 [t]: (855-92) 218 060/61
 [f]: (855-23) 210 155
 [e]: info@chipmonggroup.com
 [w]: www.chipmonggroup.com

CM - Chung Meang Trading Co., Ltd.

[a]: N°40ABC, Mao Tse Toung St.245, Phnom Penh, Cambodia
 [t]: (855-23) 993 919
 [f]: (855-23) 993 929
 [e]: chungmeang@yahoo.com
 [w]: www.chungmeang.com

CPAC Monier (Cambodia) Co., Ltd.

[a]: N°100, National Road N°2, Phnom Penh, Cambodia.
 [t]: (855-23) 982 017
 [f]: (855-16) 945 999
 [e]: cmccinfo@cementhai.co.th
 [w]: www.cpacroof.com

Crocodile Brick & Pure Drinking Water Enterprise

[a]: N°603, Prek Samrong Village, Takhmao City, Kanda, Cambodia.
 [t]: (855-12) 981 676
 [f]: (855-12) 914 571
 [e]: the.crocodile_enterprise@yahoo.com

D'Furniture D' Furniture

Furniture Supplier.....
 Design & Decoration.....

[a]: N°36-38, Mao Tse Toung Blvd. (St.245), Sangkat Boeung Trabek, Khan Chamkarmon, Phnom Penh, Cambodia.
 [t]: (855-23) 210 067
 [f]: (855-17) 808 080 / 85 444 444
 [e]: info@dfurniture.com.kh
 [w]: www.dfurniture.com.kh

DEG - Dynamic E Group Ltd. (DAB)

[a]: N°18ABC, Ang Duong St.110, Phnom Penh, Cambodia.
 [t]: (855-23) 992 299
 [f]: (855-23) 993 299
 [e]: info@degolution.com
 [w]: www.degolution.com

Dimension International Corp

[a]: N°478, Mao Tse Toung St.245, Phnom Penh, Cambodia.
 [t]: (855-66) 785 555
 [f]: (855-66) 888 114
 [e]: info@dimensionic.biz
 [w]: www.dimensionic.biz

Eastward Construction Co., Ltd.

[a]: N°7C, Yothapol Khemarak Phoumin St.271, Phnom Penh, Cambodia.
 [t]: (855-23) 5002 446
 [e]: realcobtn@yahoo.com
 [w]:

ECM CO., LTD.

Construction Equipment & Materials -
 Supplies . Concrete Pump & Truck.....
 Contractors - Piling.....

[a]: N°129-131, Monireth St. 217, Phnom Penh, Cambodia.
 [t]: (855-23) 882 733
 [f]: (855-23) 882 738
 [e]: jitenrg@jit.com.kh
 [w]: www.jit.com.kh

Europe Home Décor & Tiles

[a]: N°364Eo, Sihanouk St.274, Khan Chamkar Morn, Phnom Penh, Cambodia.
 [t]: (855-23) 222 217
 [f]: (855-23) 222 216
 [e]: hokseng@euhomedecorandtiles.com
 [w]: www.eurhomedecorandtiles.com

Fulin Wooden

[a]: N°246 - 250, St.217 Khan Chamkar Morn, Phnom Penh, Cambodia.
 [t]: (855-23) 6555 161
 [e]: fulin_fulin@yahoo.com

G Holdings Company Ltd GW Design

[a]: N°12, St.392, Khan Chamkar Morn, Phnom Penh, Cambodia.
 [t]: (855-23) 214 421
 [f]: (855-23) 214 421
 [e]: info@g-holdings.com.kh
 [w]: www.g-holdings.com.kh

Galaxy Real Estate & Construction

[a]: N°1A12, St.598, Khmounh Village, Phnom Penh, Cambodia.
 [t]: (855-97) 9999 969
 [f]: (855-23) 966 079
 [e]: info@galaxyairc.com
 [w]: www.galaxyairc.com

German Hardware Supply Co., Ltd.

[a]: N°19B, St.432, Phnom Penh, Cambodia.
 [t]: (855-23) 215 354
 [f]:
 [e]: info@german-hardware.com
 [w]: www.german-hardware.com

Heng Lim Stainless Steel Trading

[a]: N°167A, Monireth St. 217, Phnom Penh, Cambodia
 [t]: (855-16) 777 792
 [f]: (855-12) 252 592
 [e]: hengasiahp@yahoo.com
 [w]:

HEUNG ASIA

Construction Equipment Supplier.....
 Construction Materials Supplier.....
 Tile and Sanitary Product.....

[a]: N°22, Mao Tse Toung St. 245, Phnom Penh, Cambodia.
 [t]: (855-23) 218 995-7
 [f]: (855-23) 218 339
 [e]: hengasiahp@yahoo.com
 [w]: www.hengasia.com

Heng Lim Stainless Steel Trading

[a]: N°167A, Monireth St. 217, Phnom Penh, Cambodia
 [t]: (855-16) 777 792
 [f]: (855-12) 252 592
 [e]: sales@isisteel.com.kh
 [w]: www.isisteel.com.kh

JCMNippon Private Ltd.

