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**OVERSEAS**



# OVERSEAS

## Haven Report

**Phnom Penh, Cambodia:**  
The Pearl Of Asia...





## Phnom Penh: The Pearl of Asia

*By Robert Carry*

**H**ulloooo!" says a small, dark eyed Cambodian girl in a tattered red dress from behind her mother's sarong. "Hello!" I answer with a smile. My one-word conversation with this grinning, slightly scruffy little kid is a welcome ice-breaker. I'm skimming along the surface of the brown, bubbling Mekong River on board a somewhat rickety old river ferry with some 30 other (all Cambodian) passengers, all destined for a river island called Koh Dach. Despite being just a 30-minute trip from the center of Phnom Penh, Cambodia's capital, not many foreigners

have discovered the jungle-topped, tropical sand spit famed among locals for its river beaches and hand-woven silk industry.

So, the farmers returning from markets, school kids on their way home and moto drivers delivering all kinds of everything to the 7,000 or so families who call Koh Dach home were proving extremely interested in the *barang* (foreigner) in their midst. So much so that they had all been staring at me, smiles splashed across their faces, for the entire duration of the journey.

*...continued on page 5*

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The rest of the group erupts into giggles and words of congratulations for the brave kid who dared to converse with the white oddity. “Hulloooo!” yells a skinny, animated teenage guy from atop the clucking, chicken-filled bamboo basket he’s sitting on. “Hello!” I answer over the roar of the ferry’s engine.

An awkward silence descended after the whole boat had greeted me one by one with the only English word in circulation. Luckily, the girl in the red dress peers out from behind her mother’s leg to save the day again. “Hullooooo!” she says, smiling through the two fingers she had jammed into her mouth—and around we go again.

That was 2008 and I was less than 24 hours into my first visit to Cambodia. I hadn’t yet sizzled on the pristine white-sand beaches to the south or stood gaping in awe at the world wonder of Angkor Wat to the north. I hadn’t tried the amazing Khmer food or learned much about the country’s fascinating history. I hadn’t even had the chance to see any of Phnom Penh’s glistening temples or intriguing markets. But I had already been thoroughly captivated by what is undoubtedly this country’s single biggest attribute—it’s effortlessly charming, infectiously optimistic people.



*The hugely impressive Angkor Wat*

## “Thailand 20 Years Ago”

This is a phrase well-traveled expats like to use when they talk about Cambodia, and in many ways it’s true. The beaches, particularly on Cambodia’s offshore islands about four hours south of Phnom Penh, can stand up well against anything on world-famous Phuket or Koh Samui. The difference is

that while crowds of package tourists pummel every strip of sand on Thailand’s top resort areas these days, Cambodia’s beaches are still quiet. You don’t have to look too hard to find a stretch of sand you can have to yourself.



*Local fishermen off Ocheateaul Beach*

Sadly, many of Thailand’s best beaches have been ruined by development. Big, ugly apartment towers loom over once-pristine Thai beaches like Patong and Pattaya. While you can still find a relatively undeveloped beach in Thailand if you look hard enough, they are the norm in Cambodia.

Then there are the prices—and here the “Thailand of 20 years ago” comparison is particularly fitting. Cambodia is arguably the single cheapest livable country out there. Food is cheap, accommodation is cheap, and utilities are cheap. In short, your money will go a long, long way here.

However, the “Thailand of 20 years ago” adage doesn’t apply universally, mainly because Phnom Penh is far beyond where Thailand was in the 1990s. I’ve been spending time in Phnom Penh regularly since that first visit in 2008. I’ve clocked up around half a dozen stays here and counting. My latest visit (which is actually ongoing—I’m writing this from a pool-side cafe on the roof of my hotel) will last two months. It’s hard to describe how far the city has come in the years since I first came here. Whole swathes of it have been redeveloped, old French-colonial buildings are being restored, and magnificent public spaces—first conceived by the French city planners—are again opening up. Infrastructure has been vastly improved, the city gets safer every year, and its expat community continues to grow.

English is becoming more widely spoken and conveniences Westerners are used to—including golf courses, shopping



centers, and high-quality international schools—are springing up with increasing regularity.

I'm not the only one who has noticed what Cambodia and its capital have to offer. Since 2004, visitor numbers have risen by an astonishing 180%. Not only that but 2012, which saw visitor numbers increase by 24.4% (to just over 3.5 million), was the tourism industry's highest growth rate since 2005. Phnom Penh is growing up as a city and in doing so is becoming a place that anyone considering a cut-priced life overseas needs to take a serious look at.



*Cambodia is slap bang in the middle of Southeast Asia, making it a great base to explore from*

## Phnom Penh's Turbulent History

Phnom Penh was first founded in 1434, when the declining Khmer Kingdom shifted its focus south-east in the face of attack from the Siamese. The spot they chose sits right on the confluence of three of the region's greatest rivers—the Tonle Sap, the Bassac, and the mighty Mekong. The modern city took shape during the French colonial period when it became the official capital. The French remodeled the entire city, laying out a grid pattern crisscrossed by a network of wide boulevards studded with ornate colonial buildings. In doing so, they created what was then the most beautiful city in the region.



*There's a seemingly endless array of glistening temples and pagodas*

Cambodia won its independence after World War II and Phnom Penh's progress continued. By the 1950s, Phnom Penh was hailed worldwide as the "Paris of the East." The likes of Charlie Chaplin, W. Somerset Maugham, and Jackie Kennedy based themselves here while checking out the legendary Angkorian temples to the north and the pristine tropical beaches to the south.

The good times came to an abrupt end when the Vietnam War spilled over the border. The U.S. dropped some 2.7 million tons of bombs on Cambodia (more than had been dropped on Europe by all the Allies combined during World War II), half a million lives were lost, and the previously peaceful nation erupted into civil war. The ultra-communist Khmer Rouge, under French-educated Pol Pot, drew support from among the country's rural poor who had been hit hard by the bombing. By 1975, it had defeated the U.S.-backed Lon Nol regime.

When Phnom Penh fell to the "Red Khmers" the regime did what few of the capital's inhabitants could have imagined—they evacuated the entire city. Phnom Penh's people were forced into labor camps in the countryside as the Khmer Rouge sought to establish a rural communist utopia free from outside influence. Some two million people were killed or died of hunger and disease. It wasn't until four years later, when the Vietnamese chased the Khmer Rouge into the hills, that what had become a battered, abandoned city of ghosts began its slow recovery.

Today, resurgent Phnom Penh is home to some 2.2 million of the country's 14 million people. But it has recovered more than just its population. Remarkably, many of the buildings



*Chilling Khmer Rouge memorials like this are dotted around the country*

from its colonial era have survived and over recent years, they've been revamped and put back in use. The Phnom Penh Post Office, built in the 1890s, is now completely restored and fully operational. As is the neo-classical Public Library, the sumptuous Raffles Hotel Le Royal and the understated Treasury Building. Then there's the art-deco Phsar Thom Thmei Central Market, built in 1937. This bizarre building—now newly painted and patched up—gives the impression of a giant, gold-encrusted spaceship that has landed in the middle of an unsuspecting Asian city.



*The art deco Central Market has been recently revamped and is back to looking its best*

Phnom Penh's long, snaking riverfront has been completely redeveloped. It was a lengthy, troubled enterprise but the result is worth it. The project opened up a vast, welcoming public space...and again revealed the ingenuity of the city's French colonial planners. The redevelopment means sumptuous façades of Khmer temples again vie for attention

with the baroque, classical, and art-deco designs of beautifully restored French-era buildings. You can see the riverfront in my Phnom Penh video [here](#).

## People and Culture

The Khmer Rouge attempted to systematically destroy most aspects of Cambodia's ancient culture. Buddhist monks were massacred and religion outlawed. Books were burned and anyone suspected of being an intellectual was killed. Dancing, singing, and music were all prohibited while artistic expression was stripped from everything from cuisine to clothing. Food consisted of meager rice rations and whatever could be scavenged from the countryside, while a purposely drab, black uniform was to be worn by everyone.

