Cambodia—The Kingdom of Wonder: How to Enjoy a First-Class Lifestyle for One of the Lowest Costs of Living in the World

By Steven King

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An International Living Australia report

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Note: All currencies are in Australian dollars, unless stated otherwise. Currency has been converted from USD to AUD at the rate of USD $1 to AUD $1.36.
Introduction

Despite being a relatively small country in the heart of Southeast Asia, with larger neighbours Thailand to the west and Vietnam to the east, the Kingdom of Cambodia has nevertheless offered a long-held allure to western visitors.

Modern tourism in Cambodia first rose to prominence following a visit to the country by Charlie Chaplin in 1936, where, flocked by reporters at the Hotel Le Royal (now Raffles Le Royal) he was wined and dined by the country’s elite before setting off to see the sights of Angkor Wat in Siem Reap.

His opinion that, “The Cambodian capital is a charming little town” remain not dissimilar to those who have since visited Phnom Penh in the following 80 years.

Thirty years after Chaplin’s visit, Cambodia opened its arms to welcome world-renowned Jackie Kennedy in 1967, who was greeted with a royal jazz serenade by Prince Norodom Sihanouk. In the 1960s, the world media was entranced by the splendour of this high profile personality in such an exotic country filled with pagodas, rice fields and ancient temple ruins from an era when the Khmer Empire was the largest of its kind in the world.

Alas, the conflict in neighbouring Vietnam was soon to overshadow the glamour and glitz of the sixties and brought about a 30-year period of fighting and civil war.

While peace was formally established and the country united in 1996 with the formal dissolution of the Khmer Rouge, it was not until another high profile celebrity visited the country that Cambodia once again became firmly fixed back on the tourist map.

In 2000 the shooting of Hollywood blockbuster Tomb Raider was a huge PR win for Cambodia. Filming took place at Angkor Wat Temple Complex, mainly Ta Prohm, and boosted awareness of the country’s tourist potential. During filming, Angelina Jolie fell in love with Cambodia and was later granted citizenship by His Majesty King Norodom Sihamoni, which was seen as a sign the country was back on track.

In the 15 years since Tomb Raider became a box office hit, the idea of Cambodia as a destination of choice and part of many tourist’s Southeast Asian bucket lists has been established, with the number of foreign visitors reaching over six million in 2015.

Backed by more than a decade of economic growth of around 7% per year, Cambodia is one of the most stable countries in the region. It has a healthy economy that includes booming tourism, agricultural and manufacturing industries as well as massive amounts of foreign direct investment from countries around the world and trade agreements with the European Union and the United States.

Colonial cities, ancient temples, pristine coastline

In Cambodia you will find cities offering a combination of colonial era villas and landmarks, bustling local markets and wafts of incense rising from the many temples found across the land. The cities of Phnom Penh and Battambang are among the most favoured expat destinations for those who prefer the urban yet distinctively colonial way of life.
Then there are the world famous UNESCO-registered temples of Angkor Wat (known as the heart of Cambodia) and Preah Vihear (known as the soul of Cambodia) as well as hundreds more Angkorian era temples scattered in every one of the country’s 25 provinces. It is a paradise for lovers of the ancient world.

For beach lovers, there are numerous beaches along the country’s pristine coastline and many clusters of islands that are undeveloped.

Sihanoukville is the most popular coastal destination as it has the largest number of beaches and best tourist infrastructure. The former French colonial resort of Kep is also a favourite, with its backdrop of faded pre-1960s villas and fantastic fresh crab market. Nearby is Kampot, which is a much-loved riverside town popular with many expats.

A step back in time (with all the modern comforts)

Despite Cambodia’s status as a late bloomer amongst its neighbours in Southeast Asia, it also caters for those with a taste for the modern comforts of the west.

Phnom Penh is a city with some of the best hotels in the region, while its restaurants cater to every taste with excellent French, Chinese, Italian, Spanish, Mexican, American, Australian, Lebanese and, of course, Khmer establishments that are extremely popular with local expats.

Both Phnom Penh and Siem Reap have modern supermarkets, with a number of chains that sell every type of local and imported fresh, canned and frozen foods that a foreigner might desire at very reasonable prices, often cheaper than supermarkets back in the Western world.

And, as of the last five years, there are now Hollywood cinemas open in the main cities, allowing locals and expats alike to enjoy the latest blockbusters at the same time as everyone else in the world. In the past, the only option was to watch grainy copies of movies on bootleg DVDs.

Friendly, welcoming and safe

The Cambodian people are positive about the growing number of Western tourists and expatriates. This is viewed as a sign that their country is increasing in popularity, and that tourism is bringing wealth, prosperity and business investment for the benefit of the nation.

As such, the local population are incredibly friendly and welcoming to visiting foreigners, who they relish taking the opportunity to meet and talk with. If a Westerner walks down almost any road in Cambodia they will be greeted with big smiles from passers-by and encounter people of all ages trying to practise their English by saying “hello” and “how are you?”

This spirit of welcomeness has been embraced not only by the people on the streets but by the government as a policy to safeguard foreign visitors and protect tourists from petty crime. Offences against foreigners are taken very seriously by the authorities, and offenders are severely punished. As a consequence, the incidence of tourist crime is extremely low.

Cambodia is a safe and friendly country and there is no sign of a change to this positively welcoming attitude in the near future.
Lowest cost of living in Asia

Cambodia has many benefits for expats and retirees, but the most outstanding is the lowest cost of living in Asia. Rent is extremely affordable, even in the most sought-after parts of Phnom Penh, with prices significantly lower in the smaller provinces, cities and towns.

A monthly grocery shop at a modern supermarket will set you back just a few hundred Aussie dollars for two people, while annual visa residence extensions cost only $415. Dining out is not a luxury but an essential and affordable part of expat life, with foreign-owned restaurants in Phnom Penh, Siem Reap, Battambang, Sihanoukville, Kep and Kampot.

You can eat a decent meal at an Australian-owned restaurant for under $7, or enjoy a dinner for two at an authentic Italian restaurant for less than $25 including excellent wine. Fresh Khmer curry dishes can be had for as little as $3.50 to $5 for an entire meal, while a night out at a barbecue restaurant will set you back less than $18 a head for almost unlimited meat, seafood and beer.

Living in the Kingdom of Wonder

In the years since I moved to live and work in Southeast Asia, I have travelled all around the region. I’ve visited Thailand, Burma, Malaysia, Singapore, Hong Kong, Vietnam, Laos and mainland China, but it is Cambodia where I feel most at home.

After spending a year travelling around Southeast Asia and being used to living on a budget, I was amazed at the incredibly low cost of daily living in Cambodia, even compared to countries like Thailand and Malaysia.

When I first visited Cambodia, I was immediately entranced by it. While, like many, I initially moved here due to Cambodia’s affordability, I have stayed because of the warm culture and friendly hospitality of the local people.

While I call the capital city of Phnom Penh my home, it is only one part of a spectacular country. Cambodia could be labelled as the beating heart of Southeast Asia.... the temples of Angkor Wat in Siem Reap, the beaches and islands of Sihanoukville and Kep, the colonial outposts of Kampot or Battambang.

My idea to move here many years ago was the best decision of my life.

This is an emerging nation with many opportunities for both the working expat and the retiring pensioner. It is a country that will greet you with open arms.

About the Author

Steven King has worked in the media and as a writer for most of his life. He has spent the past 11 years in Asia where he has enjoyed the opportunity to both write and travel widely.

Between his work life and his love of travel he has had the good fortune to spend considerable time in Thailand, Burma/Myanmar, Laos, Vietnam, Malaysia, Singapore, Hong Kong, various parts of mainland China as well as in Cambodia where he currently resides full-time in the capital city of Phnom Penh.
After initially beginning to write for *International Living* in 2015 he is now *IL’s* Cambodia Correspondent, a role where he greatly relishes in bringing fresh new stories about the up-and-coming country to our international readers.
Chapter One:
Why retire or move to Cambodia?

Cambodia: An Overview

Once known as the Khmer Empire, the modern day Kingdom of Cambodia is centrally located with Thailand to the west, Laos to the north, Vietnam to the east and the Gulf of Thailand to the south. The time difference between Phnom Penh is three hours ahead of Canberra, Australian Capital Territory.

Cambodia is a constitutional monarchy headed by King Norodom Sihamoni, the son of the former King Norodom Sihanouk, the father of Cambodian independence. The country is governed by the Cambodian People’s Party, which was elected to a majority under democratically free and fair elections in 2008 and once again in 2013, albeit with somewhat of a decrease in their voter base.

With 25 provinces and around 15.7 million people, the country’s population is made up of a mix of 90% Khmer, 5% Vietnamese, 1% Chinese and 4% other ethnic minorities.
The Cambodian climate is heavily influenced by monsoons which split the year into three distinct tropical seasons; rainy season from May to October, cool season from November to December and hot season from January to April.

The official language is Khmer but some Chinese dialects are spoken by Sino-Khmers in urban areas (mainly Phnom Penh). While French used to be the lingua franca, English is now overwhelmingly the second language of choice amongst Cambodia's large youth demographic. French is still spoken by some elderly Cambodians as a legacy of the country's French colonial past, but not by the newer generations. Russian is also spoken by a number of people who were educated in the Soviet Union during the 1980s Cold War period. Most interestingly, King Norodom Sihamoni is the only monarch in the world to speak Czech fluently, having spent a great deal of his childhood being educated in Czechoslovakia. He was officially welcomed by the Czech Republic with great enthusiasm during a recent state visit.

The past 15 years have been a period of great economic growth for Cambodia, with between 7% and 10% GDP growth per capita each year. The poverty rate has decreased dramatically in this time from 52.2% to 20.5% amid large scale amounts of foreign direct investment in the private sector from countries such as China, Korea, Japan, Hong Kong, Malaysia, Singapore and Indonesia.

The economy is dominated by the garment industry in terms of its manufacturing base, followed by tourism and agriculture. More recently, private investment in telecoms, the financial industry and property development have seen the economy diversify and grow in great leaps and bounds.

Why Cambodia?

From the country's crimson red sunsets to the glorious spires of Angkor Wat and the urban delights of its modern day colonial cities, Cambodia has attractions that entice every kind of tourist and expat.

Whether you want to relax with a fresh coconut on the beaches of Sihanoukville or take in the sights of Angkorian temple ruins in Siem Reap, there is something for everybody here.

Bob Coleman spent his whole life living and working in Perth, Western Australia and it wasn't until he turned 55 that he realised that the world was his oyster. “Everything I did revolved around work, then one day I had a eureka moment after I thought of all the places I hadn't seen and all the countries right on our doorstep. I decided right there and then that something had to change.

“After a few trips abroad to Penang and Bangkok I realised retirement could set me free; that I didn't have to limit myself to one location for the rest of my life.”

With this in mind he began looking at which countries offered the best options for a pensioner to relocate to. At first he considered Thailand or Malaysia before becoming more and more interested in setting up in Phnom Penh as a base for his travels.

“If you research the countries in Southeast Asia, you figure out pretty quickly Cambodia offers the best cost of living combined with really simple visa rules. You just turn up at the airport and pay for a one-month visa, then you can renew it for up to a year at a time. As long as you follow the laws of the land then foreigners are welcome to stay in the country for as long as they want.
“When it comes to living costs, Cambodia is cheap as chips and I get by on under $1,426 a month. I could spend less than that but I like to eat out at nice restaurants and socialise a fair bit. My biggest expense is rent but I only pay $428 a month for a two-bedroom apartment in one of the nicest neighbourhoods at the centre of Phnom Penh. Back in Perth the cost would be 10 times higher! Utilities set me back $100 to $140 and I spend another $25 a month for unlimited WiFi so I can connect on Facebook and Skype with friends and family back home.”

But Cambodia is not just a destination for retirees and has become one of the hottest countries in Southeast Asia for young and middle-aged professionals looking to relocate in search of new opportunities.

Peter Jamieson is just 38 and comes from Sydney, New South Wales, where he worked for a number of banking and financial firms during his career. Through a friend of a friend he found out about Cambodia’s fast growing banking industry, which is made up of leading major regional players including ANZ, Maybank and ABA Bank, which is part owned by the National Bank of Canada.

Peter sensed there was an opportunity to break out from his low- to mid-tier career so he applied for a position at an international bank based in Phnom Penh. He secured a higher level position that included a sizeable expatriate benefits package and salary that, when combined with the lower cost of living, means he is now able to save double what he was putting away each month in Australia.

“There is a shortage of skilled professionals in many industries in Cambodia, so if you have the necessary skills and experience then you have a good chance at breaking into a good job position. Every sector is booming here, from telecoms to manufacturing to hospitality and also mining. I know Australians in many key management roles for some pretty large companies. Even better is the fact that most of these companies operate in an English language working environment, which really breaks down barriers to entry and encourages native English-speaking candidates.”

Indeed, many recruitment agencies in Cambodia list high profile jobs specifically for expats only in important marketing and management positions with both in-country and out-of-country applications actively sought.

Even younger generation Australians such as Kit Peterson, 27, from Melbourne, Victoria have been able to find well-paid employment teaching English. Kit earns $20 per hour for a job which required only a university degree and a short TEFL course, which he did when he first arrived. With expenses of just $1,000 per month and a full time work schedule, Kit is able to enjoy all the fun of the Phnom Penh social scene and nightlife while managing to build up enough savings each month to keep him interested in the country for the longer term.

“My school takes care of my visa and work permit so in terms of paperwork and immigration I literally have nothing to deal with. I love working at my school as it is a private English institution for adults seeking to expand their language capacities, which means all the students are really dedicated to their studies and makes my job a joy.”

So while Cambodia is indeed a Kingdom of Wonder for retirees, it is also a land of opportunity for expats in search of a pot of gold at the end of the corporate rainbow.
Chapter Two:
A brief history of Cambodia

The Khmer Empire

The roots of Cambodia’s history can be found as far back as thousands of years BC, but it was first documented as a territorial entity in the first century AD as part of Funan, which was the oldest Hindu culture in the region.

However, it is the history of the Khmer Empire which is responsible for establishing the mystique and awe of the Angkorian period that continues to intrigue and inspire those with the good fortune to explore Cambodia.

In the ninth century BC, King Jayavarman II created the beginning of a long line of powerful “God Kings” who held sovereignty over an expanding empire unmatched by anything else on earth at the time.