[a]: N°224, Mao Tse Toung St.245, Phnom Penh, Cambodia.
 [t]: (855-23) 211 854
 [f]: (855-23) 214 067
 [e]: hsreng@online.com.kh
 [w]: www.nipponpaint.com

JIT ENGINEERING CO., LTD

Construction Equipment & Materials -
 Supplies . Safety Equipment & Tools
 Contractors - Piling
 Road & Bridge Contractor.....

[a]: N°129-131, Monireth St. 217, Phnom Penh, Cambodia.
 [t]: (855-23) 882 733/53
 [f]: (855-23) 882 738
 [e]: jitenrg@jit.com.kh
 [w]: www.jit.com.kh

Hoang Long Mekong Group

[a]: N°10E1, St.296, Phnom Penh.
 [t]: (855-23) 6383 789
 [f]:
 [e]: hoanglongmekongpic@gmail.com
 [w]: www.hoanglonggroup.com

HOME RACHANA

Carpet.....
 Curtain.....
 Wallpaper and Plastic floor.....

[a]: N°191, Mao Se Tong Blvd.Phnom Penh
 [t]: (855-23) 222 363
 [f]: (855-23) 720 788
 [e]: info@homerachana.com
 [w]: www.homerachana.com

Home Decor Center Co., Ltd.

[a]: N°153B-155C, Mao Tse Toung St.245, Phnom Penh, Cambodia
 [t]: (855-23) 219 670-2
 [f]: (855-23) 994 577-8
 [e]: homedecorcenter@everyday.com.kh
 [w]: www.homedecorcenter.com.kh

Hout Chhay Construction Materials

[a]: N°48-50Eo, Monireth St.217, Phnom Penh, Cambodia.
 [t]: (855-23) 218 286
 [f]: (855-23) 218 286
 [e]: houtchhay@yahoo.com
 [w]: www.houtchhay.com

HSC HSC Co., Ltd

Paint Supplier, Air Conditioning Supplier
 Kitchen, Sanitary and Allu
 Construction Equipment & Materials
 Supplier,

[a]: No. 18, St. 432, 12305 Phnom Penh
 [t]: (855-23) 218 472
 [m]: (855-23) 212 796
 [e]: info@hsc.com.kh
 [w]: www.hsc.com.kh

Infratech (Cambodia) Co., Ltd.

[a]: N°43B, Yothapol Khemarak Phoumin St.271, Phnom Penh, Cambodia.
 [t]: (855-23) 997 118
 [f]: (855-23) 997 127
 [e]: c.narith@infratech.com
 [w]: www.infratech.com

INT - Cheav Group Co., Ltd.

[a]: N°H36, Preah Norodom, Borey Tonle Bassac, Phnom Penh, Cambodia
 [t]: (855-23) 999 978
 [f]: (855-12) 762 777
 [e]: cheav.vichak@yahoo.com
 [w]: www.icgcambodia.com

IPE (Cambodia) Pte., Ltd.

[a]: N°0344, Hanoi St.1019, Phnom Penh Thmey, Sen Sok, Phnom Penh, Cambodia.
 [t]: (855-23) 988 328
 [f]: (855-23) 988 329
 [e]: ipe.cambodia@yahoo.com
 [w]: www.ipequip.com

ISI Steel Co., Ltd.

[a]: N°195-197-199-201, Monireth St. 217, Phnom Penh, Cambodia.
 [t]: (855-23) 881 188
 [f]: (855-23) 885 318
 [e]: sales@isisteel.com.kh
 [w]: www.isisteel.com.kh

KHL Co., Ltd.

[a]: N°313, Yothapol Khemarak Phoumin St.271, Phnom Penh, Cambodia.
 [t]: (855-23) 996 573
 [f]: (855-23) 996 573
 [e]: khl_ny@yahoo.com

KIM HAP Co., Ltd.

[a]: N°203, Mao Tse Toung St.245, Phnom Penh, Cambodia.
 [t]: (855-23) 221 860
 [f]: (855-23) 221 862
 [e]: kimhap@camnet.com.kh
 [w]:

KRY HUY Construction Import & Export

[a]: N°12FEo, St.170, Phnom Penh Cambodia.
 [t]: (855-12) 200 065
 [f]:
 [e]: polin1688@yahoo.com
 [w]:

KTM Co., Ltd.