Today, Cambodians are rediscovering and rebuilding their fascinating, centuries-old culture from the ground up—and Phnom Penh is at the center of the regeneration effort. Religion again pays a huge part in daily life and the city's newly redeveloped pagodas are now a focal point for Phnom Penh's 90% Buddhist population. These days, you can see Khmer women wearing traditional sarongs spun from Cambodian silk bringing offerings to the pagoda's orange-robed monks. You can catch a performance of traditional Cambodian dancing in which women take on the other-worldly form of Apsaras, mischievous angels believed to have descended from the heavens. Siem Reap—a small city in the north of the country which acts as a jump-off point for trips to Angkor Wat—is a great place to watch a dance performance.



*Koh Dach, a river island just outside the city, is famous for its hand-spun silk industry*

If you're a sport lover, you can slip into the crowds of fight fans who gather to roar on their favorite Khun Khmer fighters



in stadiums around Phnom Penh every weekend. Like dance, religion, and art, the country's millennia-old hand-to-hand fight form was almost wiped out under the Khmer Rouge before being brought back from the brink by the handful of masters who survived Pol Pot's purges. Fights take place in a number of arenas around the city including the CTN Arena which hosts shows every Friday, Saturday, and Sunday. It's on National Highway 5 (NH5).

Many Khmer food restaurants geared towards tourists will include entertainment in the form of folk and classical Cambodian dances. They normally run for one hour in the evenings. However, you can also catch performances in Phnom Penh. One great way to experience the dances is by going to a performing arts school in the city. Here, you will be able to view a wider range of performances and dance styles than you would at the more touristic restaurant performances in Siem Reap. You'll also get to see the dancers in training in the schools that are open during the day to visitors. Visit the [Apsaramekong website](#) for information on where and when you can stop by one of the schools.

Yet another great way to catch a performance is by going to the beautiful garden in the grounds of the National Museum. The full range of traditional Cambodian performing arts, Apsara dances included, take place here at 7pm Monday to Saturday. These performances are highly regarded and are a great way of experiencing the depth of Cambodia's performance culture. Adult tickets cost US\$10 and are on sale at the door. For more information, check out [Cambodia Living Arts](#).



*Images of the famous Apsaras appear everywhere in the city.*

## Gay-Lesbian Living

Cambodians have a live-and-let-live attitude to life and as a result, Phnom Penh is a pretty gay-friendly city. There is little virulent anti-homosexual sentiment in Buddhist countries (at least of the type found in Christian and Muslim nations). Homosexuality is legal in Cambodia and there are many bars, restaurants, and hotels dedicated to them. The first LGBT Pride Parade was held in 2004 in Phnom Penh and it is now a yearly event. King Sihanouk signaled his support for gay marriage that same year and although he had no executive powers and no marriage laws have been enacted, it was a sign of the prevailing mood among much of the population. You can find out information on the bars, clubs, and events on the gay calendar in the city by visiting [Cambodia-gay](#).

## Phnom Penh—The Basics



*The national flag, readopted in 1993 from the 1948 version*

Phnom Penh, which sits inland in the southeast of the country, is surrounded on all sides by Kandal Province. Its population is growing fast and is currently at around 2.2 million. The city is seven hours ahead of Greenwich Mean Time (GMT). The three rivers Phnom Penh sits on—the Tonle Sap, the Mekong, and the Bassac—have long provided both shipping and travel routes into the country's interior as well as food in the form of a vast array of fresh water fish and other foodstuffs.

Phnom Penh is classed as having a tropical wet and dry climate and in practice this means it's hot year-round with only fairly minor variations in temperature. Temperatures usually range from 72°F to 95°F (22°C to 35°C). There are two main seasons: controlled by the wet and the dry monsoon cycles. The first is the wet southwest monsoon from May to



*Fishermen in small boats still operate in waters that run through the middle of the city*

October, which blows inland bringing moisture-heavy winds and rain from the Indian Ocean and the Gulf of Thailand. The second or northeast monsoon triggers the dry season, which runs from November to March. Rain is at its most frequent from September to October while January and February are usually the driest. The best time to visit the city is November to February when temperatures, humidity, and rainfall are all relatively low.

You can find out more interesting facts, figures, and stats about the city by going to [Phnom Penh's official government website](#).

## Traveling Farther Afield

Cambodia is slap bang in the middle of Southeast Asia which means exploring Thailand, Myanmar, Vietnam, Malaysia, and Laos is simple and straightforward. You can go to all neighboring countries by bus (tickets to Thailand or Vietnam cost less than US\$15 dollars). Or, you can fly from Phnom Penh airport with the region's budget airline, Air Asia. It's an extremely affordable way to fly with tickets from Phnom Penh to Bangkok starting at around US\$30 dollars each way.

## Visas And Residency

Happily, Cambodia has one of the most relaxed visa programs in the world; for under a dollar a day, almost anyone can get a visa to stay in the country indefinitely simply by applying for a renewable long-term visa. You don't have to be sponsored by a company or have any particular qualifications, training, or anything else of that nature. The Cambodian government

may well tighten up these regulations eventually, but right now in terms of visa requirements, Cambodia is one of the easiest countries in the world to settle in.

**There are two types of visas available:**

### 1. Cambodian Tourist Visa

The tourist visa (or T-Class visa) is suited for those who plan to stay 30 days or less. It costs US\$20 and you can either get it in advance from an embassy, on arrival (for citizens from most nations including the U.S. Canada, Australia, and the EU), or online via the country's e-visa system, [here](#).

The T visa can be renewed once for a further 30 days for US\$45. After that first renewal, tourist visa holders must leave the country and then reenter to obtain a new visa. So, beyond a trip to check the place out, if you're planning on settling in Cambodia then there is little point in opting for this visa. Instead, go for an "Ordinary" visa.

### 2. Cambodian Ordinary Visa

The Ordinary (or E-Class visa) is designed for those planning on staying in the Kingdom for an extended period of time. It was previously called a business visa but was used by practically all long-term expats regardless of whether they were involved in business here or not.

The ordinary visa is also valid for an initial 30 days and costs US\$25. The difference between the ordinary visa and the tourist visa is that the ordinary one can be extended indefinitely.

Once you have your first 30-day ordinary visa, you can extend it from inside the country for one, three, six, or 12 months for between US\$45 and US\$300 depending on the duration. It's advisable to extend it for six or 12 months, because these are both multiple entry (and also cheaper in the long run). The one- and three-month ordinary visas on the other hand are only single entry, so if you leave for a neighboring country like Thailand, you'll need to get a brand new visa in order to get back into Cambodia.

All you need to apply for either visa, is a passport valid for at least six months with at least one blank page (for the visa stamp). It also helps to bring a passport-sized photo with you if you're getting a visa on arrival at the airport, but it's not essential. You can pay a US\$2 fee and they'll photocopy the image on your passport instead. It's extremely straight

forward. You're given all the paperwork, you fill it in, hand it over with the fee and your passport and when it's ready, your name will be called and it's handed back. It rarely takes more than 15 minutes. And don't worry if you haven't got the fee in cash when you arrive, there's an ATM right beside the desk.

To extend your visa, go to the Department of Immigration, 322 Russian Boulevard, opposite Phnom Penh Airport, Phnom Penh, Cambodia (or use a travel agent).



*A river cruise with dinner is a great way to spend an evening*

## Taking Your Pet

It's quite easy to bring pets into Cambodia although there tends to be little by way of accompanying documentation involved. Many pet owners simply bring their pet with them when they fly by checking the animal in at departure in the normal way and then picking it up at the baggage department in Phnom Penh. Then they just walk out of the airport. In reality, it's still a gray area in terms of procedures. Pet relocation services can be used, but they often bring with them a string of extra costs. If you are bringing a pet to Cambodia, make sure it's shots are up to date, and get it a rabies vaccination. There are a number of high-quality veterinary services in the city so your pet will be looked after once it's here. [Agrovet](#), a European veterinary clinic with mostly French vets, is a good option.