For 600 years there was a period of great technological advances in agriculture, architecture, arts and never-before-seen levels of urban planning. This ushered in an era of temple and monument building. During this time, the Hindu devaraja cult was adopted and enmeshed with Buddhism to create the ancient splendours that can still be seen across the entire Indochina region to this day.

The Khmer Empire stretched from the bottom of modern day Thailand to the south of Vietnam and the north of Laos and China, with Angkor standing proudly as a capital city that, to this day, has yet to be equalled in its size and scope as a religious monument complex.

There was great political stability and wise administration of the lands of Angkor. It was King Jayavarman II’s successors who were wisely able to utilise huge reservoirs of water to help support and construct such magnificent temples that sometimes took centuries to fully build and complete.

The temple complex now known as Angkor was in fact a series of capitals spread out over 1,000 square kilometres, with an advanced system of agriculture and irrigation. This provided an abundance of fish and rice for the God Kings to feed their people. As many as three quarters of a million Khmers lived at Angkor between the 12th and 13th centuries.

The greatest of the God Kings is widely known to be King Jayavarman VII who held power for almost 40 years. During his reign, he fought to maintain the Khmer Empire’s control over the majority of Indochina, while building significant numbers of temple monuments including Angkor Thom, Bayon, Ta Prohm, Banteay Kdei, as well as an extensive road network complete with bridges and hospitals.
Alas, this grand agrarian empire was not to last forever. Its overreliance on a barter-based society was challenged by the Kingdom of Siam to the west, and the growing might of Vietnam to the east. The decline of the Khmer Empire is often referred to as the “dark ages of Cambodia”—during this time the empire became an almost vassal state in between two larger powers fighting for influence over the country as well as its lands.

**The French Colonial Protectorate**

It is with some irony that the survival of Cambodia as a nation state was only secured when King Norodom agreed to the establishment of a French protectorate in 1863.

While this essentially meant that Cambodia would fall deeply under French colonial rule for 80 years, it also served a much greater purpose of stabilising the country and protecting its land borders from neighbouring Thailand and Vietnam. Leveraging the use of France’s military might effectively ended the ability of both countries to claim suzerainty over Cambodia or meddle with its internal affairs.

However, the French restoration of national monuments such as Angkor Wat created a new-found sense of pride amongst Cambodians. With growing awareness of their country’s former glory, a desire for independence began to grow.

The status quo of the French Colonial Protectorate came to a grinding halt with the fall of France to the Nazis in 1940 during World War II. The installation of the puppet Vichy France regime allowed the Japanese to invade and take over Cambodia. Following a French-Thai war, the country ceded Siem Reap, Battambang and Preah Vihear provinces to the Thais.

Following the surrender of Japan on August 15, 1945, the Allies occupied Cambodia. The Free French, under Charles de Gaulle, then re-established a colonial presence which included the forced return of the major provinces taken by Thailand.

But as with the Khmer Empire, the days of French colonial influence over Indochina was already beginning to wane and a new savvy monarch set a goal of Cambodian independence as his national cause.

**Independence and the Golden Era**

Prince Norodom Sihamouk was appointed King of Cambodia in 1941 following the death of his grandfather King Sisowath Monivong. He had been long groomed as a pro-French successor in the hopes that the colonial educated Prince would become a malleable King, but this proved to be a misjudgement.

Now known as the “Father of Independence”, King Sihamouk first proclaimed Cambodia’s independence during the Japanese occupation, before going on to serve as both King and Prime Minister until the restoration of French rule when a new Prime Minister was appointed to replace him.

But this did not stop the energetic King from actively pursuing a negotiated independence from France which, after nearly a decade of ceaseless efforts, was finally agreed following King Sihamouk’s final declaration of Cambodian independence on November 9, 1953.

Over the next 15 years, Sihamouk regularly rotated his roles from King to Prince to
Prime Minister as he ushered in what is fondly recalled as the “Golden Era” of modern Cambodia.

The country became established as a constitutional monarchy with Prince Sihanouk's father being made King in order that the Prince could be free to lead the country as Prime Minister again. Under his leadership, Cambodia made tremendous progress as a newly independent nation with the Prince reinstating many ceremonial and historic responsibilities, including the annual Royal Ploughing Ceremony and Water Festival, which were seen as a return to proud Khmer traditions.

Prince Sihanouk also sought to modernise the country. He encouraged the new wave of modern Khmer architecture—schools, universities and public state buildings were erected, including the futuristic Olympic Stadium (which was used for the Asian Games rather than the Olympic Games).

A prolific singer, songwriter and film director, the Prince nurtured the country's creative talents to national fame. Singers Sinn Sisamouth (the King of Khmer Music) and Ros Serey Sothea (the Golden Voice of the Royal Capital) became celebrated stars who combined the Western rock and roll spirit of the 1960s with electrifying Khmer vocals that to this day remain prominent on Cambodian radio stations.

It was truly a Golden Era for the country but sadly it was not to last...

**Impact of the Vietnam War and the Khmer Rouge**

Despite a stated policy of neutrality, with the country neither aligned with the Soviets nor the Americans on a unilateral basis, the Prince's diplomatic relations with China aroused suspicions with the Western powers starting to view Cambodia as an unreliable partner.

At the same time, the escalation of the U.S.-Vietnam War led to Cambodia becoming embroiled in a dispute over which it had no control. The government had only a small number of armed forces, with limited control over its territories and border areas. When the North Vietnamese began using the Cambodian border as a transit route for troops and other activities, the Americans launched a long-term bombing campaign that destabilised the country.

Unfortunately, the Prince was unable to negotiate or force the halt of either the Vietnamese or the American activities.

Cambodia was stuck in the middle of a proxy war between America and the Soviet Union and the popular theory of the time was that if one Southeast Asian nation fell to communism then the rest would domino.

Prince Sihanouk’s attempts at appeasement were seen in such a negative light that on March 18, 1970, an American-influenced coup took place while he was in Moscow. Former allies, Lon Nol and Prince Sisowath Sirik Matak, took power. They declared a Republican government and forced the Prince into exile.

Heavily financed by the Americans, but grossly incompetent and hugely corrupt, the Lon Nol regime lasted five wretched years. During this time, U.S. bombing raids increased across the countryside, serving to inspire the rise in popularity of the Khmer Rouge. Up to this point, the Khmer Rouge was a little-known communist movement, but after an alliance was announced to restore Sihanouk as King they became a fast growing force.
The alliance proved to be a huge rallying point for rural Cambodians disenchanted by the coup. Having suffered terribly from the daily bombings by the Americans, these people were drawn into the arms of the ultra-Maoist Khmer Rouge leader known as Pol Pot, or “Brother Number 1” to his comrades.

While Lon Nol escaped Phnom Penh in an American helicopter enroute to Hawaii, it was on April 17, 1975 that the Khmer Rouge took over the capital city and began their insane genocidal reign of three years, eight months and 20 days. During this time, an estimated two to two-and-a-half million Cambodians were either massacred or starved and worked to death.

**Restoration of the Monarchy and Democracy**

Thankfully, the Khmer Rouge were finally ousted from Phnom Penh in 1979 by the Vietnamese Army, alongside a group of former Khmer Rouge commanders who had turned against Pol Pot after rejecting his paranoid purges and pogroms. A new Vietnamese-backed government was installed, but the Western world rejected its international recognition due to Cold War politics (thus allowing the Khmer Rouge to retain Cambodia's seat at the United Nations for many years to come).

And so continued a territorial civil war between the new Cambodian government and the remaining Khmer Rouge strongholds in the west of the country, while hundreds of thousands of Cambodian refugees suffered in camps along the Thai border.

It wasn’t until the Paris Peace Accords of 1991 that all sides came together to work out an agreement that included the Vietnamese-backed government, the Khmer Rouge and the Royalist factions who all wanted an end to the civil war.

Furthermore, a post-Cold War peace-keeping mission known as UNTAC was established. Under this, the United Nations would act as the transitional authority in Cambodia while the country prepared for its first democratic elections in 30 years.

These were held in 1993 with about 90% of eligible voters taking part. The FUNCINPEC Royalist Party led by Prince Ranariddh, son of Prince Sihanouk, won the largest number of votes before entering into a coalition of convenience with Hun Sen's Cambodian People's Party.

The coalition proceeded to draft and approve a new constitution which returned self-governance to Cambodia, as well as restored it to a constitutional monarchy with Norodom Sihanouk once again taking his place as the King and head of state.

**Two decades of peace**

The final remnants of the Khmer Rouge army surrendered and were granted amnesty in 1996 and peace was finally reached.

While many Khmer Rouge leaders died before they could be charged with crimes against humanity, a Khmer Rouge Tribunal was finally set up in the mid-2000s under an international system in cooperation with the United Nations. This meant several of the surviving leaders were finally sent to trial and found guilty of crimes against the Cambodian people.

National democracy took a turn for the worse when there was factional fighting
between the CPP and FUNCINPEC in 1997, which led to the dissolution of their coalition government and the temporary exile of Prince Rannaridh. FUNCINPEC weakened and gradually lost support, while the CPP proved to be wily operators who increased their share of the popular vote in each election up to 2008, at which point they won an outright majority.

Every election held in Cambodia has been under the watchful eye of international monitors and all have been declared free and fair. When compared to other countries in the region—Burma's military controls, Thailand's frequent coups and Laos and Vietnam's Communist governments—this country is often seen as a relative bastion of democracy in Indochina.

In power since the 1980s, the CPP were considered to be almost undefeatable. But in the 2013 elections, the Cambodian National Rescue Party gained 44.46% of the popular vote. This led to a political stalemate and accusations of vote-rigging by both sides before a compromise was reached to move forward with the CPP still in charge.

Despite varying political and electoral climates, investors and international businesses have spent the past decade voting with billions of their dollars, continuing to increase the value of Foreign Direct Investments during every one of the last 10 years.

Regardless of the political climate, Cambodia appears to be too good an opportunity for investors to miss out on.

**The current situation**

Cambodia today has exceeded many of its millennium development goals. At the same time, the poverty rate has declined from 53.5% in 2004 to 20.5% in 2011.

The country remains 80% rurally populated but is experiencing a rapid surge in urbanisation. People are migrating to major cities in search of the jobs which are increasingly available thanks to the boom in private sector business investment and continuous economic growth.

For the less educated, the rapidly expanding sectors of tourism, manufacturing and agriculture provide the majority of unskilled or semi-skilled jobs. Though underemployment remains an issue, the situation is gradually improving year by year.

Additionally, a number of industries have completely modernised in the past 10 years. A good example is the Banking and Finance sector.

In 2006 there were less than 20 ATMs in the entire country, but by 2016 there are over 2,000. Banks and microfinance institutions have developed a strong reputation among local Khmers as secure places to store money, compared to previous decades.

This is partly due to the robust supervision by the National Bank of Cambodia. It ensures each bank's levels of liquidity and international standard asset-to-debt ratios are maintained at sustainable levels.

The top 20 financial institutions now have branches in every province, with some banks and MFIs having multiple branches per province. International transfers are as quick and easy to complete as they are at any bank in Europe or Australia.

The telecoms industry has also revolutionised. In 2005 there were just three mobile
telecom operators, none of which offered genuine nationwide coverage, but as of 2016 the new top three operators all provide full coverage as well as 3G and 4G LTE services offering the lowest data costs in the region.

Whilst the economy continues to perform consistently, the political situation is still viewed cautiously. The 2013 elections ended in recriminations from both the CPP and CNRP, and were followed by mass protests by CNRP supporters that ended in violence.

It is important to note that at no point during domestic political events have Westerners been blamed for the economic situation or political outcomes, nor have businesses become the target of such cases either.

When it comes to international visitors, expats and investors in Cambodia, the local people remain as friendly and welcoming as ever.
Chapter Three: Where to live in Cambodia

Phnom Penh

Phnom Penh was originally founded in 1372. It became the capital in 1865 and has remained the country's centre of business and commerce ever since.

With an official population over 1,500,000, it is estimated that the unofficial population of the greater Phnom Penh area exceeds 2,500,000. The capital's busy roads certainly indicate a growing urbanisation.

Phnom Penh is a whirlwind of a city, with streets lined with every kind of shop imaginable selling food and beverages, mobile phones, locally-made, pure gold jewellery, paintings, sculptures and furniture, as well as pharmacies and tailor shops on almost every corner.

Restaurants abound, from street stalls selling fried noodles and baguettes with pate, to hugely popular BBQ joints or coffee shops selling rice dishes. There are numerous Chinese restaurants along Monivong Boulevard that cater to Phnom Penh's Sino-Khmer population, and many restaurants catering to expats along the Riverside tourist area and BKK 1 commune.
The Pearl of Asia

Up to the 1960s Phnom Penh was known as the “Pearl of Asia” due to its exotic combination of French colonial buildings and traditional Khmer landmarks such as the Royal Palace.

Phnom Penh was developed based on a French grid street plan system. Numerous tree-lined boulevards give it a Parisian feel, while the many temples and local markets located around the city ensure that it retains its Cambodian charm.

The Post Office and the buildings surrounding its public square remain one of the best examples of the French influence on the city. Nearby, the Art Deco Central Market has undergone renovation and restoration in recent years, bringing back its former glory.

From the 1950s to the 1960s, a new wave of modern Khmer architecture blossomed. The construction of Independence Monument in the centre of the city, at the roundabout between Norodom and Sihanouk Boulevard, takes pride of place.

This was followed by large scale constructions of stylish public buildings such as the Olympic Stadium. The advanced projects of this period had a level of panache lacking in other major Asian capitals.

The Charming City

Modern day Phnom Penh is now promoted as “The Charming City”, with the Phnom Penh Municipality establishing a city beautification project that rejuvenated both colonial-era buildings as well as traditional Khmer structures.

Parks were renovated, roads repaved, and street signs replaced. Special attention is now given to celebrating the city’s passing seasons, with the main boulevards lit up with fairy lights to celebrate the nation’s 28 public holidays per year. There are also special water and light displays at Independence Monument in the evenings which attract throngs of locals and tourists to the nearby parks.

Since Phnom Penh opened its first shopping mall nearly 15 years ago, it now has 10 additional malls that have been built, or are being constructed, across the city. The biggest to date is Aeon Mall which is located on Sothearos Boulevard. It opened in 2014 with over 100,000 square metres in total floor area. Its highlights include a Japanese supermarket, a great number of internationally franchised shops and restaurants, Ice Park, a concert hall and even a 4DX cinema theatre.