[a]: N°National Road N°4, Prey Chi Sak Village, Phnom Penh, Cambodia.
 [t]: (855-23) 890 231
 [f]: (855-23) 890 151
 [e]: ktm@online.com.kh
 [w]:

L.M.D Group Distribution

[a]: N°4, Monireth St.217, Khan Meanchey, Phnom Penh, Cambodia.
 [t]: (855-23) 5555 218
 [f]: (855-17) 661 961
 [e]: lmd.group@gmail.com

Lay - Green Construction Company

[a]: N°89, St.289, Phnom Penh, Cambodia.
 [t]: (855-23) 698 8555
 [f]: (855-12) 998 555
 [e]: sales@lay-green.com
 [w]: www.lay-green.com

Lim Meung (China Glass - Cambodia) Joint Stock

[a]: N°120, St.134, Phnom Penh.
 [t]: (855-23) 885 955
 [f]: (855-23) 885 955
 [e]: sale@limmeung.com
 [w]: www.limmeung.com

LSH - Loh Seng Heng

[a]: N°223AEo, St.199, Corner of St.414, Phnom Penh, Cambodia.
 [t]: (855-23) 993 099
 [f]: (855-23) 994 099
 [e]: lsh_algl@hotmail.com
 [w]: www.lohsengheng.com.kh

Mao Kimsean

[a]: N°662, National Road N°2, Phnom Penh.
 [t]: (855-23) 425 113
 [f]: (855-23) 425 112
 [e]: maokimsean@online.com.kh
 [w]: www.iknow.com.kh/maokimsean

Meng Leang Eav Co., Ltd.

[a]: N°123A-121D Mao Tsetoung Blvd., Khan Chamkar morn, Phnom Penh, Cambodia.
 [t]: (855-23) 993 142
 [f]: (855-23) 215 514
 [e]: mengleang@mlt-trading.com
 [w]: www.mtl-trading.com

MK Steel Pte Ltd

[a]: N°155, National Road N°3, Phnom Penh, Cambodia.
 [t]: (855-23) 6351 151
 [f]: (855-12) 811 634
 [e]: mkhu@mksteel.com.sg
 [w]: www.mksteel.com.sg

mms MULTICO MS (CAMBODIA) CO., LTD

Building and Road Construction
 Equipment Supplier.....
 Rollers, Asphalt Paver, and more

[a]: No313-315, Mao Se Tong Blvd., Khan Toul Kork, Phnom Penh, Cambodia.
 [t]: (855-23) 884 093
 [f]: (855-23) 366 888
 [e]: mec@muhibbah.com.kh
 [w]: www.muhibbah.com

My Windows E&C Co., Ltd.

[a]: N°89D, Yothapol Khemarak Phoumin St.271, Phnom Penh, Cambodia.
 [t]: (855-23) 666 9996
 [f]: (855-77) 700 013
 [e]: info@mywindow.biz
 [w]: www.mywindow.biz

Natural Colour Co., Ltd.

[a]: N°192D, Chamkar Chen Village, Phnom Penh, Cambodia.
 [t]: (855-12) 499 248
 [f]: (855-67) 499 248
 [e]: vspfirst@yahoo.com
 [w]: www.naturalcolour.com.kh

OCEAN COOLING TOWER SDN. BHD.

[a]: 15-1, Jalan 9/23E, Taman Danau Kota, Setapak, 53300 Kuala Lumpur, West Malaysia
 [t]: 60341436263, 41426263, 41423871
 [f]: 603 - 4143 6870
 [e]: thomas@oceancoolingtower.com
 [w]: www.oceancoolingtower.com

Pang Luon (Pranet) Imp-Exp & Con.

[a]: N°408ABC, Preah Monivong St.93, Phnom Penh, Cambodia.
 [t]: (855-23) 212 578
 [f]: (855-23) 212 678
 [e]: luontean.lee@gmail.com
 [w]: www.pangluon.com

PEB Steel Buildings Co., Ltd.

[a]: N°J06, St. Jade, Golden City, Phnom Penh, Cambodia.
 [t]: (855-23) 6788 679
 [f]:
 [e]: thy@pebsteel.com.kh
 [w]: www.pebsteel.com.kh.kh

PPIC - Phnom Penh International Carpentry & Construction Co., Ltd.

[a]: No.8, Ta Ngov (St.351) Sangkat Niroteh, Khan Meanchey, Phnom Penh
 [t]: (855-23) 6336 786
 [f]: (855-23) 6457 878
 [e]: info@ppiccontractors.com
 [w]: www.ppiccontractors.com

BRANCH OF P.T.S GROUP CO., LTD

KOBELCO **SAKAI**
 NEW HOLLAND.....
 SAKAI.....

[a]: N°139, Russia Federation Blvd, Khan Posenchey, Phnom Penh, Cambodia.
 [t]: (855-23) 866 628 / 866 638
 [f]: (855-23) 866 618
 [e]: saleskobe@kobelcocambodia.com
 [w]: www.kobelcocambodia.com

Mascoat

Paint & Coating Supplier.....
 Construction Equipment and
 Materials Supplier.....

[a]: N°0,168KA, St.598, Toul Sangke, Khan Russey Keo, Phnom Penh, Cambodia.
 [t]: (855-23) 998 805/ 998 806
 [f]: (855-23) 881 314
 [e]: khi_hout@yahoo.com
 [w]: www.mascoat.com

Kim Hap Co., Ltd.