## Bringing Your Stuff

I would be inclined to recommend that you always travel light (most of the things you drag along with you can be bought here at a price probably a bit less than the money you might spend to move them). However, if you require a mover, then there are a number of reputable companies in the region. [Asian Tigers](#) is a good place to start.

## Flying In

Phnom Penh International Airport (PNH) is the largest airport in the country and sits about 3 to 4 miles west of the city. It recently had a large, modern, and very pleasant new terminal added and, in general, it's a pretty easy airport to negotiate. It includes a post office, ATMs, bank, restaurants, duty-free shop, newsstand, tourist help desk, and business center. However, its duty-free is extremely poor on pricing—nearly everything they sell can be found far cheaper in a local shop or supermarket. It's to be avoided.

Taking a taxi into the city from the airport costs a flat US \$9, while a tuk-tuk will cost US\$7 (occasionally rising to US\$8 during rush hour if your bargaining skills are not yet up to scratch). You can shave off a few dollars by bringing your bags outside the airport and grabbing a tuk-tuk on the street. Here, you should be able to get one for US\$5.

You can't fly into the country direct from the U.S. so you're going to have to connect to Phnom Penh via one of the neighboring countries' transport hubs. Bangkok in Thailand, Kuala Lumpur in Malaysia, and Singapore are the three most likely gateways. To check out routes (as well as up-to-the-minute prices) to Phnom Penh from your nearest airport, go to [skyscanner.net](http://skyscanner.net).

## Low Cost Calls

The first thing you should do when you arrive in Phnom Penh airport is stop at one of the mobile phone stands and buy a sim card. They normally cost US\$2 and you can top up for around US\$10 for the month with data and some free calls and texts included.

## Getting Your Bearings

Because the city is laid out on a grid pattern with numbered streets, it's is easy to find your way around. The first place most visitors head to is the Riverside, where many of the city's hotels, bars, and restaurants are located. It takes about 20 minutes by tuk-tuk to get from the airport to the Riverside, stretching to about 30 minutes in rush hour traffic.

Road signage, outside the main roads, is quite poor in Phnom Penh so consult a map or someone in the know so that you have a pretty good idea of how to get to your destination



before you head off. If you're located near the Riverfront, you'll easily be able to reach many of the city's main attractions by foot. These include Wat Phnom, the Royal Palace, the Central Market, Sorya Mall, Sorya Shopping Center, the Naga World Complex, the Weekend Market, the Foreign Correspondents' Club (FCC), as well as many of the city's Riverfront bars and restaurants. Walking in an Asian city takes a bit of getting used to, and crossing roads can be a challenge; for one because pedestrian crossings don't guarantee safe passage! So, take your time, wait for gaps in the traffic, and don't try to rush. And remember: little gives way to big here, and pedestrians are bottom of the pile.

You can view the government's interactive map of the city, which includes the main attractions, [here](#).

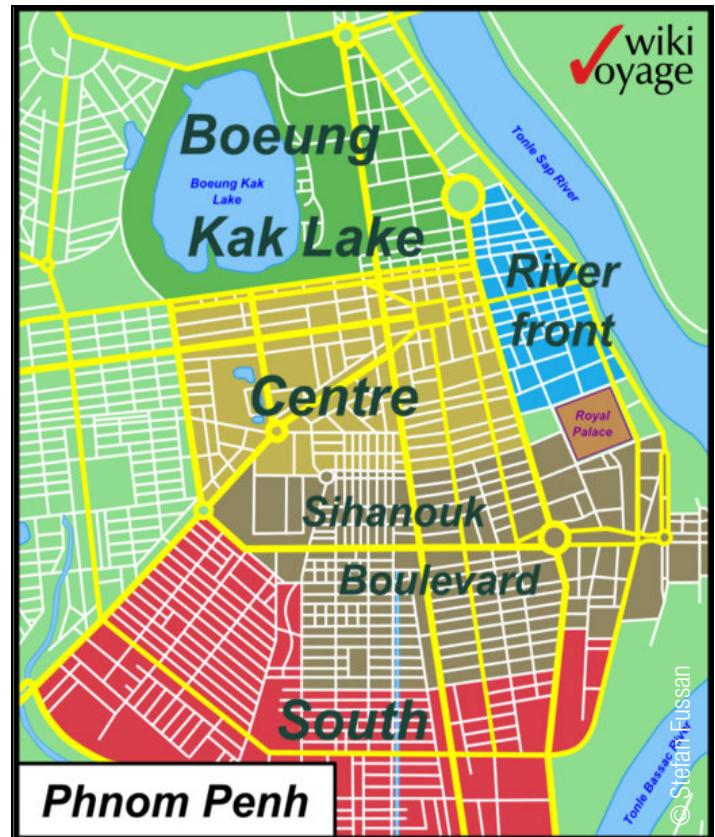


**Visitors to the FCC—one of the most well-known and long-standing hang-outs in the city—must dodge the traffic**

When going farther afield in the city, motorbike or tuk-tuk rentals are the norm (certainly for tourists and newly-arrived expats). I deal with how to use these services safely and cheaply in the information box below.

## Getting Out Of The City

Cambodia is well-served by a number of private bus companies that will get you to the main points of interest relatively quickly and extremely cheaply. Most buses depart from the bus station at the southwest corner of the Central Market. Companies leaving from here include Mekong Express, Phnom Penh, Sorya Transport, Capitol Tours, Giant Ibis, and GST Express. You can buy a ticket at the station, but it's inadvisable to turn up when you want to depart without having bought a ticket in advance. Seats are often sold out, particularly around weekends. So, you should either stop by



**The city's main quarters**

## Dealing With Beggars

Cambodia is still very much a developing country and you should expect to see beggars in Phnom Penh and elsewhere. It can be difficult to get used to witnessing this type of poverty close up and many Westerners are inclined to take a sympathetic view and hand over money. But before you do, you should keep a few things in mind. First up, you should never, ever give any money to a child beggar. These kids have been sent out to beg, most likely by their parents, and they won't get to keep any of the money they manage to get their hands on. You will also see kids selling books, bracelets, and other nick-knacks and in these cases you should take the same view. As long as these children can bring in cash in this way, their unscrupulous parents won't send them to school. The reality is that those who give kids money are harming rather than helping them.

There are other issues with giving beggars money on the street in Phnom Penh. If you give to one beggar, you might soon find yourself besieged by others as word of your kind nature spreads. My advice: don't give to any. By donating your money to a respectable charity instead you won't be supporting or worsening a drug habit or keeping a child from their schooling.

the bus station ahead of time or use a guesthouse, hotel, or travel agency to get you a ticket. They'll normally charge a one- or two-dollar commission but it will save you the time and expense of a prior trip to the station.



*A still and tranquil scene overlooking a moat at Angkor Wat*

A trip to Siem Reap (to watch the dancing) will cost in the region of US\$5-10, and takes six hours. Capitol Tours charges US\$5 and is the only company that runs buses to central Siem Reap; they should be your first choice. Most companies run to Sihanoukville. It takes around four hours depending on the company and the traffic getting out of the city. Tickets range in price from US\$4.50 to US\$10. The four-hour trip to the second city of Battambang, meanwhile, will set you back US\$5 and takes four hours.

## How To Take A Taxi In Phnom Penh

Expect to be offered a tuk-tuk or moto every time you step onto a Phnom Penh street. It's a fact of life here. It can bother some people but the drivers are not aggressive—they're just doing their job. A polite refusal does the trick.

If you do want to take a tuk-tuk or moto, make sure to always negotiate a price in advance and specify if it's one way or a return. Drivers will often be eager to take you back to where they picked you up and will happily wait for an hour or two for you to return in order to get that second fare. If a driver says a fare is five dollars, it's probably really worth a dollar or two, so use your negotiating skills. Most tuk-tuk drivers can be hired for the day for around US\$20-US\$25, or for a half-day for US\$12-US\$15. Fares for single journeys are higher at night and with more than one passenger.