The first Hollywood cinema opened in 2011, with a chain of several cinemas now established. A good mix of American blockbusters are on offer, as well as Asian films which have proved as popular with locals as with expats and tourists.

It has been estimated that at least 80,000 expat and foreign residents now live and work in Phnom Penh, including both Westerners and those from other Asian countries such as China and Korea.

Fine dining at a fair price

Shannen works for an international accounting firm that runs a special program allowing her to come to Phnom Penh for several months each year to train and mentor
underprivileged university students. It’s a role she greatly enjoys and is honoured to be in a position to do.

While she spends most of her days busily running workshops and study sessions for the students, in the evening she has plenty of free time to indulge her passion for international cuisine and fine dining. A dedicated “foodie,” she ranks Phnom Penh highly for the sheer variety and range of restaurants, and likes nothing more than to explore the food on offer at an eclectic mix of establishments.

“Firstly, I have to recommend Malis as the best Khmer restaurant in town bar none. It is located just south of Independence Monument on Norodom Boulevard and offers exceptional Khmer cuisine. The restaurant is stylishly decorated, yet so Cambodian, with a giant Buddha statue greeting you upon entry and the choice to dine either inside or outside.

“I always eat in the outside section, as the tables surround a large fishpond with fountains and plants. Pictures and paintings dotted around the place create such great ambience. The food is still the main draw though, with my favourite dishes being the Bang Kang Malis, which is river lobster with prahok (Cambodian fish paste) and chilli, and also the Roasted Semi-Wild Chicken that is marinated with palm sugar, chilli and garlic and served with different sauces.

“All their meat and ingredients are sourced locally from the finest producers and you can really tell. Considering this is one of the best restaurants in town, prices are reasonable, with main dishes costing from $10 up to $25 with large portions.

“It’s impossible for me to list every single one the great restaurants that I have tried here but I can honestly say that I have had some of my best ever Italian, Chinese and French dining experiences for a 10th of the price it would cost me in a city like Sydney or Brisbane.

“But if you want to talk about someplace unusual, then Pyongyang Restaurant definitely tops the list! I never expected to find myself at a North Korean restaurant eating a dinner of barbecued meat with Pyongyang noodles while being serenaded by a dancing troupe of North Korean ladies singing communist anthems to a background of sixties music. The food is great, prices are under $28 per head, and the service so polite. But nothing can prepare you for stepping into such a time warp experience of North Korean dining in Phnom Penh. Cambodia really is a Kingdom of Wonder!”

Phnom Penh real estate

Following a property development boom starting in 2006, Phnom Penh’s real estate offerings have increased significantly.

Canadia Tower, the city’s first skyscraper, was completed in 2010 and remains the tallest office building at 32 stories high. The neighbouring Vattanac Tower is the tallest building in Phnom Penh at 39 stories and offers a mix of business, residential and retail units.

There has also been massive growth in the availability of Western-style serviced apartment buildings and apartments in communes. These are preferred by expats, especially Beoung Keong Kong 1, 2 and 3 (BKK1, BKK2, BKK3) which are nearby the main Norodom, Sihanouk and Monivong boulevards.

However, these communes also still have many townhouse units available which
many expats find preferable due to the lower rental costs and more independent style of living. For the wealthier expat, or for those in business, there are also many detached villas available for sale and rent in this area.

**Finding a property to rent in Phnom Penh**

Before you start your search for a property rental in Phnom Penh, you need to understand the three most common types of rental in the market, and decide which will best suit your needs.

1. **Townhouses or flats:** The most popular type of property with long-term expats are units or standard Khmer-style townhouses. The landlord often lives on the ground floor and rents out the second or third floors to foreigners. Layouts and furnishings are basic and lacking in aesthetics, but landlords are normally amenable to tenants redecorating. The main benefit is the lower monthly rental costs ranging from $400 to $600. Properties can be found in every commune and district in the city.

2. **Serviced apartments or condominiums:** Mostly located in BKK1 or Toul Kork communes, there is an oversupply of these types of luxury apartment buildings in the market. The monthly rental costs range from $1,000 to $4,000 per month. For that price you will get a Western-style apartment with a modern layout, natural light and good views, with fully-furnished bedrooms, living room and kitchen. Services such as laundry, wireless internet, Pay TV, water, security and even concierge services are included. Many buildings have common areas with gyms and swimming pools that account for the high rents being charged.

3. **Western-style apartments:** Found everywhere from the Riverside/Daun Penh to BKK1, BKK2, BKK3 and Toul Tom Poung, these are units that have been either developed or renovated to a Western standard. They have a similar style of layout and property amenities as a serviced apartment, but without the communal areas or services. Properties can vary from an apartment on the top storey of a villa to a mid-rise building. Monthly rental costs vary from $600 to $1,250.

4. **Luxury Villas:** Ten to 15 years ago, it was possible to rent a luxury villa compound in BKK1 for as little as $1,250 per month. Now, however, many of these have been converted into commercial enterprises that can command from $6,000 per month upwards, although some bargains can be found in the more remote Toul Kork area.

Once you have decided on the most suitable property for your needs, you can begin your search for available rentals. If you are on a sizeable expat employment package, or have a decent income, then you can try using a professional real estate agent who will mainly focus on finding a serviced apartment or Western-style apartment that will fit your requirements and higher budget. Usually this service will be provided at no cost since the real estate agent will receive a finding fee commission directly from the landlord of whichever property you select.

The most common option for expats is still the “do-it-yourself” method. Simply hire a tuk tuk and drive around the areas that you want to live in. “Property to rent” signs are commonly placed at the front of buildings. Once you find a place you like the look of, simply call the phone number on the sign, and arrange to meet the landlord for a tour of the property and discuss rental costs.

Money talks, so be prepared to make a cash deposit as soon as you find somewhere you want to live. Demand for rentals means that another person may well grab the property first if you don’t act quickly.
Regardless of the type of property you choose, you will need to sign a rental agreement, provide a copy of your passport and pay a deposit of around one to two month's rent in advance. Your landlord will then officially register you with the local authorities to notify them that they are renting to a foreigner.

It is imperative to fully review the agreement to clarify and negotiate things such as utility fees. Electricity costs about $0.25 per kW, water $6.50 per month, $2.50 per month for CINTRI (privatised garbage collection), and Pay TV access shouldn't cost more than $6.50 per month.

You must clarify each point clearly before agreeing on anything. Usually, you will be required to include your name and passport number plus that of the landlord, timeline of monthly rent payments, a detailed inventory of furniture and the property's full address.

It is advised to take photos of the property and furnishings before you move in. When your lease expires, everything can be properly assessed to both yours and the landlord's satisfaction.

### Apartments for sale in Phnom Penh

- **BKK 1:** One of the most popular developments in this commune, there is a 150-square-metre, two-bedroom, two-bathroom unit available on a street nearby to both Monivong and Sihanouk Boulevards. It has an elevator, swimming pool, gym, dedicated security and parking. **Price: $325,000.**

- **Tonle Bassac:** A joint development between local and Singaporean investors near to the riverside, there is currently a 68-square-metre, two-bedroom, one-bathroom unit with swimming pool, gym, children’s playground, round-the-clock security and secure parking. **Price: $345,000.**

- **Toul Kork:** On offer is a two-bedroom apartment with master bedroom containing an ensuite. A large living area opens onto a good sized balcony and newly installed Western-style kitchen. Total property size is 98.5 square metres, with the complex providing security, parking and a swimming pool for all tenants to freely use. **Price: $160,000.**

### Apartment rentals in Phnom Penh

- **BKK 1:** Currently available is a modern, fully furnished one-bedroom, one-bathroom 72-square-metre unit in one of the most popular developments in this commune. Located close to both Monivong and Sihanouk Boulevards, the complex has an elevator, swimming pool, gym, dedicated security and parking. **Monthly rent:** $1,250.

- **Tonle Bassac:** A large 120-square-metre apartment with two bedrooms and two bathrooms is on offer. It is fully furnished with modern appliances, and has spectacular views of the river side, and access to pool, gym, 24-hours security and secure parking. **Monthly rent:** $1,550.

- **Toul Kork:** Currently available is a 160-square-metre, three-bedroom, three-bathroom unit with use of the swimming pool and gym, elevator access, and car parking with 24-hour security. The property is positioned on the 6th floor with a balcony. **Monthly rent:** $1,750.
Houses/flats for sale in Phnom Penh

- **BKK 1**: A two-storey townhouse with two bedrooms, and two bathrooms in a prime location, with the possibility of building two more storeys. **Price: $375,000.**

- **Tonle Bassac**: A custom-designed house for sale on a quiet, leafy street with six bedrooms and six bathrooms. Huge open plan living, dining and kitchen area. Tastefully decorated with modern kitchen and a large covered rooftop garden. Street front access, all on 160 square metres of land. **Price: $910,000.**

- **Toul Kork/Sen Sok**: Located in the compound of Grand Phnom Penh City (a joint Cambodian-Indonesian development), this 190-square-metre villa has four bedrooms, four bathrooms, living room and modern kitchen. Near to golfing range and commercial area. **Price: $325,000.**

Houses/flats to rent in Phnom Penh

- **BKK 1**: A one-bedroom apartment in the centre of BKK1, furnished with a fully equipped kitchen including a stove top, washing machine and refrigerator. The apartment features one bathroom, a living room with flat screen TV, and air-conditioning throughout. Rent includes 24-hour security, water, internet, Pay TV, cleaning service twice a week and laundry service. **Monthly rent: $825.**

- **Tonle Bassac**: Charming studio apartment for rent just 10 minutes’ walk to Aeon Mail and Independence Monument. Fully furnished with a modern kitchen, it also has a unique design plus a good size balcony. **Monthly rent: $600.**

- **Toul Kork**: A one-bedroom, one-bathroom apartment on a quiet street in the Western district of Toul Kork. It features a large open plan space with a separate kitchen area. Located in a small complex, it offers free Pay TV, internet, water, cleaning service twice per week and parking. **Monthly rent: $600.**

Things to do and see in Phnom Penh

Any visit to Phnom Penh should include the following key highlights:

- **The Royal Palace**: The official residence of the King of Cambodia, the Royal Palace is open to the public on most days from 7:30 a.m. to 11 a.m. and 2 p.m. to 5 p.m. Admission costs $8.82 which allows you to visit the Silver Pagoda, the Throne Hall and several other structures including the Napoleon Pavilion (a gift from Napoleon to the King in 1876). While most visitors will not have the chance to meet the King, he has been sighted during tours and has waved greetings at enthusiastic tourists.

- **National Museum**: Located directly next to the Royal Palace, the National Museum is Cambodia’s foremost institution for the preservation of the country’s art, sculptures and objects with over 14,000 items in the collection. The official residence of the King of Cambodia, the Royal Palace is open to the public most days.
in their collection. The building itself is a classic example of Khmer architecture and is popular with photographers. Open from 8 a.m. to 5 p.m. each day, the cost of admission is $6.79.

- **Wat Phnom**: A sacred Buddhist pagoda atop a small hill, this site has been a religious sanctuary for prayers and offerings since 1373. At a height of 27 metres, Wat Phnom is the tallest temple in the city and remains an active place of worship for Cambodians. Tourists can enter for $1.36, and are allowed to walk around the grounds of the temple and light incense as an offering to the spirit world. Another attraction for many tourists are the monkeys who live near the temple, often seen making off with any food or drinks left unattended by careless visitors.

- **Tuol Sleng S-21 Genocide Museum**: A sad and sombre, but essential, part of any itinerary when visiting Phnom Penh, this is the former school-turned-prison that played a prominent role in the torture and execution of perceived political dissidents during the Khmer Rouge regime. It has been left virtually untouched since it was abandoned in 1978, and the blood stains on the floor are not for effect. Admission is from 7:30 a.m. to 5 p.m. and costs $2.71 for an unguided tour and $8.14 for a guided tour.

- **Central Market**: This is the Art Deco market at the centre of Phnom Penh that is bafflingly known to locals as “Psah Thmei” or “New Market.” Not only does its exterior provide excellent photo opportunities but the market vendors inside offer almost everything from clothes to jewellery to food and household essentials.

- **Russian Market**: The best market for those looking for bargains on local souvenirs, clothes, fake DVDs and Rolexes. You can also buy (allegedly) genuine brand name clothes that have been smuggled out of Cambodia’s many garment factories that make garments for many world famous clothing brands like Nike, Adidas, Gap and many others.

### Getting around Phnom Penh

For expats and visitors without their own transport, there are four main transportation options.

Cyclos are small bicycle driven carriages for getting around the city. They have faded in popularity since the 1960s, and are mostly available for tours of Phnom Penh's famous tourist sights.

Moto-taxis, also known as “motodops,” are ubiquitous, with motorbike drivers offering their backseat to prospective customers on almost every street corner. Short trips of just one or two blocks can cost as little as $0.68, while longer journeys can cost between $1.36 and $2.71 depending on the distance.

On every street corner in Phnom Penh are the city's famed tuk tuks. They are a popular alternative to motorbikes because of the shade provided. Powered by a motorbike, they can also transport more than one person at the same time. Short journeys cost between $1.36 and $2.71. Fares for longer trips should be negotiated in advance to avoid problems upon arrival.

The first Metre Taxis launched in Phnom Penh in 2008, and there are now at least five different companies offering competitive prices to those who prefer the comfort of an air-conditioned trip around the often congested city streets. Taxis can cost less than a tuk tuk ride and are easily booked through one of the operator’s 24-hour hotlines.
A Dream Retirement in the Pearl of Asia

By Steven King

Once famed as the “Pearl of Asia,” the Cambodian capital, Phnom Penh, has lots to offer expats.

You’ll find a stunningly low cost of living, bustling markets and a thriving food scene, set to a backdrop of colonial French architecture and Buddhist temples.

Expat John Grady, 65, discovered all this and more when he moved here. It was Phnom Penh’s beauty, and its people’s warmth, which inspired him to start taking photos as a way to supplement his retirement income.

John planned trips across Southeast Asia to look for a second home. But in Thailand, he decided to take a quick detour to Cambodia...and there his travels ground to a halt. A friendly local on his hotel's staff invited him out to see the “real Phnom Penh,” away from the tourist area.

And what he saw made him realise Cambodia could be the place for him. Here was a country with a happy and welcoming population, easy access to residence visas, and an incredibly low cost of living.