[a]: N°203, Mao Tse Toung St.245, Phnom Penh, Cambodia.
 [t]: (855-23) 221 860
 [f]: (855-23) 221 862
 [e]: kimhap@camnet.com.kh
 [w]:

Kry Huy Construction Import & Export

[a]: N°12FEo, St.170, Phnom Penh Cambodia.
 [t]: (855-12) 200 065
 [f]:
 [e]: polin1688@yahoo.com
 [w]:

KTM Co., Ltd.

[a]: N°National Road N°4, Prey Chi Sak Village, Phnom Penh, Cambodia.
 [t]: (855-23) 890 231
 [f]: (855-23) 890 151
 [e]: ktm@online.com.kh
 [w]:

L.M.D Group Distribution

[a]: N°4, Monireth St.217, Khan Meanchey, Phnom Penh, Cambodia.
 [t]: (855-23) 5555 218
 [f]: (855-17) 661 961
 [e]: lmd.group@gmail.com

Lay - Green Construction Company

[a]: N°89, St.289, Phnom Penh, Cambodia.
 [t]: (855-23) 698 8555
 [f]: (855-12) 998 555
 [e]: sales@lay-green.com
 [w]: www.lay-green.com

Lim Meung (China Glass - Cambodia) Joint Stock

[a]: N°120, St.134, Phnom Penh.
 [t]: (855-23) 885 955
 [f]: (855-23) 885 955
 [e]: sale@limmeung.com
 [w]: www.limmeung.com

LSH - Loh Seng Heng

[a]: N°223AEo, St.199, Corner of St.414, Phnom Penh, Cambodia.
 [t]: (855-23) 993 099
 [f]: (855-23) 994 099
 [e]: lsh_algl@hotmail.com
 [w]: www.lohsengheng.com.kh

Mao Kimsean

VTJ Vinh Tuong Plc.
 [a]: N°60E1, St.110, Phnom Penh, Cambodia
 [t]: (855-23) 885 567
 [f]: (855-23) 885 255
 [e]: vtjplc@vtj.com.kh
 [w]: www.vtj.com.kh

WIKI TRADE COMPANY LTD.
 Construction Materials & Equipment Supplier . Airconditioning . Chiller . Outdoor Floor Tile . Mould
 [a]: N°60E1 St. 110, Sangkat Toek Thla, Khan Sen Sok, Phnom Penh, Cambodia.
 [t]: (855-23) 887 168
 [f]: (855-23) 883 786
 [e]: info@wikitrade.com.kh
 [w]: www.wikitrade.com.kh

UNITED MERCURY GROUP
 Building and Road Construction Machinery, Equipment and Plant Supplier
 [a]: No. 48, National Road No 4, Sangkat Chom Chao, 12405 Phnom Penh.
 [t]: (855-23) 729 217
 [m]: (855-23) 729 219
 [e]: umg@umg.com.kh
 [w]: www.umg.com.kh.

Bank & Financial Institution Listing

ACLEDA Bank Plc.
 [a]: N°61, Preah Monivong Blvd, Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 430 999
 [f]: (855-23) 998 666
 [e]: acledabank@acledabank.com.kh
 [w]: www.acledabank.com.kh

Agribank Cambodia Branch
 [a]: N°61, Preah Monivong Blvd, Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 223 750
 [f]: (855-23) 223 770
 [e]: info@agribank.com
 [w]: www.agribank.com

ABA Bank
 [a]: N°148, Sihanouk St.274, Phnom Penh, Cambodia.
 [t]: (855-23) 225 333
 [f]: (855-23) 216 333
 [e]: info@ababank.com
 [w]: www.ababank.com

ANZ Royal Bank (Cambodia) Ltd.
 [a]: N°20, St.114, St.67, Phnom Penh,
 [t]: (855-23) 999 000
 [f]: (855-23) 221 310
 [e]: ccc@anz.com
 [w]: www.anzroyal.com

BIDC (Cambodia) Plc.
 [a]: N°23, St. Kramoun Sar, Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 201 044
 [f]: (855-23) 220 511
 [e]: info@bidc.com.kh
 [w]: www.bidc.com

Bank of China
 [a]: Canada Tower, 1st-2nd Floor, Preah Monivong Blvd., Phnom Penh, Cambodia.
 [t]: (855-23) 988 886
 [f]: (855-23) 988 880
 [e]: servicecambodia@bank-of-china.com
 [w]: www.boc.com

Booyoung Khmer Bank
 [a]: N°86, Norodom Blvd., Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 222 900
 [f]: (855-23) 214 736
 [e]: info@bkb.com.kh
 [w]: www.bkb.com.kh

Cambodia Asia Bank
 [a]: N°439, Monivong Blvd., Phnom Penh, Cambodia.
 [t]: (855-23) 220 000
 [f]: (855-23) 426 628
 [e]: cab@cab.com.kh
 [w]: www.cab.com.kh

CCB - Cambodian Commercial Bank
 [a]: N°26, Preah Monivong Blvd., Phnom Penh, Cambodia.
 [t]: (855-23) 426 145
 [f]: (855-23) 426 116
 [e]: ccbpp@ccb.com.kh
 [w]: www.ccb.com.kh