*A pre-negotiated, nighttime ride in a tuk tuk*

Drivers are never likely to turn down a fair so if you ask if they know where a destination is, they'll always smile and nod the affirmative. So, be prepared to try to nail them down on whether they really know how to get to where you want to go. It's also a good idea to bring the phone number of the place or person you're going to—hand it to your driver if he's looking lost and that'll get him back on track.

Unfortunately, while many tuk-tuk drivers are perfectly honest men going about their work, some make their living by overcharging foreigners. They tend to congregate around the FCC on the Riverside so try to avoid them.

Make sure to stay safe when traveling by rented moto or tuk-tuk. Traveling on the back of a motorbike in an Asian city is a dangerous way of getting around so I tend to go for tuk-tuks or taxis where possible. Motos maybe a dollar or two cheaper, but that saving could cost you dearly.

There have been reports of bag snatches from people traveling in tuk-tuks, so secure your bags safely and be aware of what's going on around you. Where possible, particularly for lone female travelers, you should try to enlist the services of drivers you can trust. The best way to do this is to ask your hotel, guesthouse, or someone you're familiar with **within the city** to arrange one for you. They will be happy to call their go-to guy. I've been using the same driver for five years now. Narun was a moto driver when I met him, but has since upgraded to a tuk-tuk. He lost his entire family—bar one uncle—as a child during the Khmer Rouge years and he joined the army when he was old enough to fight them. He's a quiet, friendly guy with a wife and three daughters who he works hard for. He speaks reasonable English, charges fairly, and knows the city well. Give him a call on +855975336159 and he'll pick you up and get you where you need to go.



## What's On And Where To Go

There's a massive range of things to see and do in Phnom Penh, as well as in the rest of the country. I've put together a comprehensive [list of the main attractions](#) in the city, as well as the beaches and temples beyond.

You can see the pristine, white-sand beaches in this [short video featuring Sokha Beach](#).



*The glistening sea and pristine white sand at Sokha Beach*

## Getting On The Road

If you're considering becoming a driver, the good news is that Cambodians drive on the right hand side of the road (unlike in Thailand and Malaysia). If you are going to drive any type of vehicle legally you will need a Cambodian driver's license and local third-party insurance. In practice, many drivers don't have licenses. If you happen to be stopped by police without a license (and they tend to keep a particular eye out



*The road from the airport to the Riverside is busy during rush hour, but is in great condition*

for foreigners at roadblocks) paying a "fine" of around US\$2 to US\$5 will normally have you on your way.

Phnom Penh's road infrastructure has been massively improved over recent years and most of the main roads now are in decent shape. Traffic gets heavy on main routes at rush hour, but is still far lighter than what you would find in Bangkok, Ho Chi Minh City, or Yangon. However, getting used to driving whilst surrounded on all sides by motos will take time. Also, keep in mind that Cambodians take a fairly liberal view of traffic regulations and you will see some pretty outrageous maneuvers. It's not unusual to see streams of motos mounting pavements when the roads are busy, families of four or five all crammed onto a single motorbike without a helmet between them, and vehicles overloaded to the point of ridiculousness.

## Your Biggest Safety Concern

While thoughts about crime are most expats' and visitors' safety fear, make no mistake, road traffic accidents should be your single biggest safety concern. You are far more likely to be hurt or killed on the road than by a thief. This isn't something particular to Phnom Penh or to Cambodia—roads are extremely hazardous all over Southeast Asia. None of my friends living in the region have yet fallen victim to a serious crime but most of them have been in motor accidents. I was in Bangkok visiting two old friends from back home last month—both have been in an accident within the past year. I also had a friend traveling the region land himself in critical condition after a motor accident last year. He suffered severe lacerations to his face and body, broke two legs, and he lost the sight in one eye. He's a young, strong, healthy guy. If he wasn't, he probably wouldn't have survived.



*Take great care on the roads as the sun sets*

One of the major dangers is that in cities like Phnom Penh, driving conditions worsen at night; once roads are cleared of slow and heavy traffic, some irresponsible drivers speed up. Throw in the often poor road lighting and it's not hard to see why Cambodia averages six deaths a day on the roads.

Another concern when on the road is that flooding, particularly during the rainy season, can damage roads and leave them strewn with debris. Outside the city, poor lighting and road markings, as well as the ever-present danger posed by wandering livestock, are also a cause for concern. In short, exercise extreme caution when on the road in Southeast Asia.

### The Local Currency

One of the most convenient things about living in Cambodia—particularly if you're from the United States—is the currency. While Cambodia does have its own currency, the Cambodian riel, the U.S. dollar is used as the main legal tender. On the ground, this means that it is accepted and used by both locals and foreigners pretty much everywhere. This goes from real estate transactions and utility bills to paying for a tuk-tuk or buying a street-side snack. Right now, 1,000 riel works out at around US\$0.25 so it's about 4,000 riel to the dollar.



*There are well-stocked flower markets all over Phnom Penh*

Most of the riel notes in circulation are all in pretty small denominations so you will often find that if you pay for something in dollars and you're due some small change, it will be given to you in riel. There are no coins in circulation so riel notes are generally used instead.

Cambodians can be a bit touchy about accepting notes with even the slightest damage to them ("You money broken!") so make sure to check larger notes for rips or tears when you're given change.

### Setting Up: Banking

Once you have decided that you'd like to stay awhile you'll need to open a bank account. This is important to do as soon as you can because most ATMs charge a whopping US\$4 or US\$5 dollars per withdrawal when you use an overseas card. Setting up a bank account in Cambodia is straightforward. All you will usually need is a passport with a valid long-stay visa plus a copy of your lease or a letter from your employer (if you have one) and you're good to go.

ANZ Royal Bank ([anzroyal.com](http://anzroyal.com)), which is tied with the Australia-based ANZ bank, has branches all over Phnom Penh, as well as in many other towns and cities around the country. You'll need to make a minimum opening deposit of US\$500 for the bank's Convenience Plus account. If you maintain a balance of US\$500 or more, your account is charged US\$1 per month. If it dips below, the charge increases to US\$3. ANZ Royal also offers low-cost Internet banking and international transfers.

### The Cost Of Living

Phnom Penh's rock-bottom cost of living is undoubtedly one of the biggest strikes in the city's favor. The reason everything is so cheap is that the average income for a Cambodian is around US\$40 per month. The average wage in Phnom Penh is slightly higher—closer to US\$90 per month, but that's still closer to what most in the West are used to living on per day. As a result, practically everything is incredibly cheap. Decent, one-bedroom apartments close to the main expat areas of the Riverside or BKK1 start at around US\$250 per month. With a budget of US\$500 to US\$800 you can rent a really, really nice place. With a budget of US\$1,000 and above per month, you're talking luxury.

A couple could live comfortably on a monthly budget of US\$1,200 renting an apartment or about US\$830 if they owned the property. Take a look at my "[Phnom Penh Budget](#)" for a summary of typical monthly costs. Renting and buying property is covered in more detail on [page 18](#).



## Hiring Home Help

One of the real treats of living in Phnom Penh is that home help is extremely affordable. Most expats and middle-class Cambodians will have drivers, gardeners, nannies, cleaners, and security on their payroll. Many homes are even designed with a separate small room for a live-in maid.

Although maybe a little self-indulgent, having someone do all your chores for you is a fact of life here for many. A full-time live-in household employee will probably expect around US\$100 per month from a Western employer and in return will cook, clean, and maybe take care of children. You can also opt for a part-time cleaner, who will charge US\$4 and US\$5 per visit. You could get away with paying a little less, but those who do are getting close to being exploitative.

## Grocery Shopping In The City

Cambodia signed up to the World Trade Organization in 2004, and since then, imports have been flowing freely into the country. You can get your hands on pretty much everything you can back home. I stopped by the Western-style Lucky Supermarket recently to check out current prices. There are branches of Lucky all over Phnom Penh and they often try out new Western produce and are constantly expanding their range. I've found everything from Irish butter to Italian meats and French cheese in these stores.