“Apartment rentals in nice areas of the city are available for as little as $350 per month,” John says. “But what really amazed me was the low cost of eating out at great local restaurants. You can fill yourself with barbequed meats, grilled fish or Khmer soup, and endless bowls of rice or noodles, for less than $7.

“Back home, my limited mobile phone plan cost me $70 per month. But here, I could spend less than $14 for all my calls and five gigabytes of data. Even international calls are as cheap as seven cents a minute, although I mainly use Skype for making free calls overseas.

“The only income I had at the time was limited to my pension, which couldn’t support any kind of lifestyle back home. But here in Phnom Penh, I could suddenly afford to enjoy living the good life for a change.”

John returned home, put his goods into storage, and moved to Cambodia permanently in 2012.

Once settled in Phnom Penh, he began taking his camera out each morning to snap photos of local street scenes—vendors selling noodles from food stalls, motorbike taxi drivers playing cards on the street corner, and anything interesting that caught his eye.

“I already earn enough from my pension to cover my costs. I was always interested in photography, mainly as a hobby. But I figured, why not try and earn some income from it, as well?”

The money he earns from photography is mostly reinvested in buying new cameras or equipment.
Aside from enjoying food and photography, he now spends much of his spare time with his Cambodian wife’s extended family, and he also remains active in the expat community.

“This city is like a magnet for people from every country in the world. There are plenty of Australians here, but also nationals from every country in Europe, Americans, Canadians, Russians and even places like Kazakhstan.”

John’s advice to others looking to turn a skill into a business: “First, it has to be something that you enjoy doing, like a beloved hobby, because you need some passion in your pictures for them to sell.

“Photography works well for me, as I get to interact with local people. In fact, the locals are my main customers, since I give a copy of every photo I take to the people who pose for me. I get a big kick out of the look on their faces when they see themselves in my photos for the first time.

“Photography has been my way to get inside the beating heart of the Cambodian people. I’m just doing what I love. What better way to enjoy my retirement?”

**Siem Reap**

Siem Reap is a small city with a population of just under 180,000 people, yet in Cambodia this is a place that punches well above its weight economically.

This is entirely due to its proximity to the Angkor Wat Temple Complex, one of the wonders of the ancient world and by far the country’s biggest tourist destination. The majority of Cambodia’s millions of tourists come to the country for the sole purpose of visiting the Angkorian temples.

It is this tourist draw that has turned Siem Reap into a microcosm of everything related to Cambodian culture and heritage, with ancient Apsara dances performed...
countless times each day for thousands of tourists who spend their time learning about the glories of the Khmer empire and its rich history.

The city itself is nicely representative of colonial Cambodia, with the Old French Quarter a showcase for French and Sino-Khmer architecture. Ten years of increasing tourist numbers, however, have led to massive development of the tourism and hospitality industries around the other parts of the city.

Back in the UNTAC days, there were only a few guesthouses open. At night, a curfew existed because of the remaining Khmer Rouge units who would attack the city. Years later, the picture is completely different.

There are literally hundreds of hotels and guesthouses catering to every budget, from the penny-pinching backpackers to the five-star jetsetters who prefer to stay in resorts such as the Shintamanti or Amansara, where rooms start at several hundreds of dollars a night.

**Pub Street with lots to eat and drink**

For the millions of tourists checking into Siem Reap each year, there is an entire food and beverage industry that has developed to keep the city's guests and expats well taken care of.

The best example of this is Pub Street, a long road that is packed with every type of bar and restaurant imaginable, including the now famous Red Piano which was Angelina Jolie's favoured hangout while she was shooting *Tomb Raider*. Since the film's crew and stars visited the restaurant so much, its owner dedicated a “Tomb Raider” cocktail made of lime, tonic and Cointreau in honour of the movie and has continued to serve the drink for eager tourists to this day.

The popularity of the film, and its connection with the Red Piano and the newly dubbed “Pub Street”, led to many more restaurants and bars opening to cope with the surging numbers of tourists.

The Angkor What? bar and the Temple Club are also very popular nightlife spots in that area, while a little way across town you’ll find the FCC Angkor, which is the Siem Reap branch of the super popular FCC on Phnom Penh's Riverside. This is a beautiful restaurant and hotel which serves excellent food and cocktails against the backdrop of its colonial-style building.

**Enjoying an Angkor Beer at Angkor Wat**

Ordering a beer in Cambodia requires a little local knowledge. Angkor Beer, one the country’s national beers, is traditionally the beer that tourists think they are ordering to celebrate a hot day of adventuring at the temples. But there are actually two beers in Cambodia with the same name—one is Angkor from Cambodia and the other is Anchor from Singapore.

To differentiate the two, “Anchor” is pronounced “Anshore”. Both beers use the colour red in their branding, which means that many a tourist ends up drinking one or both of the brands without knowing the difference.

Not a big deal, but knowing the difference between an Angkor and Anchor Beer is an easy giveaway that somebody is a tourist or a fresh-off-the-boat expat.
Life in Temple Town

Bill runs a guesthouse in Siem Reap, after having owned an equally successful operation in Phnom Penh before deciding to move to “Temple Town.”

“Even though the hospitality business can be a busy life and, despite the major influx of tourists into Siem Reap, I have to say that I prefer the rhythm of life compared to Phnom Penh. Most of my guests follow the same pattern of arriving and chilling out the first night, then getting up early in the morning to go and see sunrise at Angkor Wat before exploring the temples for most of the day. Then they come back and rest up before going out to Pub Street later in the day for food and fun, so I know when I have to be working and when I get to kick back and relax.

“There is something about the deep red sunsets that you get in Cambodia which connects deeply with my soul and tells me that I am in the right place. Almost every day, without fail, during high season I get to see another glorious sunset and know that I have spent another day where I am meant to be.”

Bill likes to socialise with other local expat business owners and finds that word-of-mouth recommendations from other expats play a big part in the success of his guesthouse, and of the pubs and restaurants that he recommends to his guests.

“I only recommend places that I would eat or drink at so I know I am sending them to good quality establishments. And then the owners of those places eventually find out that I’m sending them business and they return the courtesy. We also share brochures and flyers for each other’s businesses so it is like a positive support system for friendly expat business owners.”

He estimates there are between 3,000 to 6,000 expats living and working in Siem Reap but says it is hard to put a specific figure on it due to the number of short- and medium-stay foreign visitors to the city. Many of the larger hotels employ significant amounts of expats while lots of smaller hotels, guesthouses, restaurants and bars are owned by foreigners.

Houses for sale in Siem Reap

- **Wat Bo:** A one-bedroom studio apartment located in town near to Wat Bo. Top floor apartment with river view in a safe Western-style residence that is two minutes from Pub Street. There’s parking, roof top swimming pool and 24-hour security. **Price:** $265,000.

- **Khna Village:** A luxury villa that has three bedrooms with ensuite bathrooms and a large spacious living room and bar area downstairs. Situated on a large piece of land measuring 1,200 square metres, the garden is full of trees and flowering plants. Located just 10 minutes from the airport, Angkor Golf Club and the centre of Siem Reap. **Price:** $455,000.

- **Chreav:** New villa for sale near Angkor Golf Club in a quiet area in the Cambodian countryside, yet only 10 minutes’ drive to the Old Market. It’s Western design and includes a Jacuzzi, large tropical garden and space for parking. **Price:** $200,000.

Houses to rent in Siem Reap

- **Svay Dong Khom:** Two-bedroom villas are available for rent in Krous village.
Located in a quiet and secure area surrounded by a good neighbourhood, each villa has two bedrooms, two bathrooms and a fully-equipped kitchen. Fridge, air-con, and other mod cons available. **Monthly rent: $450.**

- **Sala Komrek:** New villa for rent. Fully furnished with two large bedrooms, spacious living area and big kitchen. Modern design with modern facilities. Ideal location near Sala Lodge Resort, just a five-minute drive to Old Market. **Monthly rent: $450.**

- **Kok Chourk:** Newly constructed apartment building has a one-bedroom apartment constructed to European standards with a communal pool available to residents. Laundry available at a small cost as well as cleaning, weekly or daily, to your needs and the property comes fully furnished. Close to the town centre. **Monthly rent: $600.**

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**Things to do and see in Siem Reap**

The following activities and sites are highly recommended for first time visitors to Siem Reap:

- **Visit Angkor Wat:** It is impossible to go to Siem Reap and not visit the Angkor Wat Temple complex. It is the largest religious monument in the world, is spread over 1,626,000 square metres, and is also a UNESCO World Heritage Site. Many travellers get up in the early morning to travel to Angkor Wat in the dark just to see the sunrise over the towers of the temple. While some people can “do” Angkor Wat in a day, others spend months or years touring the different temples.

- **Visit Bayon and Ta Phrom Temple:** The next most iconic temples after Angkor Wat are Bayon Temple, with its many faces of Bayon. Ta Phrom is another must-see.
It is covered by trees that have grown around the temple over hundreds of years, and these are as much a part of the experience as the temple is (it is also where Tomb Raider was filmed).

- **Take an Elephant Ride:** One of the treats available when visiting Angkor Wat is to go for a ride through the temple ruins on an elephant. This is a fascinating experience for tourists both young and old.

- **Watch an Apsara Dance:** Another slice of ancient Cambodian heritage is traditional Khmer Apsara Dancing, which has been inducted into the UNESCO Cultural Heritage List. Siem Reap is a perfect place to see an Apsara dance performance, with several restaurants and a number of hotels providing their own shows as part of the dinner service.

- **Go to the Old Market:** While you can buy pretty much everything you want in Phnom Penh for a cheaper price, the Old Market in Siem Reap is interesting for a browse of the souvenirs, crafts, silks and clothes available for sale. Just try to avoid the tourist pricing.

- **Floating Village on the Tonle Sap:** During the rainy season is a good time to take a trip on the Tonle Sap river to see the floating fishing villages lived in by locals who never set foot on land. Despite the influx of tourist money into Siem Reap, the rest of the province remains poor, even by Cambodian standards, so any chance you get to contribute to local people's lives by buying their handicrafts means you get to make a difference.

- **Get a Khmer Massage:** After a hard and hot day of scrambling around temples, take advantage of the rejuvenating traditional Khmer massage which refreshes the body by applying pressure to certain key points on your legs, arms, chest and head. Siem Reap has many reliable establishments, including a massage given by blind Cambodians specially trained in masseuse techniques.

- **Go to the North Korean Pyongyang Restaurant or Museum:** Cambodia is one of the few countries in the world that has strong diplomatic relations with both North and South Korea, mostly due to King Father Sihanouk having a deep personal connection with Kim Il Sung who provided him refuge during his years in exile. This is one of the reasons that North Korea is allowed to operate a Korean restaurant as well as a Cambodian heritage museum in Siem Reap. The restaurant has long been popular with guests from all over the world while the museum is only recently opened.

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### The Secrets of Cambodia’s “Temple Town”

*By Ellie Dyer*

The soft light of dawn rising behind the tiered towers of Cambodia's Angkor Wat temple is a sight that will remain with you for a lifetime. The sky behind the temple turns from a deep blue to shades of pink and orange, with a perfect mirror image reflected in the ponds that lie in the temple grounds. Without a doubt, it's the country's biggest draw for foreign visitors.
Siem Reap is Cambodia’s “temple town,” just 10 minutes from the Angkor complex. It’s surrounded by the ruins of the ancient temple city, from which the Khmer Empire ruled much of Southeast Asia from the 9th to the 15th centuries.

Buy a ticket for the Angkor Archaeological Park in the early evening. From 5 p.m., visitors can purchase a $20 one-day pass, which allows you to enter the complex for sunset and also the whole of the following day. (Three-day and seven-day tickets are also available.) This gives you an hour or so to wander as dusk falls. It’s the perfect time to stroll or bicycle around the still moats of Angkor Wat temple, allowing you to appreciate the amazing feats of ancient engineering without an accompanying chorus of tourist chatter.

Beyond Angkor Wat itself, Siem Reap’s archaeological park is vast—something I discovered the hard way when I took part in a 29-kilometre-long cycling race around the complex in steaming tropical heat. To avoid the worst of Cambodia’s hot weather, head to the park in a motorised tuk-tuk in the early morning or late afternoon, when both the light and temperature are best.

Additional temples lie beyond the main Angkor complex. The small, rose-coloured, 10th-century Banteay Srei temple lies around 35 kilometres out of town. It is known for its intricate decoration. Nearby lies another fascinating site, Kbal Spean, where a short hike leads to a rock riverbed decorated with ancient carvings.

At first glance, Siem Reap can come across as a backpacker’s party town, especially after dark when its clubs and bars come alive. But look closer and you’ll find plenty of spots to relax and indulge.

One of my favourite spots is Upstairs Café on Wat Bo Road. Full of colourful tea pots, wooden furniture and freshly baked treats, it’s a delightful place to while away a few hours while enjoying a slice of delicious lemon cake. And, like all things in Cambodia, it’s affordable: expect to pay around $6.70 for a slice and tea.

The swanky lounge of the recently opened Park Hyatt hotel, on Sivutha Boulevard, is open to the public. Huge wooden bookshelves and pink velvet chairs provide the perfect environment for a sophisticated cocktail. (Prices start at around $8.) Another can’t-miss is Island Bar, hidden under a beautiful bamboo teepee roof in the middle of Angkor Night Market. You can settle down within sight of stalls packed with scarves and knickknacks.

With insects still eaten in Cambodia—crickets are regarded as snack food and the country is famous for its fried spiders—try Marum’s red tree-ant fritters ($5). They come with a side serving of Cambodia’s famous prahok sauce, a strong-smelling, fermented fish paste beloved by locals.

For top-class Cambodian cuisine, head to Cuisine Wat Damnak, a restaurant located near Angkor High School. The eatery has a tasting menu and has garnered a formidable reputation among the expat population.

To ease aching limbs, I love indulging in a $35 aromatherapy massage at the pristine Sokkhak Spa on Sok San Street. But you could opt for an alternative “fish massage” by dipping your feet in one of the many tanks around Pub Street. Tiny, wriggling fish feast on the dead skin on your feet in a ticklish, toe-curling experience.

Though the Khmer Rouge regime nearly destroyed ancient artisanal skills during
its brutal reign in the 1970s, many have been reborn and are on display in the Siem Reap area.

An excellent place to start looking is Golden Silk, which is 28 kilometres from town and a good stop-off on the way to the Banteay Srei temple. Silk worms are carefully reared in buildings banked by fields of mulberry plants, and their fluffy yellow cocoons are transformed into high-quality silks using traditional techniques and natural dyes. Here you can watch the skilled women weave complex brocades on tall, clacking looms and buy an array of handmade goods, including one-of-a-kind silk scarves, with prices starting at $60.50.