Cambodia Mekong Bank Public Limited
 [a]: N°445, Preah Monivong Blvd., Phnom Penh Tower, 1st Floor, Phnom Penh, Cambodia.
 [t]: (855-23) 801 348
 [f]: (855-23) 801 350
 [e]: info@mekongbank.com
 [w]: www.mekongbank.com.kh

CANADIA BANK PLC.
 Investment Companies, Banks & Finance, Travellers' Cheques
 [a]: N°315, Preah Monivong Blvd., Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 868 222
 [f]: (855-23) 427 064
 [e]: info@canadiabank.com
 [w]: www.canadiabank.com

CIMB Bank
 [a]: N°20AB, Preah Norodom, (St. 41) Corner of St 118, Phnom Penh, Cambodia.
 [t]: (855-23) 988 088
 [f]: (855-23) 996 947
 [e]: www.cimb.com.kh
 [w]: www.cimb.com.kh

First Commercial Bank
 [a]: N°66, Preah Norodom St.41, Phnom Penh.
 [t]: (855-23) 210 026
 [f]: (855-23) 210 029
 [e]: fcbpp@online.com.kh
 [w]: www.firstbank.com.tw

Foreign Trade Bank of Cambodia
 [a]: N°3, Kramoun Sar St.114., Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 724 466
 [f]: (855-23) 426 410
 [e]: info@ftbbank.com
 [w]: www.ftbbank.com

HwangDBS Commercial Bank Plc.
 [a]: N°61-64, Norodom Blvd., Khan Chamkar Morn, Phnom Penh, Cambodia.
 [t]: (855-23) 218 866
 [f]: (855-23) 220 108
 [e]: info@hwangdbs.com.kh
 [w]: www.hwangdbs.com.kh

KB - Kookmin Bank Cambodia
 [a]: N°55, Samdech Pan St.214, Sangkat Boeung Raing, Phnom Penh, Cambodia.
 [t]: (855-23) 201 044
 [f]: (855-23) 220 511
 [e]: info@kbcb.com.kh
 [w]: www.kbcambodia.com

Krung Thai Bank Public Co., Ltd.
 [a]: N°149, Jawaharlal Nehru St.215, Phnom Penh, Cambodia.
 [t]: (855-23) 882 959
 [f]: (855-23) 988 880
 [e]: ktbpm@online.com.kh
 [w]: www.ktb.co.th

Maruhan Japan Bank Plc.
 [a]: N°83, Preah Norodom St.41, Phnom Penh, Cambodia.
 [t]: (855-23) 999 010
 [f]: (855-23) 999 011
 [e]: info@maruhanjapanbank.com
 [w]: www.maruhanjapanbank.com

Maybank (Cambodia) Plc.
 [a]: N°48, Kramoun Sar St.114, Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 210 123
 [f]: (855-23) 210 099
 [e]: mbb@maybank2u.com
 [w]: www.maybank2u.com

OSK Indochina Bank Limited
 [a]: N°263, Ang Duong St.110, Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 992 833
 [f]: (855-23) 991 822
 [e]: customerservice@kh.oskgroup.com
 [w]: www.oskgroup.com

Phnom Penh Commercial Bank (PPCB)
 [a]: N°767-769, Preah Monivong Blvd, PP, Phnom Penh, Cambodia.
 [t]: (855-23) 999 500
 [f]: (855-23) 999 540
 [e]: service@ppcb.com.kh
 [w]: www.ppcb.com.kh

Sacombank (Cambodia) Plc.
 [a]: N°60, Preah Norodom Blvd.PP.
 [t]: (855-23) 223 422
 [f]: (855-23) 223 433
 [w]: www.sacombank.com.kh

SBC Bank - Singapore Banking Corporation Ltd.
 [a]: N°68, Samdech Pan St.214, Phnom Penh
 [t]: (855-23) 211 211
 [f]: (855-23) 212 121
 [e]: info@sbc-bank.com
 [w]: www.sbc-bank.com

Shinhan Khmer Bank
 [a]: N°277, Preah Norodom St.41, Phnom Penh.
 [t]: (855-23) 727 380
 [f]: (855-23) 727 383

UCB - Union Commercial Bank Plc.
 [a]: N°61, St. 130, UCB Building, Phnom Penh.
 [t]: (855-23) 427 995
 [f]: (855-23) 427 997
 [e]: info@ucb.com.kh
 [w]: www.ucb.com.kh

Vattanac Bank
 [a]: N°89, Preah Norodom St.41, Phnom Penh.
 [t]: (855-23) 212 727
 [f]: (855-23) 216 687
 [e]: service@vattanacbank.com
 [w]: www.vattanacbank.com

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 [a]: N°5, Ang Eng St.13, Phnom Penh, Cambodia.
 [t]: (855-23) 427 981
 [f]: (855-23) 216 969
 [e]: email@asiainsurance.com.kh
 [w]: www.asiainsurance.com.kh