Some of the items in my shopping cart (like cornflakes and olive oil) will come with an inflated price. However, there are other items that are far cheaper. Things like alcohol, cigarettes, and bread are cheaper than may be expected so a trip to the supermarket is give and take.

Other Western-style supermarkets in the city include Bayon Market, which is great for dry goods at low prices. Then there's Thai Huot, which has a fantastic selection of spices, cheeses, and other imported European food. You can get everything from pate, foie gras, and lentils to tinned cassoulet and duck confit at Thai Huot. Contact details for all the supermarkets are in my Phnom Penh "[Rolodex](#)."

However, you've got to go to one of Phnom Penh's rough and ready raw-food markets for a real Cambodian shopping experience. The centrally located Russian Market is a good place to start. A massive range of goods are on sale here,

## A Supermarket Shopping Cart

Here are some grocery prices at the Lucky Supermarket on Sihanouk Boulevard:

Grocery Item	Quantity	Price in U.S. Dollars
Fresh-baked bread rolls	Six-pack (large)	1.15
Colgate toothpaste	133g pack	1.20
Oreo Cookies	Pack of 20	1.00
Kellogg's Cornflakes	150g pack	2.40
Kettle Chips	56g pack	1.75
Snickers	1 bar	0.95
Nescafe Instant Coffee	200g	5.20
Pringles	Large tube	2.20
Orange juice	2.4 liter	1.70
Baked beans	435g tin	1.00
Sweetcorn	435g tin	1.00
Drinking water	1.5 liter bottle	0.50
Milk	1 liter	2.20
Dried pasta	500g pack	1.45
Lipton Teabags	Pack of 50	2.95
Pietro Corncellia imported olive oil	17 fl. oz.	5.60
Toilet roll	Six-pack	2.65
Imported red/white wine	1 bottle	From: 5
Marlboro Lights	20-pack	1.10
Winston Cigarettes	20-pack	0.60
Jameson Irish whiskey	1 liter	13.90

along with plenty of stalls selling all kinds of food. You can bargain for exotic fruits, vegetables and fresh meats. Some are a little too fresh for some Western tastes—it's not unusual to see a cleaver-wielding stall owner with a bamboo cage filled with clucking white hens on one side, and a newly-plucked basket of chickens on the other.

Prices are rock bottom at these markets, although some stall owners will attempt to charge Westerners a little more. Some



*From tralantulas and crickets to frogs and snakes,  
Phnom Penh's street vendors sell some interesting food*

foreigners deeply resent what they consider a form of racism, but I've come to view it differently. While it's true that not all Westerners are wealthy, the reality is that if you can afford an airline ticket then you're far, far better off than the average Cambodian. Just think of it as a tiny tax that goes straight into the hands of hard-working, entrepreneurial Cambodians and you'll feel better about it. Plus, if you're willing to bargain, you'll learn a couple of words of Khmer. If you become a particular seller's regular customer, you'll soon be paying the same as the locals anyway.

The markets are the place to go to pick up bargains on fruits, vegetables, rice, bread, and local produce. Here are some prices from the Russian market:

- Fresh mango (each): US\$0.25
- 'Hand' of bananas: US\$1
- Fresh coconut: US\$0.25
- 12 eggs: US\$1
- 1 kg (2.2 lbs) apples: US\$2.80
- 1 kg (2.2 lbs) cucumbers: US\$0.80
- 1 kg (2.2 lbs) beef: US\$8-9

## Renting or Buying Property

### The Rental Market

Renting before you buy is something that Live and Invest Overseas always recommends—that advice holds true for Phnom Penh too. It will give you an idea of how the various neighborhoods stack up. Rent prices have risen over recent years, but they are still extremely low compared to North America or Europe. You can get a one-bed apartment starting

at about US\$300 per month in a decent location. John Leech, an expat who has been living in Cambodia for four years, rents an apartment big enough for his family of four for just US\$250 (you can read my interview with John, [here](#))

Lease terms are normally fixed at 12 months, but they are generally easier to get out of than they are "back home." You can usually come to some sort of agreement with your landlord if you decide, for whatever reason, that you want to move on before your lease comes up for renewal.

For real estate listings, a good place to start is [www.realestate.com.kh](http://www.realestate.com.kh). It has scores of apartments listed in the main areas so dive in and take a look.

If you want to enlist the services of a professional real estate firm, then a good place to start is [CB Richard Ellis](#) (CBRE).

### The Purchaser's Market

After the 2008/9 property crash, the Cambodian government introduced a number of initiatives to kick-start the property market. One of them was the liberalization of ownership laws in 2010—allowing foreigners to own, for the first time, apartments and condo units (with the exclusion of land or the ground floor of any building). The move worked and the real estate sector took off with tax revenues in the first half of 2013 showing an estimated growth of 70% compared to the same period in 2012.



*New development is interlaced with the old and the ancient*

Despite the growth, prices are still low. In large part, this is due to rock bottom land prices. In Phnom Penh, the price of land along main roads such as Monivong and Norodom



Boulevards go for about US\$3,500 per square meter. To put that in context, land along major thoroughfares in the big cities of Cambodia's nearest neighbors, Bangkok and Ho Chi Minh, is about US\$20,000 and US\$25,000 per square meter respectively. And although foreigners can't buy the land directly, it kicks over into the prices for the condominium units overseas investors can get their hands on.

So which part of the city should you look at? The Boeung Keng Kang 1 (known as BKK1) area and the Riverfront area are two of the most popular with foreign residents. Prices are somewhat higher in these areas than in other locations around the city, but they're worth it. While Phnom Penh is far safer than it was, it is still worth sticking to these better neighborhoods come nightfall. Apart from security, another concern in parts of the city is that during the rainy season flooding can be an issue. BKK1 and the Riverside, however, tend to escape the worst of it. (I cover this later in "Flood Risk".)



*The busy but popular Riverfront area*

The price per square meter for prime property in Phnom Penh (in the likes of BKK1 and Riverside) now sits between US \$1,500 and US\$2,000. That compares well to the US\$3,000-plus you can expect to pay in Bangkok, US\$3,500 to US \$5,000 in Kuala Lumpur, and US\$2,000-plus in Manila.

Right now, there's a unit on the market in the Mekong View Tower development, which sits just in front of the Royal Palace on the city's Riverfront. As the name would suggest, this two-bed, two-bath condo comes with a view over the Mekong River. It's fully furnished, comes with cable TV, a parking spot, and Wi-Fi. The building has 24-hour security, concierge counter, a children's playground, fitness center, swimming pool, spa, minimart, sky bar-restaurant, and a barbershop. It's

on the market right now with an asking price of US\$85,000 (marked as "negotiable"). Because the U.S. dollar is the main currency used in Cambodia, all real estate transactions are done via the greenback. Check out some of the other condos available at [Cambodia Property Listing](#).

If you're interested in a buy-to-let investment, the rental market in Phnom Penh is particularly buoyant right now. Rental yields have been hovering around 5-6% for the past 18 months, and are predicted to be hitting around 8% by year-end 2013.

As mentioned, as of April 2010, foreigners can own property in Cambodian buildings above the ground floor. However, for the determined investor, it is possible to buy just about anything. Use the right legal mechanisms and foreigners can completely control the purchase, sale, and use of most types of property through five purchasing options:

- Form a company with a Cambodian citizen
- Purchase with long-term rental
- Buy a property with a Cambodian citizen
- Ownership through marriage
- Secure honorary Cambodian citizenship

I go into the detail of each of these options in "[A Guide to Buying Real Estate in Phnom Penh](#)."

## Flood Risk

Another hazard you may well have to deal with is that of flooding. Although Phnom Penh is situated nearly 12 meters (40 ft.) above the river, monsoon-season flooding is a problem and the river sometimes overflows its banks. During my first visit to Phnom Penh back in 2008, I can remember walking downstairs to the lobby of my hotel into water lapping up against the reception desk. The entire street outside had been flooded with brown, muddy water and it had deluged the entire lobby.

"Good morning sir," chimed the smiling Khmer girl manning the desk. I couldn't believe her calm reaction to the seemingly biblical natural disaster we were in the middle of.

