

# Table of Content

Page 1
Why Cambodia?

Page 29

Khmer Home Charity Association (KHCA)

Page 41
Cambodia My 2nd Home

Page
45
Our Services

### Why Cambodia?

Cambodia, a Southeast Asia country that is rich in culture and traditions, has seen rapid growth in the last two decades. Cambodia's GDP has grown at an average annual rate of 7%, ranking 6th globally. Cambodia is strategically located at the heart of the Belt and Road Initiative (known in Chinese as the "One Belt One Road Initiative"), the 21st-century maritime silk road.

The proportion of Cambodian industries in terms of GDP is 43.5% for the service industry, 26.7% for agriculture, and 16% for manufacturing. The services industry is led by tourism and the manufacturing industry is mainly clothing and footwear.

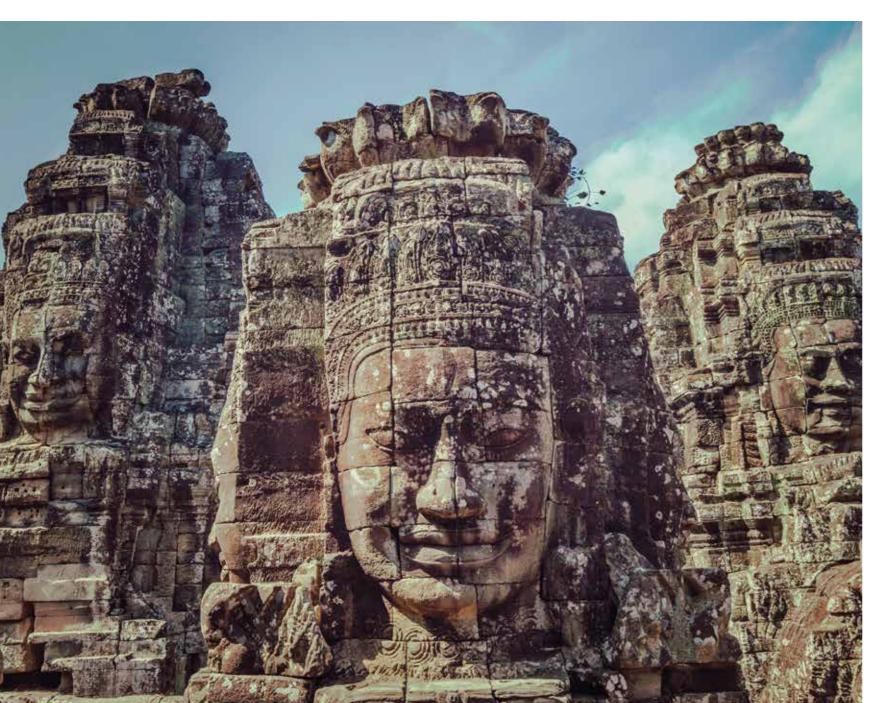
Cambodia's unique charms have made it become a well-known tourist country on the globe. The prosperity of tourism directly promotes Cambodia's economic development. In addition to tourism revenue, it provides 1 million job opportunities.



### Cambodia Culture

The culture of Cambodia has had a rich and varied history dating back many centuries and has been heavily influenced by India. Cambodia achieved unparalleled success in all areas including art, architecture, music, dance, and even trading wisdom during its Golden Age, the Angkor era.

Throughout Cambodia's long history, a major source of inspiration was religion. Over two millennia, Cambodians developed a unique Khmer belief from the syncretism of indigenous animistic beliefs and the Indian religions of Buddhism and Hinduism. At varying times, Cambodian culture also absorbed Javanese, Chinese and Thai influences.













### Cambodia People

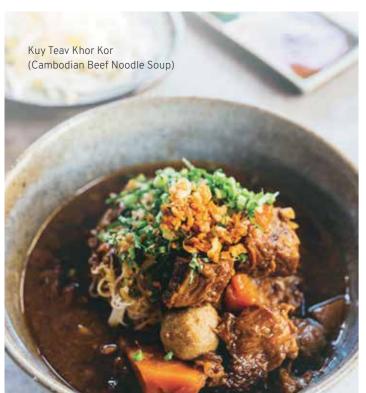
Khmer people are a Southeast Asian ethnic group and nation native to Cambodia, accounting for over 97% of the country's 15.9 million people. They speak the Khmer language, which is part of the larger Austroasiatic language family found in parts of Southeast Asia (including Vietnam and Laos), parts of central, eastern, and north eastern India, parts of Bangladesh in South Asia, in parts of Southern China and numerous islands in the Indian Ocean.