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 [a]: N°99, Preah Norodom St.41, 1st Floor, Phnom Penh, Cambodia.
 [t]: (855-23) 212 000
 [f]: (855-23) 215 505
 [e]: info@cvi.com.kh
 [w]: www.cvi.com.kh

Caminco - Cambodian National Insurance Company
 [a]: No.28, St. 106/13, Khan Daun Penh, Phnom Penh.
 [t]: (855-23) 722 043
 [f]: (855-23) 427 810
 [e]: info@caminco.com.kh
 [w]: www.caminco.com.kh

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 [t]: (855-23) 966 966/998 200/986 279
 [f]: (855-23) 286 273/986 308
 [m]: hotline (855-16) 810 999/820 999
 [e]: hotline (855-17) 799 902/799 903
 [w]: enquiries@campulonpac.com.kh
 www.campulonpac.com.kh

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 [t]: (855-23) 885 066
 [f]: (855-23) 986 922
 [e]: info@forteinsurance.com
 [w]: www.forteinsurance.com

Infinity General Insurance Plc.
 [a]: N°126, Norodom Blvd., Phnom Penh, Cambodia.
 [t]: (855-23) 999 888
 [f]: (855-23) 999 123
 [e]: info@infinity.com.kh
 [w]: www.infinity.com.kh

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 [t]: (855-23) 996 566
 [f]: (855-23) 996 567
 [e]: cambodia@eurogal-surveys.com
 [w]: www.eurogal-surveys.com

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 [a]: N°33, St.294 Corner of St. 29, Phnom Penh, Cambodia.
 [t]: (855-23) 210 400
 [f]: (855-23) 214 053
 [e]: davy.kong@dfd.com
 [w]: www.dfd.com

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 [t]: (855-23) 722 475
 [f]: (855-17) 853 598
 [e]: sokhaphally@yahoo.com
 [w]: www.sokhaphallydusitgroup.com

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 [t]: (855-23) 213 666
 [f]: (855-23) 210 346
 [e]: lity@online.com.kh
 [w]: www.cplagent.com

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 [a]: N°113 Parkway Square, Mao Tse Toung Blvd., Phnom Penh, Cambodia.
 [t]: (855-23) 224 701
 [f]: (855-23) 224 701
 [e]: Vtp@vtrustproperty.com
 [w]: www.vtrustproperty.com

BONNA REALTY GROUP CO., Ltd.
 [a]: N°209, St.51, Phnom Penh, Cambodia.
 [t]: (855-23) 721 177
 [f]: (855-23) 993 372
 [e]: info@bonnarealty.com.kh
 [w]: www.bonnarealty.com.kh

KEY REAL ESTATE CO., Ltd.
 [a]: N°29B/79, Intercon-Hotel, Mao Tse Toung Blvd, Phnom Penh, Cambodia.
 [t]: (855-23) 630 0442
 [e]: info@key-re.com
 [w]: www.key-re.com

Asia Real Estate Cambodia Co., Ltd.
 [a]: N°B52-B54, St.199, Khan Chamkamorn, Phnom Penh, Cambodia.
 [t]: (855-23) 699 997
 [e]: info@arc.com.kh
 [w]: www.arc.com.kh

Attwood Investment Group
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 [t]: (855-23) 890 776
 [f]: (855-23) 890 775
 [e]: lity@online.com.kh
 [w]: www.attwoodgroup.com

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 [t]: (855-23) 994 979
 [f]: (855-23) 998 485
 [e]: roshay@angkorrealstate.com
 [w]: www.angkorrealstate.com

CAMTOP PROPERTY GROUP
 [a]: N°113, (St.245), Parkway Square, Unit 5F, Phnom Penh, Cambodia.
 [t]: (855-23) 981 007
 [f]: (855-23) 983 007
 [e]: info@camtopproperty.com
 [w]: www.camtopproperty.com

Cambodia Estate Agent., Ltd
 [a]: N°36, St.240, Daun Penh, Phnom Penh,
 [t]: (855-23) 990 366
 [f]: (855-23) 990 366
 [e]: info@cambodiaestate.com
 [w]: www.cambodiaestate.com

CB Richard Ellis (Cambodia) Company Limited
 [a]: N° 495 Monivong Blvd, St2 Phnom Penh Tower 9th Floor, Phnom Penh
 [t]: (855-23) 964 099
 [f]: (855-23) 964 088
 [e]: cambodia@cbre.com
 [w]: www.cbre.com.kh

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7NG Group Co., Ltd.
 [a]: No. 124, Sothearos (St. 3), Sangkat Tonle Bassac, Phnom Penh, Cambodia
 [t]: (855-12) 555 1334
 [f]: (855-16) 808 220
 [w]: www.7nggroup.com.kh

Gain City Land Co., Ltd
 [a]: N°440A, Preah Monivong Blvd., Phnom Penh, Cambodia.
 [t]: (855-23) 222 946
 [f]: (855-23) 210 346
 [e]: lity@online.com.kh
 [w]: www.cplagent.com