Siem Reap is undoubtedly developing at break-neck speed. New bars, restaurants and hotels pop up every month. In fact, the town is almost unrecognisable compared to my first visit almost a decade ago, when I was forced to stay in a cockroach-infested hotel on a meagre budget.

The changes of the last 10 years may have brought more tourists, but they have also raised standards. With beautiful hotels and excellent yet affordable food, combined with the timeless beauty of Cambodia's temples, visitors have never had it so good.

Sihanoukville

Sihanoukville is another relatively small tourist city, with a population of less than 90,000 people. But due to its stretches of popular beaches and clusters of undeveloped islands, it is Cambodia's most popular coastal resort.

After Siem Reap and Phnom Penh, it is Sihanoukville where foreign tourists and expats, as well as Cambodians, come to relax and enjoy the ocean breeze.
This is a city that attracts all kinds of tourists but luckily there are enough beaches to go around with each of Sihanoukville's different beaches drawing their own crowds.

Backpackers tend to head to Serendipity Beach where there are 24-hour beach bars, cheap guesthouses and an all-round party atmosphere.

Cambodians flock en-masse to Ochheuteal Beach during local public holidays like Khmer New Year. They enjoy picnics of squid and crabs in large groups before going swimming fully clothed (swimming costumes have yet to fully catch on here).

Well-to-do expats and tourists often book at either Independence Beach Hotel or Sokha Beach Resort, which are the highest rated hotels in Sihanoukville. Each has their own private and very well-groomed beaches exclusively for their guests to enjoy without being hassled by beach vendors.

For many local expats and those who like to visit Sihanoukville for long weekends, Otres Beach is the best option for relaxation and a relaxed environment. Located about 10 minutes from Ochheuteal Beach, it is quite remote and you have to pass the Queen's Hill rocky outcrop before you reach the pristine white sand of Otres Beach.

By far the most unaffected by development, Otres is the beach that expats in the know go to when they want to kick back with a beer at one of the beachside stalls or go for swim in the crystal clear water.

It is currently believed between 2,500 to 5,000 expats live in Sihanoukville on a full time basis, with that number increasing during high season. 

The coastal resort known as “Snookyville”

David has lived in “Snookyville” for the past six months after he left Thailand when visa rules and regulations there became too much of a headache for him.

“I love Thailand and its beaches but the Thai visa situation is too bureaucratic for me—I prefer Cambodia's one-stop shop attitude towards expats who just want to visit and spend their money in the local economy. My annual visa in Cambodia isn't dependent on financial income requirements, which makes things easier. You just have to behave yourself and pay your way and the authorities are happy that there is another foreigner spending money in Cambodia rather than another country.

“I chose Sihanoukville because I had spent much of my time floating between Phuket, Hua Hin and Jomtien to enjoy the beach lifestyle, so this was really the only option in Cambodia. I dig the beaches here but the islands are much cooler because there is a cluster of 20 or 30 off the coast that are nearly completely undeveloped, apart from some bamboo huts and bungalows. I like to go to the islands and pretend to be like Robinson Crusoe living off coconuts and getting away from the stresses of modern life.”

Sihanoukville’s property development boom

Until a few years ago the only type of property being built in Sihanoukville were hotels or local townhouses. Recently, however, there has been a rapid increase in large-scale modern property developments planned for the city, with a number of sizeable apartment complex projects being announced or already under construction.
The Sunshine Bay is one of the largest mixed-use developments that has been announced. Next to Independence Beach, when construction is completed it will consist of three 32-storey towers with over 900 residential units available for as little as $170,000.

Another major project is the D’Seyview, a 28-storey, twin tower 735-unit apartment complex that is being built with funds from a large Singaporean investor near to Sokha Beach. Entry level units are only $50,000 for local buyers. Apartment choices for foreigners are built to different sizes and specifications, and will be offered at significantly higher prices.

Make sure to read Chapter Four: Buying Real Estate, before making any property investment decisions.

**Houses for sale in Sihanoukville**

- **Sihanoukville City:** A luxury villa with three bedrooms, two bathrooms, living room, large kitchen, back veranda and fish pond. The villa also has a car parking space and a very nice garden at the front. The house has been built to Western standards, including earth electrics and vented plumbing system. The house has some furniture including sofa, bed, air con (inverter energy saving), five overhead fans, table and chairs, wardrobe, fridge, and a washing machine. **Price: $150,000.**

- **Near Golden Lion Circle:** A nice brand new two-bedroom, two-bathroom house with a large kitchen and garage in a safe and quiet area, a three-minute drive to the Golden Lion Circle. **Price: $160,000.**

- **Sihanoukville City:** A stunning exclusive development at the heart of Sihanoukville, this beautiful three-bedroom, semi-detached villa is set within luxurious grounds. There are two bedrooms on the first floor in addition to access to a balcony. This property includes an entrance hall, a spacious lounge with access to the kitchen/dining room and family area. **Price: $175,000.**

**Houses to rent in Sihanoukville**

- **Victory Beach:** Brand new spacious 110-square-metre two-bedroom apartment with a balcony located in a quiet area three minutes’ walking distance to Victory Beach. The apartment is fully furnished and equipped with appliances, hot water, air-conditioning, TV, refrigerator, microwave, stove, kettle and crockery. **Monthly rent: $450.**

- **Independence Beach:** This two-bedroom, three-bathroom 208-square-metre house is located 250 metres from Independence Beach and is close to the Holiday Palace Hotel. The two-storey house has a kitchen and living room. The house is adjacent to an area with fruit trees. **Monthly rent: $500.**

- **Downtown:** This two-bedroom, one-bathroom apartment is located in downtown Sihanoukville City and is close to many restaurants and shops. The apartment is fully-furnished and includes TV, hot water, internet and security. **Monthly rent: $300.**

**Things to do and see in Sihanoukville**

- **Visit Psah Leu:** Expats and tourists visit Psah Leu to buy everything from fresh fruit and vegetables to clothes and souvenirs. If you have never seen a local Cambodian market then this will be a unique, if slightly smelly, experience.
- **Take the Angkor Brewery tour:** Angkor Beer (not Anchor) is made at the CamBrew brewery on National Road No. 4, about three kilometres outside the city. Every Wednesday from 3 p.m. to 5 p.m., they open the brewery for visitors and tourists who call in advance for a reservation.

- **Go to a local temple:** Sihanoukville has a number of main temples in the city and they are all popular as tourist attractions, provided you dress and act respectfully. Wat Leu is six kilometres outside town, on a mountain surrounded by a forest and offers excellent views of the city below.

- **Learn scuba diving:** There are a number of diving operators in Sihanoukville offering PADI Five Star training with live aboard and dive boat day trips available, including instructors who speak several languages.

- **Go snorkelling:** If scuba diving is a dip too far then snorkelling may be a better option for you. There are trips on offer to great sites around Koh Rong, Koh Koun, Koh Tang and Koh Prins islands.

- **Rent a kayak from Otres Nautical Club:** For those who prefer to stay above the ocean, you can rent a sailing boat or sea kayak from the Otres Nautical Club.

- **Take a fishing trip:** If you are a keen angler, there are several different sea and fishing trip providers operating in Sihanoukville who offer charters, daytrips and week-long island adventures.

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**Run Your Own Beach Bar—No Experience Required**

*By Jason Holland*

As a busy carpenter and contractor in his native Canada, Steve Quinn relished his regular trips to Costa Rica to relax and unwind on the beach. After six years of short visits, he decided to make this beach lifestyle permanent. He took over a beach bar and restaurant in Tamarindo, a funky surf town on the country’s northern Pacific coast. He’s leasing the property for three years, with an option to buy, which is a great...
way to test the waters without committing to purchasing property right off the bat.

Steve had no previous experience in hospitality. But to live his dream, he has learned on the job during his first year in business. And he’s enjoying every minute of it. El Pescador is at the far southern end of the town’s main bar/restaurant strip.

Anybody can do the same on beaches around the world, from the exotic white sands of Sihanoukville in Cambodia, to the classic Caribbean vibes of the Dominican Republic, to the rugged southern coast of Nicaragua, all while enjoying a tropical climate, low costs, and the fun of working on the beach. But to be successful, you must keep in mind the elements of any good beach bar.

Location is all-important. You want a place with consistent tourist traffic; your main source of customers. Real estate costs, for either buying or renting a property, should be reasonable.

There are some great, up-and-coming places around the world that are just ripe for beach bars at the moment.

It can be tempting to make your beach bar special by offering the best champagne or a gourmet menu, but the best way to ensure you stay in the black is by keeping things simple.

The beach, by its nature, is casual and fun, so you can keep that colourful, laidback tone in your place. Stick with food that’s easy—and cheap—to make, like pizza, ceviche, fish sandwiches and that sort of thing. Portions can be light. No one eats heavy meals in the heat anyway.

Go casual with the décor too. Make it unique but don’t spend thousands on high-end furnishings and a bunch of huge TVs. It’s amazing what can be achieved with a few cans of paint and a little imagination. Look around at the competition and see what simple features you can add to make your bar stand out.

It’s good to be present in the bar, even if you’re not working. “I’m very much a people person,” says Steve. “I walk around and try to talk to every guest. They can say they talked to the owner. It makes them feel like it’s ‘their’ place. And then they tell their friends, or other guests at the hotel, about the bar.”

With tourists being your main customer base, it pays to know what type of visitors are coming, and how sharply numbers rise and fall. Ask local merchants, hoteliers and restaurant/bar owners for the scoop. You can only expect a sprinkling of expats and locals…but nurture the few who pull up a stool at your bar. You’ll be glad of their custom in the off-season.

Today’s traveller is online before, during and after their holiday. Using sites like TripAdvisor, they’re planning where they’ll go before they get on the plane. So be sure you’re listed. Set up your own website—even just a simple one with your address, menu items and reviews. Your customers may very well refer to it on Facebook or Twitter.

Your profit, once things are up and running, should be from $2,680 to $6,700 per month. A beach bar is a business…but it’s also a unique way of life. You provide your customers with memorable experiences, while sharing in the fun yourself.

Here’s to you and your beach bar dream.
Battambang

Battambang was originally settled during the 11th century but was not officially established as a Cambodian city until 1907. It has continually grown and prospered as a major trading hub for the northwest of the country, with the current urban population now over 180,000 people.

As with Phnom Penh, the French developed the city using a plan based on a grid pattern of city streets. Key colonial public structures were built during the time of the French protectorate, much of which still stand today and set the atmosphere for the city.

Under Prince Sihanouk, Battambang was further developed with an airport, railway lines, textile and garment factories and even a Pepsi bottling facility.

Today it remains a major trading hub and the province is known as “Cambodia's rice bowl” because of the volume of rice grown in the rural provincial areas. Manufacturing has not expanded to Battambang, with most factories preferring to stay in Phnom Penh and the nearby provinces.

The chilled back colonial city

While technically the second largest city in Cambodia, Battambang still retains its colonial small town charm. It doesn’t have much in the way of expat creature comforts (unlike Siem Reap which has a modern shopping centre and Hollywood cinema).

The most significant influence in the expat community comes from the large number of European residents based there, with several French-owned restaurants, bars and hotels, and guesthouses.

While there are a number of other expat-orientated restaurants, there is very little in the way of nightlife with only a handful of bars around town, although some do try and promote the local art scene in a social way.

The number of expats currently living in Battambang is believed to be between 1,000 and 2,000.
Where expats go to eat

Some of the best known eateries and restaurants for expats in Battambang include the following:

- **Jaan Bai**: Top of the list is this modern Khmer restaurant whose name translates into English as “Rice Bowl.” It offers a local menu with lots of vegetarian options, and cocktails to die for. Run by CCT, a well-established charity, they focus on offering training and jobs to young people who want to enter the hospitality industry.

- **Café Eden**: A popular American diner with standout items on the menu including Philly cheesesteaks, burgers and Tex-Mex. Also run for charitable reasons, the café operates as a social enterprise and profits are reinvested into staff development and training.

- **Lotus Bar and Gallery**: A community-minded restaurant, bar and art gallery with great pizzas and a range of expat and local dishes, as well as strong coffee and cocktails. It is a hub for many different activities including art exhibitions, movie screenings and various social events.

- **Flavours of India**: This is the Battambang franchise of the popular Indian restaurant of the same name in Phnom Penh. They offer an extensive menu of English-style Indian curries with Nepalese specials and plenty of vegetarian dishes.

Houses for sale in Battambang

- **Psah Thmey**: A two-storey townhouse on 310 square metres of land. The 100-square-metre house includes two bedrooms, a sizeable living area, rear garden and front car parking space. **Price: $130,000.**

- **Toul Ta Ek**: This furnished four-bedroom, two-bathroom detached house sits on over 1,680 square metres of land. It includes a courtyard, large garden area with trees, pond and secure parking. **Price: $330,000.**

- **Chamkor Samraong**: A newly-built villa with seven bedrooms and three bathrooms sitting on 1,078 square metres of land. The villa is 468 square metres and includes a courtyard, parking, patio and barbeque area as well as huge gardens. **Price: $235,000.**

Houses to rent in Battambang

- **Riverside Street**: A one-bedroom, one-bathroom apartment located on Riverside Street with a small kitchenette. Nearby to many shops and restaurants. **Monthly rent: $275.**

- **Borey Rong Chak**: A semi-detached, three-bedroom, two-bathroom townhouse is available for rent in a new housing development not far from the city centre and close to restaurants and a local market. **Monthly rent: $400.**

- **Svaypor**: Fully furnished, serviced apartments with bedroom, living room and kitchenette are available. They include TV, air-conditioning and utilities as well as regular cleaning and laundry service. **Monthly rent: $350.**
Things to do and see in Battambang

- **Battambang Bat Caves:** On Phnom Sampeu, there is a hill which is known as the Killing Caves of the Khmer Rouge. It is possible to climb up towards a monastery with a cave up on the rock face where at 5:30 p.m. every evening over a million bats stream out over a period of 40 minutes.

- **Wat Banan Temple:** This temple is called the mini-Angkor Wat and begins with a long flight of stairs that leads to a Buddhist shrine. You can follow a trail down the hill to a cave with huge ceilings, and once again, lots of bats.