The majority of the Khmers follow the orders of Dhammayuttika Nikaya and Maha Nikaya of Theravada Buddhism. Significant of Khmer populations reside in adjacent areas of Thailand (Northern Khmer) and the Mekong Delta region of neighboring Vietnam (Khmer Krom), while there are over one million Khmers in the Khmer diaspora living mainly in France, the United States, and Australia.



### Cambodia Food











While not as spicy or as varied as food from neighbouring Thailand, Malaysia or Vietnam, Khmer food (aka Cambodian cuisine) is tasty and affordable and is invariably accompanied by rice.

Thai and Vietnamese characteristics can be found in Khmer food, although Cambodians love a stronger sour taste in their dishes, especially through the addition of prahok, the famous Khmer fish paste (although for most foreigners this is most definitely an acquired taste!).

In addition to Khmer food, there is a large number of Chinese restaurants, especially in Phnom Penh and large provincial centers. Like other Asian countries, Cambodian street food is very popular. Many of the dishes mentioned below can be enjoyed at the street food markets in Siem Reap, Phnom Penh and other cities in Cambodia.



### High Economic Growth

Cambodia is the No.1 in ASEAN countries with an average GDP growth rate of 7% in recent years. And during the worldwide pandemic crisis period, Cambodia has continued to achieve strong economic growth. It is expected that Foreign Direct Investment (FDI) mainly in the garment and real estate industries will continue to expand, and that the construction and tourism industries will grow as well. As a result, foreign investors have become very interested in Cambodia as an investment destination. In addition, the number of companies expanding into Cambodia as bases in Asia is increasing year by year.

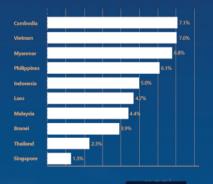




Cambodia

**ASEAN** 

**10 COUNTRIES** 





The Fastest Growth Country in ASEAN

GDP Growth for ASEAN Countries in 2019

Source: Asian Development Bank, Asian Development Outlook Update (ADOU) 2021 (September 2021)

### Cambodia is One of The Most Highly **Dollarized Country in The World**

According to 2020 Investment Climate Statements: Cambodia by the State government report by U.S Department of State, U.S. dollars are highly used and preferred and remain the primary currency for most large transactions in Cambodia despite the country has its own currency, the Riel (denoted as KHR). As a matter of fact, there are no regulation on the conversion of capital for foreign investors.

The exchange rate between KHR and U.S. dollars has been leveled off at around 1 U.S. dollar to 4,000 KHR for the past decades. Day to day fluctuations of the exchange rate, which is inevitable, are remarkably low, typically under 3%. For the past several years, the Cambodian government has been putting efforts to increase the generalization of the KHR but, as stated above, Cambodia's economy remains largely dollarized.

While each country has regulations such as restrictions on converting money into foreign currencies and restrictions on remittances abroad, and to do so requires complicated procedures, Cambodia has no restrictions on remittances so far. In addition, Cambodia's interest rate on time deposit is currently about 4.5% to 6.5% per annum, making it extremely attractive from a financial perspective.



Deposit Period	Interest Rate
12 Months	4.50%
24 Months	4.75%
36 Months	5.25%
48 Months	5.75%
60 Months	6.25%

**ACLEDA Bank Time Deposit Interest Rate** 

\*December 2021 Rate

#### Special Economic Zone

In Cambodia, the Special Economic Zone (SEZ) has been set as a special zone for the development of the economic sector, where all industries are concentrated. Phnom Penh has the "Phnom Penh Special Economic Zone (PPSEZ)" which has the largest premises and number of tenants in Cambodia. Currently, there are about 100 companies from 15 countries in PPSEZ, of which 48 are Japanese companies. In addition to tax incentives, it is characterized by a well-developed infrastructure and a one-stop office for government office procedures for the Cambodian government such as customs clearance, various certifications and work permits. It is expected to advance further.





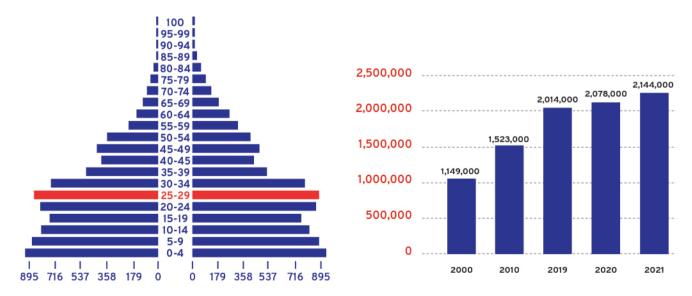
### Overwhelming Young Energy and Population Growth

In Cambodia, there are many young people who are at the center of economic growth and the demographic chart is ideal. With an average age of 25.6, and 70% of the population consisting of younger generation age 34 and below, Cambodia market has potential to grow for years to come. The labour force is sufficient to supply until 2070. Consumer market is also expected to continue to expand over the next 60 years.