HB Consultancy Cambodia Pte., Ltd
 [a]: N°144, St.169 Corner of St.134, Delano Business Center, 3rd Floor, Phnom Penh, Cambodia.
 [t]: (855-23) 723 212
 [f]: (855-23) 723 213
 [e]: hbccambodia@gmail.com
 [w]: www.hbccambodia.com

Ieng Group Co., Ltd
 [a]: N°68 -69, Tonie Sap Rd., Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 432 999
 [f]: (855-23) 432 777
 [e]: isothearea@yahoo.com
 [w]: www.ienggroup.com.kh

Khmer Real Estate Co., Ltd
 [a]: N°736E1, Kampuchea Krom St.128, Phnom Penh, Cambodia.
 [t]: (855-23) 884 887
 [f]: (855-23) 630 6630
 [e]: kim@khmerrealstate.com.kh
 [w]: www.khmerrealstate.com

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 [t]: (855-23) 213 868
 [f]: (855-23) 213 433
 [e]: eric.ooi@kh.knightfrank.com
 [w]: www.knightfrank.com.kh

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 [t]: (855-89) 883 736
 [f]: (855-89) 873 137
 [e]: korealestate@ymail.com
 [w]: www.korealestate.com

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 [t]: (855-23) 211 321
 [f]: (855-77) 777 520
 [e]: info@lanproperty.com
 [w]: www.lanproperty.com

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 [t]: (855-23) 6860 511
 [f]: (855-23) 430 686
 [e]: mega-asset@mam.com.kh
 [w]: www.megaassetmanagement.com

Phnom Penh Appraisal & Realty Group
 [a]: N°37, St.310, Phnom Penh, Cambodia.
 [t]: (855-23) 214 389
 [f]: (855-92) 232 623
 [e]: info@phnompenh-realty.com
 [w]: www.phnompenh-realty.com

PM Group Ltd.
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 [t]: (855-23) 223 084
 [f]: (855-23) 987 690
 [e]: info@pmgk.com
 [w]: www.pmgk.com

DFDL Mekong Legal and Tax adviser
 [a]: N°33, St.294 Corner of St. 29, Phnom Penh, Cambodia.
 [t]: (855-23) 210 400
 [f]: (855-23) 214 053
 [e]: davy.kong@dfd.com
 [w]: www.dfd.com

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 [a]: N°2A, St.118-120, Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 722 475
 [f]: (855-17) 853 598
 [e]: sokhaphally@yahoo.com
 [w]: www.sokhaphallydusitgroup.com

2A Town (Cambodia) Co., Ltd.
 [a]: No. C31, St. Cheerfulness, Sangkat Teuk Thla, Khan Sensok, Phnom Penh
 [t]: (855-16) 432 310
 [w]: www.2atown.com.kh

Booyoung Khmer Co., Ltd.
 [a]: No. 86-88, Preah Norodom (St. 41), Phnom Penh, Cambodia
 [t]: (855-12) 827 535
 [m]: (855-17) 300 168

B.S Holiday Villa & Condo Minium
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 [t]: (855-23) 885 229
 [m]: (855-12) 700 097

Borey Peng Huot
 [a]: N°266, St.598, Khan Sen Sok, hnom Penh, Cambodia.
 [t]: (855-17) 596 789
 [f]: (855-23) 987 189
 [e]: sales@penghuoth.com
 [w]: www.boreypenghuoth.com

City Star Development (Cambodia)
 [a]: No. 254, Room F4R001 IOC Building, Monivong Blvd., Phnom Penh, Cambodia.
 [t]: (855-23) 223 695
 [m]: (855-23) 223 695

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 [a]: N°34-36, St.288, Phnom Penh, Cambodia.
 [t]: (855-23) 222 214
 [f]: (855-23) 222 214
 [e]: service@decastle.net
 [w]: www.decastle.net

Evergreen Consortium Co., Ltd.
 [a]: N°170-172, St.130, Phnom Penh,
 [t]: (855-23) 999 961
 [f]: (855-23) 999 962
 [w]: www.evergreen.com.kh

Grand Phnom Penh International City
 [a]: N°598, Sangkat Khmounh, Khan Sen Sok, Phnom Penh, Cambodia.
 [t]: (855-23) 997 889
 [f]: (855-23) 997 883
 [e]: info@grandphnompenh.com
 [w]: www.grandphnompenh.com

Hi-Tech Company
 [a]: N°354Bis, St.369, Khan Meanchey, Phnom Penh, Cambodia.
 [t]: (855-12) 995 552
 [f]: (855-11) 796 182
 [e]: sale@hitech.com.kh
 [w]: www.hitech.com.kh

Hyundai Amco Cambodia Co., Ltd.
 [a]: No. 445, (St. 93), 12258 Phnom Penh Penh Tower 9th Floor, Phnom Penh
 [t]: (855-23) 964 004 - 9
 [e]: phnompenhtower@amcocambodia.com
 [w]: www.phnompenhtower.com