- **Battambang Circus:** Phare Ponleu Selpak is an organisation which trains disadvantaged children and teenagers in various circus disciplines. They give a performance every Monday and Thursday at 5 p.m. and all proceeds go towards the performer’s educations.

- **Ta Dumbong Statue:** Located in the middle of a roundabout, the black Ta Dumbong statue is central to Battambang folklore. The story is that a local cow herder found a magic stick and used it to usurp the King before attempting to kill a holy man, at which time the stick disappeared. The popularity of the tale has turned Ta Dumbong into an icon (the word Battambang translates as “disappearing stick”). Taking a snapshot of this statue is a must-do for visitors to the city.

- **Battambang Crocodile Farm:** Home to hundreds of crocodiles, you can visit this farm for $2.36 per person. Early morning is the best time to go as the crocodiles are at their most active during feeding time.

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This Art-Filled Cambodian City Offers a Small-Town Feel

*By Wendy Justice*

I think it’s the slow pace of life and the small-town feel that impressed me most.

Battambang, in northwest Cambodia, is a social and welcoming place. No one’s in a hurry. Sitting down, having a cool drink, and meeting new people is a popular pastime.

And when I walked around town, people would come out to talk to me and freely share what they enjoyed about living here, or which restaurants they liked the best, or when the latest opening of an art gallery was to take place.

Cambodia’s second-largest city doesn’t feel at all like the capital, Phnom Penh; in fact, wandering around Battambang, I felt as if I had travelled back to the early 20th
century. While most of Southeast Asia is developing at breakneck speed, Battambang gives the impression that it’s quite content to have settled into an earlier, simpler time.

It doesn’t feel any different now than when I first visited it almost 10 years ago. There are some new businesses, some fresh paint, and a number of the old French buildings have been carefully restored. But there has been very little new construction other than the major roads.

Most streets are still dirt. Some of the same vendors—or maybe their grown children—still sell from the same street corners. The nearby Angkor-era (9th to 15th centuries) ruins are still nearly deserted, and whatever restoration work that is planned for them is being done on “Cambodian time”: slow and unhurried, just like Battambang.

You can walk from one end of the town centre to the other in about 30 minutes, following the paved walkways that line both sides of the Sangker River, which runs through the middle of town. Well-maintained parks along the river banks are a draw for the townsfolk, who come to play with their children at the playgrounds, meet their friends and sweethearts, enjoy the shady benches, and work out on the exercise equipment. On either side, Buddhist wats (temples) provide a tranquil refuge for inspiration, rest, and reflection.

Several huge neoclassical Beaux-Arts mansions, with imposing and ornate entrances, dramatic columns, and extravagant balconies, are scattered around town—leftovers from the days when Cambodia was a French colonial possession. Most buildings in the downtown area are at least 100 years old. Quiet streets are framed by French-colonial shophouses, with businesses located on the ground level and living quarters, often with large overhanging porches, wrapped around the second level.

The city is home to a large art university, which has attracted artisans and craftsmen from all over Cambodia. As a result, Battambang is experiencing a cultural revival, with several galleries showcasing work from Cambodia’s best artists.

U.K. native Kate Shuttleworth has been living in Battambang for seven years. She says that it has been very easy to meet people. “There are book clubs, movie nights, trivia quizzes, barbecues, yoga classes—all open to anyone, and advertised on a Google group called Battambang Connect.”

Two of the nicest restaurants in town, Au Cabaret Vert and the Bambu Hotel Restaurant, offer fine Cambodian and European cuisine. A meal for two at either restaurant, with an appetizer and drinks, won’t cost more than about $52. Most other restaurants in town are much less expensive, and dinner for two, including drinks, will cost $28 or less. Of course, if you eat where the locals eat, you can find cheap and healthy food for just a dollar or two. Beer at a restaurant costs about 70 cents.

In keeping with Cambodia as a whole, the cost of living in Battambang is wonderfully low. Renting a house is particularly inexpensive. Houses with modern, Western-style conveniences range from around $282 to $563 a month. Small, two-room furnished apartments, with a swimming pool, housekeeping, and most utilities included, will cost less than $392 a month. The expats I spoke with all say that their biggest housing expense is electricity. Most of them report spending at least $110 a month for electricity and say that it would cost much more if they used the air conditioning.
Many of Battambang's year-round expats have settled here after having first lived in another Asian city. Moving to a relatively small community requires adjustments, and gaining experience in a more populous area can help smooth the way.

“I've lived abroad long enough where patience is not a word that I'm afraid to use,” says Jeb Jones, from Savannah, Georgia. However, Battambang has been a pleasant adjustment for him.

“There is almost no crime here at all. It is a family-oriented city and a good place for kids.”

**Kep and Kampot**

Kep and Kampot go together as if they were ingredients in an amazing dish—which Kep crab with Kampot pepper sauce indeed is.

The two small towns are close to each other, and are both delightful to visit.

**Kep: Cambodia’s smaller, colonial coastal resort**

With a current population of just over 40,000 people, Kep is one of Cambodia’s smallest provinces.

Established by the French as Kep-Sur-Mer in 1908 as a coastal retreat to escape the hot season, Kep became known as the “Saint Tropez of Southeast Asia” for its similarities to the seaside resorts of France.
Villas were built and maintained until the 1970s with King Sihanouk having his own summer villa there. But these all fell into disrepair as the Vietnam War and civil war overran the province for 30 years.

The faded colonial villas now provide a backdrop to a re-emerging coastal resort. A number of boutique resorts operate in restored villas, such as the Knai Bang Chatt and the Kep Lodge.

Nowadays, Kep is an attractive coastal holiday option for expats. It's far more relaxed than the busier beaches and city of Sihanoukville. It is the place to go for long weekends rather than week-long jaunts. Its popularity has steadily increased over the past five to 10 years.

Aside from Kep's beach, its main draw is the Kep crab market. Here you can eat crabs fresh from the sea at one of the many wooden shack restaurants perched above the ocean on a stilted waterfront pier. The market attracts locals and expats of all nationalities who enjoy Kep crab cooked in delicious Kampot pepper sauce.

**Kampot: The riverside city that expats love**

Kampot is a small city with a population of just under 40,000 people. It is known for its world-famous Kampot pepper, which is the first Cambodian product to gain an officially protected geographical indication (GI) status.

Kampot pepper is traditionally produced by the families of the original farmers. The farming dates back to before the Vietnam War and civil war, and today's farmers still use the traditional methods.

The province is also known for cultivation of the pungent durian fruit, which is considered a delicacy in Cambodia, especially the type of durian grown in Kampot. A large durian statue stands proudly at the roundabout at the entrance to the city.

Kampot is a sleepy city centred around the riverside. Tourism has slowly developed due to its proximity to the Damrei and Bokor mountains. It has its own appeal, however, and is a great day trip or as part of a combined visit to Kampot and Kep.

All along the riverside are bars and restaurants which cater to expats and tourists. Places like the Rikitikkitavi Hotel and restaurant get rave reviews for their Khmer food which includes local specialities, Beef Saraman and Fish Amok.

The numbers of expats in Kep and Kampot are quite small but it is thought there are over 1,000 people of different nationalities living and running small businesses in both places on a full-time basis.

**A weekend retreat for all the family**

Keith, 48, and his wife and children are based in Phnom Penh, where he works for a large volunteer organisation. Whenever there is the chance for a long weekend, they
immediately pack up their car and begin the short and scenic three-hour drive through the Cambodian countryside to Kampot and Kep.

“My main motivation for going is that I get to enjoy kiteboarding on the Kampot River, but it is just great to get out of town and drive to the coast to take a break with my family. We always go straight to Villa Vedici to drop off our bags and get changed before going to Rikitikkitavi for lunch. Once everybody is refreshed and well-fed the first thing we do is head to the river to engage in some seriously fun water sports.

“There are a bunch of different activities you can do on the river. My wife and kids always either go kayaking or paddle boarding, but I prefer something a little more intense and I’m heavily into kiteboarding. Villa Vedici organise everything—they are the only operator in Cambodia licensed by the International Kiteboarding Organisation, and they offer beginner packages (which is how I learned to kiteboard).

“I guess the attraction of an extreme sport like this is you get to combine high speed water sports with flying through the air. Most of the week I am busy handling paperwork and administration so this is a way of letting my hair down and enjoying myself in my free time. Sure, some people prefer sitting under a palm tree and reading a book but I like the adrenaline of riding the waves and taking flight.”

Keith says these weekends ensure he gets to spend quality time with his family. They always finish their trip with a visit to Kep’s Crab Market for a family dinner before heading back home.

“Phnom Penh is a great place to live but our little weekend breaks bring us closer together. If we just stayed in the city the whole time then we would all end up doing our own things and miss out on each other’s company. Kampot and Kep bring us together as a family and the memories we have are priceless.”

Houses for sale in Kep and Kampot

- **Kampot:** An elegant Khmer-style villa located one kilometre outside of Kampot Town with three bedrooms and two bathrooms. It has a large living room, a kitchen and a tropical garden surrounding the house. There is good security and space for car parking. **Price: $160,000.**

- **Kampot Town:** A two-storey colonial style apartment is for sale in Kampot Town. It has nice views of the city and is in a safe neighbourhood with secure parking, kitchen, and garden. **Price: $170,000.**

- **Kep/Kampot:** A traditional style Khmer house located between Kep and Kampot is on the market. It has a scenic outdoor living area and awesome views of sunsets and Bokor Mountain. **Price: $80,000.**

Houses to rent in Kep and Kampot

- **Kampot Kampong Kandal:** A one-bedroom, one-bathroom beautiful bungalow down by the river side is for rent. It is surrounded by nature with free access to kayaks included in the rental price. **Monthly rent: $325.**

- **Kampot Kampong Kandal:** A two-storey house is for rent close to the river. It has two bedrooms, two bathrooms, a kitchen and outdoor pavilion. Located in a quiet neighbourhood just five minutes away from the market. **Monthly rent: $330.**
Kep City: There is a bungalow for rent in Kep City that is small but comfortable and located just three kilometres away from the Kep Crab Market. **Monthly rent: $220.**

**Things to do and see in Kep and Kampot**

- **Kep Crab Market:** Kep is famous for its fried Kep crab in Kampot pepper sauce, and there is no better place to try it than at the crab market. There is a selection of wooden shacks built over the sea for you to enjoy fresh-off-the-boat crab with a sundowner of your choice.

- **Bokor Hill Station:** Any visitor to Kampot should take the time to go to the Bokor Hill Station. This French ghost town on top of Bokor Hill used to be a resort and casino run by the colonial French. It was abandoned in the 1940s during World War II. It has recently been redeveloped into a luxury casino resort but retains its unique atmosphere.

- **Tour a Kampot Pepper Farm:** Kampot is world famous for its pepper, with celebrity chefs such as Gordon Ramsey praising and using it in his restaurants. While in Kampot, take a tour of a pepper farm such as La Plantation where you can receive a free tour with a guide who will explain the wonders of Kampot pepper.

- **Take photos of the Kep Crab statue:** Many provinces in Cambodia build a statue of their greatest local achievements or points of pride, and in Kep the local government erected a large crab statue in the middle of the sea at Kep Beach. Well worth a photo or two.

- **Visit Kep Beach:** At just a kilometre in length, and with white sand allegedly shipped in from Sihanoukville, Kep Beach is a popular spot for expats and locals on long holiday weekends who are looking to take a break from the heat of Phnom Penh.

- **Koh Tonsay (Rabbit Island):** If Kep Beach is not enough seaside for you, then you can try a trip to Rabbit Island to explore its white-sand beaches and marine scenery.
Chapter Four: Buying real estate

The investment potential of Cambodian real estate

A large percentage of Foreign Direct Investment in recent years has been directed towards Cambodia’s real estate market, with many large-scale developments being launched. Nearly all are in Phnom Penh, although there are an increasing number of high profile projects in Sihanoukville as well.

Property developers have largely focused on four areas for investment: commercial real estate, urban apartments, suburban satellite cities and gated townhouse developments.

The new residential property projects are mostly off-the-plan, with an initial focus on high-end units. More recently, there is a shift towards mid-range units as the market has become saturated due to a limited pool of demand from upper-class Cambodians and speculators from China, Hong Kong and Singapore.

While satellite cities were once popular, most of the large developments launched in 2014 and 2015 were apartment complexes in central and northern Phnom Penh. Prices range from $250,000 to over $1,000,000.

Projects such as DeCastle in Toul Kork and BKK1 have proved to be successful, with all units sold out and construction already completed. Some buyers have moved in whilst others rent their apartments out.

Unfortunately, other major projects haven’t been so smooth. Gold Tower 42 was originally launched off-the-plan in 2007 in a high-profile location between Sihanouk and Monivong Boulevards. Construction has been stop-start, however, and a funding dispute has since halted construction at the 32nd storey. Since 2013, the development remains unfinished—a concrete testament to the risks of buying off-the-plan.

But this has not impacted the number of new developments commencing. According to a report by CBRE Cambodia, the number of residential apartment complexes approved for construction is expected to double the number of available residential units from 10,000 in 2015 to 20,000 in 2018. This is leading to concerns of oversupply in the market (provided that all planned projects reach completion).

It is possible that developers will begin discounting their previously high asking prices for premium units. This could result in a more competitive market with better potential for investment in the next few years as supply outstrips demand.

A number of real estate savvy expats have avoided investing in these large and expensive developments. They favour smaller-scale investments that can be bought, renovated and resold or rented for a considerable return. They focus on rundown apartments and townhouses in good locations that can be purchased for as little as $75,000 before being sold on for double the price six months later.
Though not without its share of headaches and potential obstacles, property flipping is increasingly viewed as a better way to generate profits compared to the resale prices advertised for residential apartments.

But whichever way you wish to approach your property investments, you should first educate yourself about Cambodia’s property laws before deciding whether to rent or buy.

Cambodia’s property laws

Since the passing of Cambodia’s Foreign Ownership Property Law of 2010, the process for purchasing property has become much more straightforward. Foreigners with a passport may now own:

- **Any property above the ground floor of a building**: This is defined as a property where more than one owner resides, consisting of some parts being exclusively owned and other parts being for common use. Unlike Thailand, which restricts foreign ownership to 49% of the units, in Cambodia foreigners are allowed to own any units above the ground floor. There is a sub-decree being drafted that might affect the ratio of foreign ownership, and it is therefore recommended to consult with a solicitor before investing.