I was expecting the world to have ground to a halt at the news that water was flowing in the streets of a major city but upon going outside (knee-deep in water) I witnessed life going on as normal. Market stalls were still selling fruit and *cyclos*

were still weaving down the now flooded streets. The water receded in a couple of hours, the streets were swept and the hotel lobby was mopped—and it all looked like nothing had happened. Basically, when these floods happen, Cambodians just get on with life.



*It takes a lot more than rain to spoil a Cambodian's smile*

For its part, the local government has improved drainage around the city and floods are now both less common and less severe. However, flooding is something you should keep in mind, particularly when selecting which part of the city you would like to rent or buy-in. Do your research—request information from realtors and other expats on whether the area you're interested in is flood-prone or flood-proof.

## Going Native: Khmer Food

Cambodian food is a largely undiscovered treasure. While it borrows influences from the Vietnamese with which the country shares an eastern border, it has a little more in common with the gastronomical superpower to the west—Thailand. Like the Thais, Cambodians have built their food culture on rice. However, the fragrant, delicately flavored rice Cambodians use as an accompaniment to pretty much every dish they eat is far, far superior to the pack of Uncle Ben's you might find in the U.S. If you've tasted Southeast Asian rice, then you'll understand why it is such a key component of food culture in Cambodia and beyond.

During the colonial period, the French exported Cambodian pepper by the ton. It was seen as the spice's gold standard and it topped tables in the finest Parisian restaurants. Sadly, the millennia-old practice of organic pepper growing was wiped out during the Khmer Rouge years. Now though, the spice is making a comeback. A handful of pepper growers survived and, when clearing land in Kampot Province, they found some



*Delicious crab with Kampot pepper berries*

plants still growing in the wild. Today, pepper is back on the up and producers are once again exporting their rich, fragrant, and inimitable version of the spice. It's great news—not least because Cambodians are crazy about pepper and it's used a lot in their cooking. Cooks here rely on its gentle heat in many dishes instead of the fiery peppers used by the Thais.

Dishes to look out for are beef lok lak, a deliciously rich, fried beef dish served with rice, and fish amok, a seafood curry made with coconut milk and array of spices too many to mention here... both are a must-try. Also, try not to be too scared of eating in the roadside noodle or barbecue shops you'll see dotted around. Stopping off for a steaming bowl of noodle soup with pork or chicken in an otherwise Cambodian-only establishment is one of my favorite things to do here



*Dorn runs inexpensive fishing trips and tours on Phnom Penh's rivers*

## Western Food in Phnom Penh

Perhaps it's a legacy of the French colonial period but I've also noticed during my five (and counting) visits to Cambodia that these guys seem to have a real handle on cooking Western



food. They're certainly better at it than the Thais. A good burger, steak, or plate of pasta isn't hard to come by. Interestingly, the French influence is also visible in the Cambodians' love of bread. French-style baguettes are sold everywhere—in bakeries, restaurants, and from mobile bread stands that roll around the city.

The average city eatery catering to foreigners will be staffed by Cambodians with a pretty good standard of English so when you eat out (which, because prices are so cheap, will probably be often) you can expect your order to arrive as you requested it.



*Staff in Western-orientated cafes and restaurants are friendly, polite, and often speak great English*

## Cambodian Flair

While Phnom Penh boasts its fair share of expensive, high end restaurants that stand up well against anything other similar establishments in the region, generally speaking, Cambodia is an extremely cheap place to eat out. As a result, eating at roadside eateries, cafes, or restaurants is a far more regular occurrence here than it is in the West. Eating out isn't a rare treat; it's an every-day thing for foreigners and many urban Cambodians alike.

Of course, you can cook at home if that's something you like to do. Shopping in a supermarket isn't the norm in Phnom Penh—although Cambodians are getting used to the idea. You can pick up all types of weird and wonderful types of local produce, along with Lays Potato chips, Oreos, and cans of Coke in the Western-style Lucky Supermarkets dotted around the city. There is more information on food shopping in Phnom Penh in my earlier '[Cost of Living](#)' section.



*Food from street-side eateries in the city is well worth taking a chance on*

## Mastering Cambodian Food



*Chicken in a mushroom and Kampot pepper sauce; a Western dish prepared with some Cambodian flair*

Cooking classes are a fantastic way to get immersed in the flavor of a country. Luckily there are some great offerings around Phnom Penh and prices are cheap. They're also a brilliant place to make local and foreign friends and your teacher will even advise you where and how to pick up the best produce at the local markets. You can try Frizz Restaurant (#67 Street 240) where classes begin with a trip to the local market. Next, students return to the restaurant's rooftop terrace where they attempt to cook at least three different Cambodian dishes.

## Phnom Penh's Expat Community

If you're interested in business opportunities, then you should consider going along to one of the many networking events held by The American-Cambodia Business Council. Find out more about them [here](#).

Then there's the [Phnom Penh Hash House Harriers](#)—a running/drinking/eating club. The group meets at 2 pm every Sunday.

The [Women's International Group Phnom Penh](#) also holds regular meetings and events.

Phnom Penh's expats are particularly active online and [Khmer 440 Forum](#) should be your first port of call for information on what's going on. A massive range of events, clubs and get-togethers are listed on the forum (along with all the latest news) so dive in and get involved.

I recently met and interviewed long-time U.S. expat in Phnom Penh, John Leech. You can read about his take on the city he now calls home, [here](#).



*Street 136 is a popular place for a beer among expats and visitors*

## Volunteering

Volunteering at one of the city's many worthwhile charities is a fantastic way to spend your time. Cambodian kids—even those who have suffered more than most and are now in the care of charities, are endlessly charming and great fun to be around. Teaching them English is a great way to help them get ahead. You don't need to have had any particular teacher training or experience—if you're a native English speaker then just chatting with the kids will help broaden their vocabulary and improve their pronunciation. So, if you've got some time on your hands then consider giving a little of it to the city's needy children. It will be very much appreciated.

However, you should be extremely careful about which charity you choose. A recent report from the UN found that 75% of Cambodian “orphans” had at least one living parent, and while

the number of true orphans has decreased, the number of so-called orphans is on the rise. That's because unscrupulous “charities” are using these children as a means of extracting donations from foreigners—and then keeping the money for themselves. Most reputable charities won't allow you to come in off the streets to mix with their kids—and if they do, they're not a charity you want to be involved in. So take your time, do some research and find a charity that helps rather than exploits. International aid agencies rather than local ones should be your starting point.

## Healthcare in Cambodia

First up, you will require a number of vaccinations for a trip to Cambodia. Polio, diphtheria, and tetanus are the standard vaccinations plus a flu shot is a good idea too. Other vaccinations that you should consider for Cambodia are hepatitis A, hepatitis B, and typhoid. Prices for these vaccinations soon add up—but you can save a lot of money by getting them when you arrive. A full course of vaccinations will cost you less than US\$150, which is around a quarter of what you might get charged in the U.S. [The Pasteur Institute](#) is known as one of the least expensive and most reliable places for getting vaccinated in Phnom Penh.

### Quality And Standards

The single biggest concern for anyone considering a move to Cambodia has always been the lack of quality healthcare. These concerns have been justified. Many Khmer doctors who trained in Cambodia practice with certifications that wouldn't stand up in any Western country and the services they provide don't meet international standards.

However, there are also many Khmer doctors who trained abroad, and they offer services of a high standard and at very reasonable prices. However, it's a bit of a gamble as to what you're going to get when you visit a Khmer doctor so my advice is that they should be avoided.

Contact information for all the healthcare services noted below is provided in my Phnom Penh [“Rolodex.”](#)

### Phnom Penh Hospitals

So where to go? Well, there are a number of international medical facilities in the city; the Thai-owned Royal Rattanak



Hospital is considered the best international hospital in town (and it comes with prices to match). It has both foreign and Khmer doctors working there (the Khmer are internationally trained) and you can choose which you want to see. Khmer doctors come with a reduced price tag. Another less expensive option (useful if you've got a more minor ailment) is [Sen Sok University Hospital](#).