Koh Puos (Cambodia) Investment Group
 [a]: N°063, St. Ekareach, Sangkat 4, Sihanoukville, Preah Sihanouk.
 [t]: (855-34) 934 234
 [f]: (855-34) 934 202
 [e]: office@kohpuos.com
 [w]: www.kohpuos.com

L.Y.P Group Co., Ltd.
 [a]: No. 205-209, Mao Tse Tong Blvd., Sangkat Toul Svay Prey, Phnom Penh.
 [t]: (855-23) 880 598
 [f]: (855-23) 220 925
 [e]: lyp@lypgroup.com
 [w]: www.lypgroup.com

Ly Hour Investment Co., Ltd.
 [a]: N°243-244, St.598,Toul Kork Village, Phnom Penh, Cambodia.
 [t]: (855-17) 666 668
 [f]: (855-15) 936 888
 [e]: phallasim@yahoo.com





















OVERSEAS CAMBODIA INVESTMENT CORPORATION (OCIC)
 [a]: N°315, St.110 Corner st.93, Khan Daun Penh, Phnom Penh, Cambodia.
 [t]: (855-23) 868 222
 [f]: (855-23) 427 064
 [e]: canadia@canadiabank.com.kh
 [w]: www.canadiabank.com.kh

Piphorp Thmey Group Co., Ltd.
 [a]: N°111, St.7, Piphorp Thmey, Phnom Penh, Cambodia.
 [t]: (855-17) 722 822
 [f]: (855-12) 379 758
 [e]: group88@gmail.com

Phnom Penh Special Economic Zone
 [a]: National Road N°4, Khan Posenchey, Phnom Penh, Cambodia
 [t]: (855-23) 729 798
 [f]: (855-23) 729 799
 [e]: sale@ppsez.com
 [w]: www.ppsez.com

Regus Business Center (Cambodia) Co., Ltd.
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 <p>US\$43,600 Rang Rover Sport 2006 HSE ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 TDV6 ក្រៅខ្មៅ (Black) ក្នុងលឿង (Beige)</p>	 <p>US\$696,600 Land Rover Discovery 2010 HSE ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 TDV6 ក្រៅខ្មៅ (Black) ក្នុងលឿង (Beige)</p>	 <p>US\$45,500 Rang Rover Sport 2006 HSE ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 TDV6 ក្រៅខ្មៅ (Black) ក្នុងលឿង (Beige)</p>	 <p>US\$95,200 Land Cruiser 2008 VIP ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 4.5 V8 ក្រៅខ្មៅ (Black) ក្នុងលឿង (Beige)</p>
 <p>US\$66,100 BMW Series 730d 2010 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 ក្រៅខ្មៅ (Black) ក្នុងខ្មៅ (Black)</p>	 <p>US\$68,100 Rang Rover Sport HSE 2010 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 TDV6 ក្រៅខ្មៅ (Black) ក្នុងខ្មៅ (Black)</p>	 <p>US\$84,000 Rang Rover Evoque 2012 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 TDV6 ក្រៅស (White) ក្នុងត្នោត (Brown)</p>	 <p>US\$90,200 BMW Series 730d 2012 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 TDV6 ក្រៅខ្មៅ (Black) ក្នុងខ្មៅ (Black)</p>
 <p>US\$76,100 Land Cruiser Prado 2010 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 V6 ក្រៅស (White) ក្នុងខ្មៅ (Black)</p>	 <p>US\$47,200 Toyota Land Cruiser 2003 VIP ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 4.2 TDV6 បៃតងចាស់ (Green) ក្នុងលឿង (Beige)</p>	 <p>US\$132,500 Mercedes Benz S350L/AMG 2013 ម៉ាស៊ីនម៉ាស៊ូត (Gasoline) 3.5 ក្រៅស (White) ក្នុងលឿង (Beige)</p>	 <p>US\$122,000 BMW Model 2013 X6 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 ក្រៅស (White) ក្នុងខ្មៅ (Black)</p>
 <p>US\$103,000 Audi SUV Q7 Model 2013 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 ក្រៅស (White) ក្នុងខ្មៅ (Black)</p>	 <p>US\$37,700 Volkswagen Touareg 2006 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 ក្រៅខ្មៅ (Black) ក្នុងខ្មៅ (Black)</p>	 <p>US\$77,200 Land Rover Voque 2010 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 4.5 TDV8 ក្រៅស (White) ក្នុងខ្មៅ (Black)</p>	 <p>US\$45,500 Volkswagen Touareg 2008 ម៉ាស៊ីនម៉ាស៊ូត (Diesel) 3.0 V6 ក្រៅប្រាក់ (Silver) ក្នុងខ្មៅ (Black)</p>



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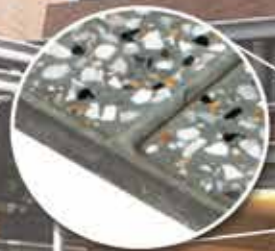





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