- **A 50-year lease on land**: Leases may have sub-clauses that allow renewals and prevent re-sale of the property during the leasehold. Depending on the structuring of your lease and related agreements, this means you can effectively double the lease length.

Buying through a Cambodian Limited Liability Company

It is possible to buy land in Cambodia by setting up a local company, but a foreigner can only own 49% of that company. There are three methods for controlling the company:

1. **Two classes of shares**: Structure your company with two classes of shares—one class allocated to a local partner and one to the foreign investor. This permits different rights to nominate directors and transfer shares. Important decision making needs majority director agreement e.g. 66%.

2. **Using a registered mortgage as land security**: By registering any land your company purchases under a mortgage in your name, this means that it can’t be transferred without getting your consent first due to legal requirements.

3. **Private agreements**: It is possible to establish a documented agreement between local shareholders that provides you with special rights for minority control of the company. Methods used include a majority-controlled board of directors or Power of Attorney.

Beware of this possible pitfall

Buying through a spouse or partner’s name, no matter how much you trust them, is a risky proposition.

Simply put, the investment is no longer yours in any legal sense if you put it in someone else’s name. You also leave yourself open to much uncertainty.
You must consider what the situation will be should your partner divorce you or should they suddenly die and their relatives inherit the property.

Whatever the case might be, you would have absolutely no legal rights or claim to stay there.

This is why so many people choose either the Cambodian Limited Liability Company or the leasehold option when purchasing land and houses.

**Buying a property in Cambodia**

If you do decide to purchase a property in Cambodia, it is highly recommended that you first contact a reputable law firm that has an established track record of property and incorporation arrangements.

It is imperative that you always conduct serious due diligence regarding land titles and current or new legal requirements before considering making an investment. While this might be an additional upfront cost, it is well worth it.

Purchasing and investing in land or property in Cambodia can be a complex process, even more so if you wish to buy something other than an apartment.

By obtaining accurate guidance from an English language speaking legal firm, it is possible to avoid many pitfalls. (See the Rolodex on page 59 for a recommended law firm.)

**Land title deeds**

As of 2015 there are now three types of land titles in Cambodia:

1. **Hard title**: This is the most secure land title available as they are registered nationally by the Land Management and Planning Office rather than locally-issued titles. They are not easy to find, however.

2. **Soft title**: The most widely available form of land title, these are designated as “possessory right” and are provided by local officials at either Sangkat or District level.

3. **Strata title**: The Foreign Property Ownership Law of 2010 allows foreigners the right to privately own units in apartment complexes above the ground floor.

**Cambodian property taxes**

The General Department of Taxation, Ministry of Economy and Finance provides a useful summary regarding the meaning of taxation laws relating to property in Cambodia:

The purpose of the Cambodian Property Tax law is to rationalise the use of land and to benefit the sub-national administrative budget. Property tax is imposed on all properties located in the municipality and provinces of the Kingdom of Cambodia.

This tax is applied to immovable properties valued in excess of 100,000,000 riels ($33,436).

For the purpose of this tax, the term “Property” refers to lands, houses, buildings and other constructions that are built on the land.
This tax is collected annually at a rate of 0.1% of the value of the property. The valuation includes lands, houses, buildings and other constructions that are built on land.

The valuation is based on the market price as determined by the property evaluation committee established by the Prakas of the Minister of Economy and Finance.

Hire a Cambodian solicitor

As a foreigner, it is very important to understand the legal process in Cambodia and it is always advisable to seek consultation with one of the numerous property solicitors in Phnom Penh. They are best-placed to guide you in the process of property investment and inform you of any areas of concern.

While a number of foreigners conduct their property purchases independently, unless you are familiar with the country’s real estate market, language and legal system, it is recommended to first meet with a local law firm.

Ideally, select a legal firm with people who speak English fluently and who can clearly explain the legal technicalities and procedures, such as:

- Review your contract to clarify potential issues and the obligations between buyer and seller.
- Confirm that the current property owners have the correct title.
- Run a background check on any liabilities or liens on the property.
- Provide advice related to funds and payment transfers.
- Check with the relevant authorities that the property is fully registered in your name.
Chapter Five:
Visas and residence

Visa on arrival

Visas can be obtained on arrival when flying into Phnom Penh and Siem Reap international airports.

When entering via a land border, there are border checkpoints but you need to check in advance with your travel agency whether to apply for a visa in advance or on arrival. These checkpoints are located as follows:

Cambodia-Thailand:
- Poipet in Banteay Meanchey province
- Cham Yeam in Koh Kong province
- Daung in Battambang province
- Prom in Pailin city/province
- Chorm in Oddor Meanchey province
- O’smach in Oddar Meanchey province

Cambodia-Vietnam:
- Bavet in Svay Rieng province
- Kaom Samnor in Kandal province
- Phnom Den in Takeo province
- Trapaing Sre in Kratie province
- Tropaing Phlong in Kampong Cham province

Applying for a visa is quite simple. You need to complete an immigration form, have a passport with at least six months’ validity and blank pages, and supply one recent passport-sized photo. Note that if you don’t have a photo upon arrival there is a processing fee of $2.36.

Tourist Visa

Travellers may apply for a single entry Tourist Visa (T) valid for one month for $40. This allows you to enter the country for up to 30 days at Phnom Penh and Siem Reap international airports, as well as designated border checkpoints.
Tourists can also obtain their visa in advance for $40 plus a $9.50 processing charge through the online e-Visa website: evisa.gov.kh.

If you are planning to stay for a longer period of time, or to use Phnom Penh as a base for your travels, you will have greater flexibility by selecting a “Business” or “Ordinary” Visa (E) instead.

**Business Visa and Work Permits**

Business visitors may apply for a single entry “business” or “ordinary” visa (E) valid for 30 days for $47.50 at Phnom Penh and Siem Reap international airports and some land border checkpoints. Currently, these cannot be obtained via Cambodia’s e-Visa website.

To apply for a business or ordinary visa, Immigration may require you to have a letter of invitation from a supporting organisation or employer, and/or a return ticket. Generally, if arriving from a developed country, and you are a Western national, these are rarely requested due to Cambodia’s initiative to encourage foreign investment and skilled workers to the country.

Under Cambodian law a business or ordinary visa does not give you automatic permission to undertake employment and officially you should apply to the Department of Employment and Manpower which is part of the Ministry of Social Affairs, Labour and Veteran Affairs.

**Visa Extensions**

It is possible to extend both the tourist visa and business or ordinary visa. You can go to the Immigration Department of the National Police, which is located directly opposite Phnom Penh international airport. Alternatively, you can use one of hundreds of travel agents to process the extension on your behalf.

You simply need to provide your passport (with at least six months’ validity), a single passport-sized photo and a standard processing fee for the visa extension.

It is important to understand that a tourist visa can only be extended for up to one month and is limited to a single-entry border crossing only, which will cost $40.

Due to these limitations, it is recommended that you apply for a business or ordinary visa as it is much easier to extend and has greater flexibility. The options are:

- One month, single entry
- Three months, single entry
- Six months, multiple entry
- 12 months, multiple entry

The fees charged by travel agencies for a business or ordinary visa extension start from around $61 for one month up to around $387 for 12 months, though prices do fluctuate on an annual basis.
Dealing with visa overstays in Cambodia

If you overstay your visa, you will be fined $6.79 per day for the first 30 days and $8.14 per day thereafter.

If you overstay for more than six months, you may face detention and deportation. Generally, you will not be blacklisted from returning to the country at a later date, unless you have committed a serious crime as well.

Make sure you have enough time to extend your visa before it expires, especially if you are processing your extension close to one of Cambodia’s 28 annual public holidays, when government ministries and business offices are closed.
Chapter Six:
Cost of living in Cambodia

The lowest cost of living in Asia

Cambodia offers one of the lowest costs of living in Asia.

Key expenses—for rent, food, drink, eating out, travel and medical care—are extremely affordable and it is not uncommon for single retirees to live on a budget of less than $1,500 per month.

Phnom Penh is slightly more expensive than the smaller provinces (except, perhaps, Siem Reap). But the difference is negligible unless you are living in the rural countryside without any Western amenities or social activities.

Buying imported luxuries for less than your home country

Expats in other Asian countries complain that the cost of imported luxuries such as wine, food and electronics are prohibitively high. But in Cambodia many things can be bought for the same, or even less than, the price in the country of origin due to low import taxes.

Spirits and wines are significantly undertaxed, with fine bottles of champagne available for as little as $34. Haagen Daz ice cream can be bought for roughly the same price as in a supermarket back in Australia. Products such as household cleaning goods and electronic goods are often noticeably cheaper in Cambodia than they would be back home.

The exception is automobiles, which are taxed up to and over 135% making the purchase of a new car extremely expensive. For example, a mid-range Toyota sedan costs as much as $80,000 to $85,000 in Cambodia.

Monthly budgeting list breakdown

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent: (furnished two-bedroom apartment in BKK 1)</td>
<td>$500</td>
</tr>
<tr>
<td>High-speed internet</td>
<td>$25</td>
</tr>
<tr>
<td>Pay TV (standard package)</td>
<td>$6.50</td>
</tr>
<tr>
<td>Electricity (including regular A/C)</td>
<td>$120</td>
</tr>
<tr>
<td>Phone (basic mobile phone and data plan)</td>
<td>$12.50</td>
</tr>
<tr>
<td>Water</td>
<td>$7.50</td>
</tr>
<tr>
<td>Groceries/wine/beer</td>
<td>$300</td>
</tr>
<tr>
<td>Entertainment (dining out and other activities)</td>
<td>$250</td>
</tr>
<tr>
<td>House cleaner (once a week)</td>
<td>$40</td>
</tr>
<tr>
<td>Healthcare (four $35 visits to a doctor/dentist per year)</td>
<td>$11.50</td>
</tr>
<tr>
<td>Emergency insurance</td>
<td>$85</td>
</tr>
<tr>
<td>Visa maintenance</td>
<td>$31</td>
</tr>
<tr>
<td>Transportation (regular tuk tuks)</td>
<td>$50</td>
</tr>
<tr>
<td>Incidental</td>
<td>$65</td>
</tr>
</tbody>
</table>

The total expenses for a single person living in one of the best neighbourhoods in Phnom Penh are under $1,500 per month, and this is without scrimping on the basics, going without any luxuries, or leading an isolated existence.

In fact, this budget allows for a healthy social life and regular indulgences at the supermarket with imported Western and local luxuries, as well as access to unlimited internet and considerable use of air-conditioning.

A couple could easily get by on around $2,600 per month in any of the main cities of Cambodia.
Chapter Seven: Healthcare in Cambodia

Although medical check-ups and dental work are very affordable in Cambodia, it is vital that you have some sort of health or travel insurance to provide coverage in the event of an emergency.

While a full medical health insurance package might not be within everybody’s budget, there are plenty of very reasonably-priced travel or emergency insurance options available from as little as $70 to $125 per month. These cover you should you need to be rushed back to Australia, or should you be seriously injured and require surgery. It is highly recommended for people of all ages.

**Dental care**

The dental industry in Cambodia is quite advanced, with many thriving private practices that specialise in treating expats and tourists as well as middle and upper class Cambodians for corrective and cosmetic dental surgery.

One of the most established dental and aesthetic hospitals is Roomchang, which operates from a state-of-the-art 10 storey building. It has 36 dental chairs, four surgical theatres, in-house dental laboratory and dozens of internationally-qualified dentists trained in developed countries in the European Union and United States.

The leading dental hospitals and clinics provide cost savings of up to 70% when compared to prices for similar quality services in Australia. For example, a clean and polish, combined with a special consultation and treatment plan, costs as little as $65, x-rays cost from $8 to $25, and a composite filling costs between $22.50 and $80.

Advanced teeth whitening treatment is available from $200 while root canal surgery averages around $280 per tooth.

**Pharmacies**

One of the biggest medical cost-savings is pharmaceutical. The quality is high, and the cost to fill a prescription from back home is minimal. You can bring a prescription from home, and can have it filled without the need to visit a doctor in Cambodia.

The cost of the medications may be as little as 5% to 10% of the cost in Australia.

Pharmacies such as Penh Chen Vong on Sihanouk Boulevard or the U-Care chain of pharmacies in Phnom Penh and Siem Reap guarantee the origins of their supplies.
This is because they purchase directly from official brand distributors and maintain air-conditioned climate control for medications kept in stock (an important factor in a tropical climate).

**Clinics and Hospitals**

“Everything from basic healthcare check-ups to extensive surgery and comprehensive dental treatments are available in Phnom Penh at very inexpensive prices,” says Tom Richter, 57. “There tends to be several main places expats flock to. Naga Clinic is good for general practice consultations that cost from $45 upwards, while a visit to one of their ENT, diabetes or gynaecologist specialists costs around $65, including physical examinations.

“A lot of people like to go to International SOS for vaccinations as they have a cold chain of storage for all their vaccines so can guarantee the quality of their stock. It is also popular with families who need special attention for their children on account of their experienced international paediatric doctors.”

The Royal Phnom Penh Hospital is considered the best hospital in the country since they cover all areas of treatment, and offer the highest calibre accident and emergency room. They employ internationally educated doctors certified by the hospital operator’s regional medical board to provide international standards on par with the Bangkok Hospital network in Thailand.

Additionally, they also operate the Royal Angkor International Hospital in Siem Reap, ensuring that expats in both of Cambodia’s major cities are well catered for with quality healthcare treatment.

For more serious cases and emergencies, it is often necessary to be medevaced to another country. Health insurance is highly recommended as a backup.

The biggest demand by expats at these hospitals is for annual health check-ups. Packages for a comprehensive assessment cost from just $325 to $550 for a full day of tests and consultations. In Australia the same scope of check-up would cost considerably more.

**Medical Tourism**

Medical tourism is a growing industry in Cambodia, chiefly in Phnom Penh, as more regular visitors to the country take the opportunity to get lower cost, high quality treatments. The cost-savings of their treatments help offset the expenses of their flights and hotels.

Many medical tourists specifically visit for dental work since Cambodia’s dental industry is more advanced and commercialised than the medical industry.
Chapter Eight: 
Cambodian tax guide

Paying tax on income and salary

For taxation purposes, a person is considered a resident if they are present more than 182 days in the country during any one-year period, or if they have their principal place of residence in Cambodia.

According to an English translation and summary of the applicable laws the following can be stated:

- Residents of Cambodia are liable to pay taxes on their worldwide income and profits.
- Non-residents are only taxed on their Cambodia-based income at a flat rate of 20%.