### Phnom Penh Clinics

The main international clinic in Phnom Penh is [International SOS](#), which offers a wide range of services at prices you'd expect to pay back home. They essentially subsidize care for locals by charging expats significantly more. They offer good care, especially if you opt for one of their foreign doctors.

### Phnom Penh Doctors

English-born Dr. Scott, who works out of the [Travellers Medical Clinic](#) is very popular with expats living in the city. Dr. Scott has been practicing medicine in Cambodia for over two decades and is the doctor of choice for many expats with ailments picked up while in the Kingdom.

### Pharmacies And Medicine

All medications are sold over the counter in Cambodia. However, that includes many counterfeit drugs. So it's best to head to a reputable pharmacy, although they do cost more than the local pharmacies.

U-Care is a trusted firm. Additionally, Pharmacie De La Gare in Phnom Penh has a good reputation. You can find most popular medications in Phnom Penh and they will come far, far cheaper than they do in the U.S. If there's something they don't have, they will normally be able to order it for you from Bangkok. If you have a prescription for a specific medication it's worth contacting U-Care to find out what you can expect to pay.

### Medical Care Outside Phnom Penh

Still, for serious conditions and major medical emergencies, many expats who can afford it choose to seek care in the neighboring cities of Bangkok or Singapore. While the standards of medical care in Cambodia have improved

immeasurably and are still improving, it is still advisable to take out a health insurance policy that will cover medical evacuation should you need it. Start with BUPA International when looking for a suitable policy.

### Dental Care In Phnom Penh

While medical care in Cambodia still has room for improvement, standards in dental care are high and come with low prices. There are several international dentists working in the city while many of the Cambodian dentists operating here have trained overseas. The [European Dental Clinic](#) and the [Roomchang Dental Hospital](#) are two of the best. Cleanings at the former, which is staffed by European dentists, cost US\$40. Roomchang dentists, staffed by foreign-trained Khmers, charge US\$20 for a check-up and clean.

### Health Care Pricing

Here's what you can expect to pay for some of the medical services available in Phnom Penh:

- Appointment with a Western doctor: US\$40-85
- Appointment with a local doctor: US\$5-50
- Eye doctor appointment: US\$10
- Basic lab tests: US\$30-85
- Dental cleaning: US\$20
- Dental filling: US\$10-30

### Disabled Access

Despite the fact that landmines laid during the country's long civil war have left Cambodia with a disproportionately high number of disabled people, Phnom Penh is not a city that is particularly wheelchair friendly. Footpaths are not always in great shape and are often blocked by randomly parked cars and motorbikes. Further, not many businesses go to the extra expense of adding disabled access in the form of ramps and lifts.

### Staying Safe In Cambodia

Cambodia's crime rates have been dropping over recent years but there is still quite a bit of opportunistic crime. For foreigners, the most common type of crime to be aware of is muggings...bag snatches in particular. There have been cases of women's bags being grabbed by individuals traveling past on motorbikes.

While most don't result in any injury and nothing more than the loss of anything more valuable than a few dollars and a cell phone, it can still be a very traumatic experience. Visitors can guard against becoming a victim simply by not carrying too many valuables around with them. If you're carrying a bag, make sure it is properly secured and be aware of what's going on around you as you walk next to busy roads or when traveling by tuk-tuk.

Most pickpockets can be thwarted by not carrying your wallet or passport in a back pocket. Bring a copy of your passport and other documents and keep the originals someplace safe. Credit card usage is on the increase in Cambodia and they are now accepted in many of the larger hotels. However, most other businesses do not accept them yet so there is little point in carrying them with you day-to-day. Instead, store them with your passport and carry a small amount of cash. As always, if you do become a victim of an armed robbery, take the path of least resistance; comply calmly—cash and ID are not worth getting yourself hurt over.

Additionally, you also should take the normal safety measures you would back home or when visiting any other parts of the world. Don't wander unfamiliar streets after nightfall, stick to well-lit areas, and take particular care when visiting banks or ATMs. When carrying a lot of cash on your person, consider using a money belt. By keeping these simple rules in mind you will dramatically reduce the chances of falling victim to this type of opportunistic crime.

While you should always keep your wits about you, I don't want to over-stress the actual risk: I've been coming to Cambodia regularly for the past five years and I have never been the victim of any crime whatsoever—neither has anyone I have traveled with here. I've been mugged once, and that was in the city center in my native Dublin. During my entire time traveling, I have only had items stolen from a hotel room on one occasion, and that was in Liverpool, England. If you do become a victim, report it to the local police and to your embassy. See the "[Phnom Penh Rolodex](#)" for all medical and emergency contacts.

## Doing Business In Cambodia

Unfortunately, Cambodia isn't always particularly business-friendly, especially when it comes to expats. At present, it takes around 85 days just to register a business. The process can



*Phnom Penh at night: watch out for fast-moving traffic*

also be complicated and expensive with a lot of forms to fill. Further, you're probably going to have to grease some palms in order to get your forms through and your business fully set up. This type of minor corruption is a fact of life here and stems from the fact that many people in positions of authority earn a pittance for a wage.



*These days, Phnom Penh is home to many business franchises you'll recognize*

When you get your business up and running, you'll be expected to pay a monthly US\$20 "facilitation fee" before you can even pay your taxes. Skip it, and your taxes for the month will be marked as unpaid. Happily, things are improving and these types of payments are slowly being wound down.

Plus, doing business in Cambodia has its advantages. For one, the country permits 100-percent foreign-owned companies to operate here. You can find out more about doing business in Cambodia by contacting the [American Cambodia Business Council](#) or the [British Chamber of Commerce Cambodia](#). Also, the World Bank's [Doing Business in Cambodia site](#) features plenty of useful information.



## Paying Taxes

If you're an employee in Cambodia then you're going to have to pay tax on your income. By far the most common occupation here is that of an English teacher. If you become one, your income tax will be charged at 15%. Rates vary, but most other employees can expect to be taxed at a similar rate.



© Robert Cary

*Government buildings around Phnom Penh are often far grander than you might expect*

Cambodian residents are taxable on worldwide income/profits, while non-residents are taxable only on Cambodian-sourced

income/profits. Residents earning foreign-sourced income/profits are entitled to receive credits for foreign taxes incurred.

Cambodian residents include companies that are "organized" or "managed" in Cambodia, or that have their "principal place of business" in Cambodia. In terms of individuals, a non-Cambodian national will be considered a resident by having a "domicile" or making his/her "principal place of abode" in Cambodia, or by being present in Cambodia for more than 182 days in a calendar year. You can find out more information on taxes by visiting the government's official site [here](#).

## GDP Is On The Increase


Cambodia's economy, built predominantly on agriculture and a large garment production industry, is performing well. Annual GDP growth rates were averaging around 11% per year from 2004 to 2007 and although the country was hard hit by the global financial crisis (growth dipped right down to 0.09% in 2009), things are very much back on the up. GDP rose by 7% in 2010, 8% in 2011, and 7.3% last year. Throw in Cambodia's unemployment rate of just 3.5% and the fact that its people have one of the world's youngest average age profiles outside Africa (just 22.5 versus 36.9 in the U.S.) and you've got a country that is extremely well-equipped to face the challenges the coming years might pose.

How To Find Your Own Dream Home  
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## Charm And Luxury With A Few Rough Edges

Phnom Penh is a fascinating city with a lot to offer. It has its rough edges but it comes with bags of charm, too. With the city's cost of living as low as it is, it can turn what would be a retirement marked by hardship and sacrifice back in the U.S. into one of luxury and adventure. If you're open-minded, patient, and willing to endure the quirks that come with life in a developing country with a smile and a positive attitude, you'll do just fine in Phnom Penh. 