Residents currently face a taxation rate on salaries of:

- 10% for people making between USD $312.50 and $2,150 per month
- 15% for people making between USD $2,150 and $3,120 per month
- 20% for people making USD $3,120 or higher per month.

For income from personal services, the taxation rate is currently 15%, while for non-salary derived income the tax rate is generally 20%. This can vary, depending on the income source.

In practice, however, there is no well-established system for foreigners to report their worldwide income. Taxation on salaries is the responsibility of the employer, and expats should consult with their company to clarify the situation.
Chapter Nine: Travel in Cambodia

There are no direct flights from Australia to Cambodia, however there are plenty of options that require a single stopover in countries like Malaysia or Singapore at a cost of between $800 to $1,000 for a return flight.

The best way to get a bargain fare is to check the websites or mobile apps of a flight aggregator like Skyscanner, Expedia or Kayak and to book as far in advance as possible.

Key airlines to check out for Australia-Cambodia routes include:

- Scoot Airlines: http://www.flyscoot.com
- Singapore Airlines: http://www.singaporeair.com/
- Emirates: http://www.emirates.com/
- Malaysia Airlines: http://www.malaysiaairlines.com/
- China Eastern: http://www.flychinaeastern.com/
- Vietnam Airlines: http://www.vietnamairlines.com/

**Taking your pet with you**

Before leaving Australia, you will need to prepare a number of documents for your pet to be allowed to enter Cambodia.

Most importantly, you need to obtain a rabies certificate that includes the animal’s microchip number, vaccination date and length of its validity.

After this is completed, a Veterinarian Health Certificate needs to be issued at least 10 days in advance from a practitioner recognised by the government of its country of origin.

The only acceptable identification is by microchip which must be fully compliant with ISO standard 11784 and/or annex A to ISO standard 11785.

Provided you have made these arrangements, you will need to contact different airlines to confirm whether they will carry your pet. Some airlines are more accommodating than others, and some do not transport animals.

Alternatively, you may choose to use a professional pet transportation company, such as Jet Pets (http://www.jetpets.com.au), who will look after all aspects of your pet’s move.
It is important to check the process for bringing your pet back into Australia, should you decide not to stay in Cambodia. Visit http://www.agriculture.gov.au for up-to-date details.

**Travelling in Cambodia**

Although Phnom Penh airport recently doubled its capacity, it is still a relatively small airport with only one main terminal for international arrivals. When you get off the plane, head straight to Immigration, then to baggage collections, past Customs and out to take your first steps in Cambodia.

**Getting to the city**

Getting to the city is very simple. If you have booked a luxury hotel, then most likely they will have a driver waiting to pick you up. If not, there are plenty of easy and convenient options available including:

- **Airport taxi:** You can get an official airport taxi at the arrivals gate from one of the drivers milling around. They will charge you between $12 and $16, depending on which part of the city you are travelling to.

- **Tuk tuk:** For those wanting to save a few dollars or experience their first tuk tuk ride, walk over to the main road where there are numerous drivers willing to negotiate a price. Expect to pay around $9.

- **Mototaxi:** For the serious budget travellers, the mototaxi (aka motodop) is an even cheaper option for around $5 to $7.

**Trains and buses**

Phnom Penh has a new city bus line that began operations in 2014. There are several different lines on Monivong Boulevard, Mao Tse Toung Boulevard and Russian Boulevard. The price is currently 1,500 Khmer Riel ($0.50) per journey and, as of 2015, both students and pensioners travel free.

For nationwide transportation, buses are more popular than private taxis and minibuses. There are at least seven different bus operators who travel daily from Phnom Penh to Siem Reap, Sihanoukville, Battambang, Kampong Cham, Kratie, Stung Treng, Ratanakiri, Sisophon, Poipet and the Laos and Vietnamese borders.

Before booking anything you should check to make sure they have a good track record in terms of safety. It is not advised to take night buses due to a higher incidence of accidents.

The railway system was destroyed under the Khmer Rouge and currently only operates for cargo shipments and not for personal travel, though there are plans for future development.

**Getting around the towns and villages**

While Phnom Penh has five different metred taxi operators and a city bus rapid transit system, the cities and towns in the rest of the country are a different story.
For anybody without personal transportation, mototaxis and tuk tuks are the only choices, for Cambodians and expats alike, for getting around all other towns and villages in the country.

Prices start from as little as $0.68 for a short ride and, while in some touristic towns tuk tuk drivers may try to charge you more than the local price, in many other provinces they will simply charge the going rate and hope for a tip.

### Owning a vehicle in Cambodia

While many expats are happy to rely on motodops, tuk tuks and metre taxis, others prefer the freedom of owning their own motorbike or car.

In Cambodia it is legal for a foreigner to own a motor vehicle as long as it is registered, with the road tax paid and a genuine licence plate issued.

Ninety percent of cars sold here are from the grey market, which means they are unofficial imports, or cars that may have been damaged overseas and rebuilt for sale in Cambodia. The remaining 10% of car sales are from authorised car distributors such as Toyota, Ford, Mazda and about 20 other exclusive distributors selling every kind of car from Kia hatchbacks to Rolls Royce Phantoms.

While new cars are prohibitively expensive due to the 135%+ import tax, motorbikes that are assembled in Cambodia, such as Hondas, are available to purchase new from between $1,800 to $3,000.

Honda motorbikes tend to retain their value, making them a good investment for expats who only plan to visit for a year or so. They can easily be sold on to another expat for an amount not much less than they originally paid.

### Obtaining a Cambodian driving licence

All foreigners are required to hold a valid Cambodian driving licence in order to drive a motorbike or car in the country. Many expats, however, don’t bother with the simple process of getting a licence and prefer to pay fines when they are stopped by the traffic police.

However, not only is this illegal but it also can invalidate your health or travel insurance should you get into a traffic accident. Therefore, getting a Cambodian driving licence is highly recommended.

Be aware, also, that international driving licences are not recognised by Cambodian authorities. Avoid problems by getting a Cambodian driver’s licence.

There are three separate classes of driving licence in Cambodia:

1. **A1**: For 49-125cc motorcycles and scooters
2. **A2**: For motorcycles larger than 125cc
3. **B**: For passenger vehicles (less than nine passengers)

If you apply for a B licence this will allow you to drive a passenger automotive vehicle as well as ride any motorbike under 125cc. If you wish to ride a motorbike larger than 125cc then you will need an A2 licence.
To obtain a driving licence valid for one year in Cambodia, you must apply to the Department of Public Works and Transport. You will need to provide the following:

- Passport with a six-month visa
- Five passport-sized photos
- Australian or other national driving licence
- Around $81 to $95

It is possible to apply directly, but most people find it far easier to use the services of a reliable agency or motorbike rental shop such as Lucky Lucky or New New to handle their application and avoid bureaucracy. It can take up to a month to be processed.

**Top Tips for travellers**

1. **Taxis not tuk tuk**: When in Phnom Penh, many tourists will want to experience the fun of a tuk tuk ride around the city. Most don’t realise, however, that for almost the same cost you can have a modern air-conditioned taxi pick you up and drop you off at the location of your choice. Check our Rolodex of contacts in Cambodia on page 61 for the phone numbers.

2. **Bring passport photos**: Save time and money by preparing a set of passport-size photos in advance before you come to Cambodia. Whether you are planning to spend extended time in Cambodia, or planning to travel on to neighbouring countries, you will likely need to provide a number of passport photos when applying for visas.

3. **Passport processing fees**: If you don’t bring passport-size photos with you, don’t panic. At both Phnom Penh and Siem Reap airports, you can pay a small processing fee of between USD $1 and $2 (AUD $1.36 and $2.72) to produce the required photograph for you. You will, however, need to have a reasonable photo in your passport for officials to photocopy.

4. **U.S. dollars are king**: The defacto currency of choice in Cambodia is the U.S. dollar and it makes sense to bring some large and small notes with you. But if you aren’t able to do this, it’s not a problem because there are many reasonable money changers available in tourist areas who will convert pretty much any currency you have into dollars for a small charge.

5. **Knowing your riel money**: While U.S. dollars may be king for larger transactions, the Khmer riel is the official currency of Cambodia, so it helps to know that the exchange rates are pegged at around 4,000 KHR to USD $1. This helps when buying smaller items such as food and drink where you will pay in dollars but receive your change in riel.

6. **Use ATM’s wisely**: ATMs are widely available in many Cambodian cities and most charge a fee of around $6.80 for withdrawing cash on an international card. However, the top tip is never make withdrawals only in USD $100 bills. This is because many restaurants and bars simply won’t have enough change to cover small purchases. Always withdraw the full amount you want minus $10 (e.g. $790) so you will have plenty of 10s and 20s available.

7. **Lights off in the daytime**: If you decide to rent or drive a motor vehicle while in
Phnom Penh, be aware that it is against the law to drive with your headlights on during the day time—this a privilege reserved only for His Majesty the King. Even though it is a minor infraction, it is still enough for you to get stopped by the traffic police and fined.

8. **Local road rules:** If you are planning to drive in Cambodia, it is important to understand the traffic laws. Aside from needing a valid driving licence, be aware that strict traffic rules have been introduced relating to drunk driving and wearing safety helmets. In the past, it was often possible to pay for a minor incident with a pack of cigarettes—nowadays, the laws are strictly followed, and set fines are charged. If you are not clear about the requirements for driving, it is best to take a tuk tuk or a taxi to ensure a safe and carefree journey.
Appendix A
Rolodex of contacts in Cambodia

International Living Australia resources

Our website, www ilafrica.com, continuously posts articles about Cambodia, including new expat and location profiles. Find a wealth of information and news from our correspondents around the world.

Also, check out International Living Australia magazine. Our monthly magazine provides a scope and depth of information about global travel, living, retiring, investing, and real estate that is not available anywhere else at any price. It is your passport to a brighter, more exciting, more adventurous future. It can bring you the excitement and glamour of living and travelling in foreign countries even if you never leave your armchair.

For more information on this top-notch publication, see http://proto ilafrica.com/476503.

Want to meet our IL editors and in-country experts in person? Check our Events schedule and see where they’ll be next. Every year we hold a number of events around the world. At these events, we gather together all our experts so they can share with you, face-to-face, their invaluable insight and experience in living, investing, retiring, and moving overseas. Check out the schedule, http://internationalliving.com/events/ for our next great event.

You can also find us on Facebook. We currently have over 5,000 followers…and counting. This is a great way to get in touch with other IL readers and our editors. Plus, it’s full of fun and interesting photos, videos, and much more. Find us at https://www.facebook.com/International-Living-Australia-853125994741375/.

We also have an Asia-specific Facebook page: https://www.facebook.com/ internationallivingasia. This is a great place to meet other like-minded, Cambodia-bound expats, get advice, and find out about events in Cambodia.

Real estate agents

Independent Property Services (IPS): http://www.ips-cambodia.com/

CBRE Cambodia: http://www.cbre.com.kh/

Knight Frank Cambodia: http://www.knightfrank.com.kh/

Solicitors (all based in Phnom Penh)

BNG Legal: http://bnglegal.com/

Embassies

New Zealand: https://new-zealand.visahq.com/embassy/cambodia/
U.S.: http://cambodia.usembassy.gov/

Hospitals

Cambodia's main two cities of Phnom Penh and Siem Reap have the best options for medical care with popular medical clinics and established international hospitals.

In Phnom Penh:

Royal Phnom Penh Hospital: http://www.royalphnompenhhospital.com/
International SOS: https://www.internationalsos.com/locations/asia-pacific/cambodia

In Siem Reap:

Royal Angkor Siem Reap: http://www.royalangkorhospital.com/
British Khmer Clinic: http://www.britishkhmerclinic.com/

Useful Information

Duty Free: A visitor to Cambodia can bring:

- Two litres of wine
- 400 cigarettes, 100 cigars, or 400 grams of tobacco
- 350 millilitres of perfume and ornaments
- Medicine for own personal use

Goods worth the equivalent to or greater than USD $100 (AUD $136) shall be subjected to customs duties and taxes. If the customs value of goods is in excess of USD $300 (AUD $407), they must be declared on the Customs Declaration Form. If it is less than USD $300 (AUD $407), the goods must be declared on the Non-Commercial Customs Declaration Form.

Insurance: Buying travel insurance is highly recommended.
Electricity: The electricity system in Cambodia is 220 V AC, 50 Hz. Most electrical wall outlets take both round and flat, two-bladed plugs. It is easier for travellers to bring a plug adapter and voltage convertor from home.

Tap water: Tap water in Phnom Penh is cleaned, but drinking from a tap is not recommended. Bottled water is available everywhere and can be ordered in bulk from reputable companies.

Business Hours:
- Most companies: 8 a.m. to 5 p.m. Monday to Friday.
- Government offices: 8 a.m. to 4 p.m. Monday to Friday.
- Banks: 9 a.m. to 4 p.m. Monday to Friday.

Telephone:
- Cambodia’s international dialling code is 855
- To make an international phone call from Cambodia, the three main mobile telecom networks (Cellcard, Smart, Metfone) offers calls from as little as $0.04 per minute, depending on the country.
- Using your mobile phone in Cambodia requires international roaming to be activated, so it is best to contact your service provider for more details before leaving your home country.
- It is easy and inexpensive to purchase a new SIM card with 4G LTE that can be topped up with pre-paid credit as and when needed.
- Dual-sim phones are popular with expats who want to keep their international number in use while having access to a local number.

Money:
- Traveller’s cheques: These can be cashed at most banks with an Exchange sign.
- Credit Cards: Major international credit cards such as VISA and MasterCard are accepted by most banks, shops, hotels, and restaurants. Many smaller restaurants and shops only accept cash.
- ATM: Plus and Cirrus network are widely available at most ATMs in Cambodia. Foreign ATM cards with those networks can be used for withdrawing cash. The usual cost per transaction is between $4 to $7.

Emergency Numbers
- Police: 117
- Fire Brigade: 118
- Ambulance: 119
- Tourism Authority of Cambodia: 023 213 741
- Traffic Police: 023 722 067
Other Useful Numbers

- Global Taxis: 023 222 688
- Choice Taxis: 023 888 023
- Royal Phnom Penh Hospital: 023 991 000
- Naga Clinic: 023 211 300
- International SOS: 012 816 911
- Royal Angkor Hospital Siem Reap: 012 235 888 AUD
Appendix B

Map of Cambodia