## Overseas Retirement Letter Online Resources

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[Phnom Penh: Monthly Budget](#)

[Phnom Penh: Rolodex](#)

[Interview with an American Expat](#)

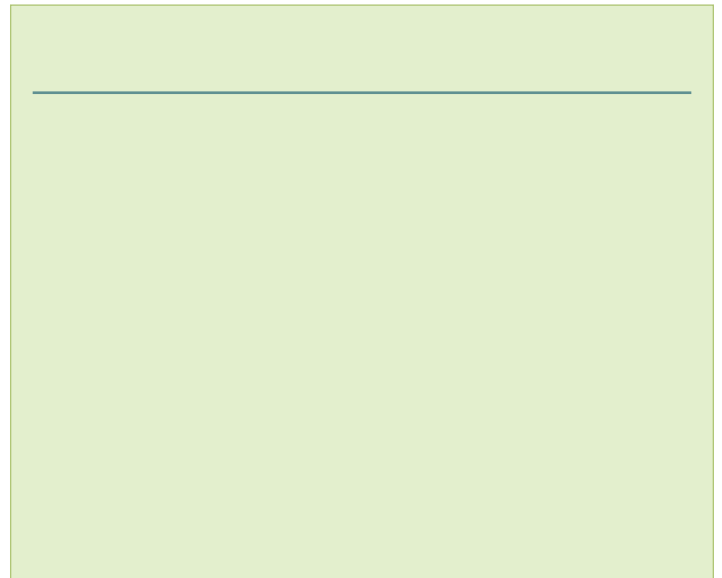
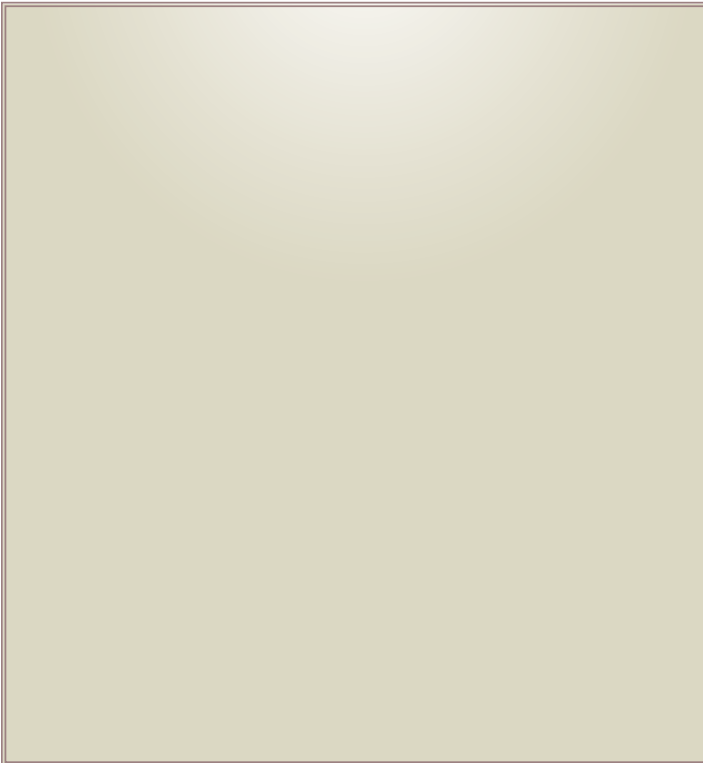
[Things to See and Do In and Close to Phnom Penh](#)

[Cambodia: A Guide to Buying Real Estate](#)

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Every month, subscribers to ***Overseas Living Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree abroad...

These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan. Each of these comprehensive reports addresses not only the pros, but also the cons of each destination featured.

This is critical if you want to make a smart, informed choice.

***Overseas Living Letter*** has correspondents all over the world who are living the life you've been dreaming about, right now!



And, over the three decades I've been covering this beat, I've known literally many thousands of people just like you who've taken the leap.

**Retirees who have built the lives of their dreams, and yours, overseas... and who are right now enjoying a retirement lifestyle that goes far beyond what you might believe is possible.**

This extensive network of contributors will provide you with all the tips, tricks, and firsthand insider intelligence you need to follow in their footsteps...

- Where to look to find the kind of life that suits you—at the beach, in the mountains, among the vines, in the big city...
- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

Read our correspondents' firsthand reports every month. Email them your questions (yes, they'll respond!). Search the archives, available to you free, for more information on the locations that interest you most.

In short, I'm offering you a bridge to the retirement of your dreams... and a chance to try it out for a special discounted price of [less than US\\$2 an issue](#).

Start laying the plans for a retirement that **so far exceeds your expectations... and even your current lifestyle...** that if you hadn't read so many reports from people actually living it today—you wouldn't believe it possible.

All I ask is this: If you like what you read in your *Overseas Haven Report*... keep reading. Subscribe to ***Overseas Living Letter***, and then, every month, you'll receive in your inbox a new, up-to-the-minute, information-packed Overseas Haven Report providing another from-the-scene guide of the good life in another of the world's premier overseas retirement havens. I predict it will become your favorite read each month.

In each issue you'll read about the world's most affordable places to retire... the friendliest places to live... best weather... lowest tax burdens... the most beautiful, most exciting, most infatuating places to hang your hat...

From Chiang Mai, Thailand, and Cuenca, Ecuador (cheapest)... to Ambergris Caye, Belize, and Kuala Lumpur, Malaysia (foreign resident friendly)... from El Valle, Panama (sweet mountain living in a top tax haven)... to Mendoza, Argentina (wine country on a budget)... from Dumaguete, Philippines (exotic and ultra-cheap)... to Algarve, Portugal, and Languedoc, south of France, (Old World living on a budget)...

What are you waiting for? [Take me up on this special subscription price, here now.](#)

## The World's Best Value Destinations For Living and Investing

Plus, When You Subscribe to *Overseas Living Letter*—Risk-Free—Today, You'll Receive 3 Special Reports (US\$115 value)

Because right now you can get 12 monthly issues of *Overseas Retirement Letter*—for just US\$24, only US\$2 an issue (regular rate US\$76). You save US\$52 with this special introductory offer.



- **SPECIAL REPORT # 1:** The Live and Invest Overseas Annual Retire Overseas Index—one bumper report each year... (retail price: US\$49).

- **SPECIAL REPORT # 2:** The Top Ten Ways To Make Money While Traveling... (retail price: US\$39).

- **SPECIAL REPORT # 3:** 6 Passive Income Opportunities To Help Grow Your Nest Egg And Fund Your New Life Overseas... (retail price: US\$27).



Plus, [sign on today for 24 monthly issues of \*Overseas Living Letter\*](#)—for a locked-in rate of US\$42, or only US\$1.75 an issue—and you'll receive two additional special reports—and you'll receive a fourth special report, again with our compliments...



- **SPECIAL REPORT # 1:** FAQ—The Most Frequently Asked Questions Related To Living And Invest Overseas... (retail price: US\$19).

- **SPECIAL REPORT # 5:** Travel Tricks: How To Travel Better But To Pay Less... (retail price: US\$19).

**That's a total value of US\$153.**

What are you waiting for?

I'm putting my entire network of experts and resources at your disposal, in order to help you:

- **At last, figure out the best place in the world for you for part- or full-time living...**
- **Start living the good life from as little as US\$892 a month...**
- **Say goodbye to financial worries (I'm going to arm you with the information you need to fund your new adventure overseas whenever you're ready... you do not have to delay)...**
- **Learn the practical, nuts-and-bolts things you need to help you set yourself up overseas with the least hassle and the greatest success...**

We have no time to lose... let's get started.

[Start now and claim your free reports here.](#)



Kathleen Peddicord  
Founding Publisher,  
Live and Invest Overseas™

## *Kathleen's Personal Guarantee*

**I guarantee that my *Overseas Living Letter*—delivered monthly via email—is the most straight-shooting, tell-it-like-it-is report available about the best-value destinations on the planet for living and investing abroad.**

But if you don't feel *Overseas Living Letter* delivers the kind of make-your-nest-egg-last-forever opportunities you're looking for, you can cancel at any time. If you do, I'll promptly reimburse you for any issues remaining in your subscription, no questions asked.

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