Source: United Nation World Populization



Average Age



Cambodia Age Group

Phnom Penh Population

### **Political Stability**

Samdech Akka Moha Sena Padei Techo Hun Sen, the president of Cambodian People's Party, has been the incumbent prime minister since 1985.

Samdech Akka Moha Sena Padei Techo Hun Sen has been contributing to the Kingdom's development over the years. He welcomed foreign investment and he launched a lot of economic boosters to prosper Cambodia economically. Under his leadership, Cambodia has established good international relations with more than 174 countries by now.



Prime Minister Hun Sen at the World Economic Forum give a speech



Prime Minister Hun Sen with US President Joe Biden

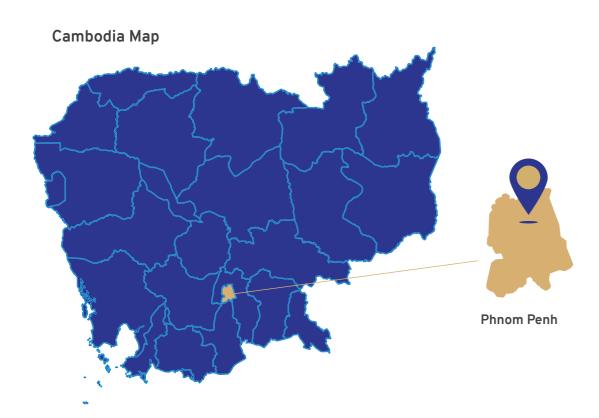




Prime Minister Hun Sen with Chinese President Xi Jinping

### Phnom Penh The Capital City of Cambodia

Phnom Penh is the capital city of Cambodia, and of course it has become the country's political, economic, industrial, cultural, educational, and tourism center. Phnom Penh is located at the junction of the Mekong River, Bassac River, and Tonle Sap River. The soil is fertile and suitable for agriculture. Before 1960s, it was called the "Pearl of Asia".



Phnom Penh is the largest city in the country, with a population of 2,300,000 people. Phnom Penh has everything expected of a metropolitan city; there are shopping malls, cafes, commercial districts, government headquarters, embassies, hotels, and entertainment centers. It also provides investors with business opportunities everywhere.





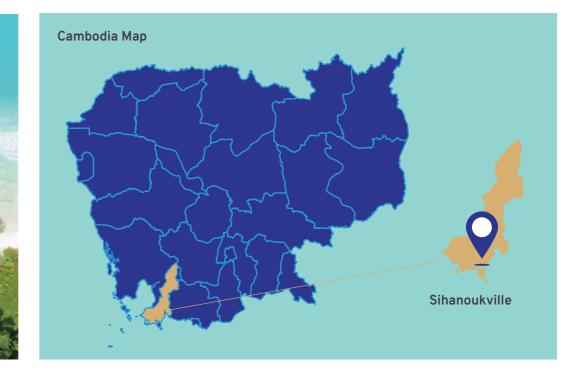
#### **Preah Sihanouk Province**

Preah Sihanouk province is located on the southwest coast of Cambodia and is named after The Late King Norodom Sihanouk. It is the largest seaport in Cambodia and the second largest city in Cambodia after the Phnom Penh capital. It is currently the only special economic zone in Cambodia, and its status is similar to China's "Shenzhen". The seaport in Preah Sihanouk province was built after 1950. In order to encourage investment, it was established as a duty-free port in 1998. During the war period, Sihanoukville Port was renamed as Kampong Som Port, and the name of Sihanoukville Port was restored in the 1990s.

Preah Sihanouk province has good coastline resources, blue water, white sand, and quiet and pleasantness. Through the transformation of the beach shoreline, to create a unique tourist resort shoreline with the original ecological forests and mountains that have very high-quality ecological resources, can create a balanced way of ecological vacation.

In the first nine months of 2019, Preah Sihanouk province received 1.8 million domestic and foreign tourists, of which nearly 650,000 were foreign tourists, up more than 50 percent year on year, and more than 1.1 million were local tourists.

Preah Sihanouk province is currently in the stage of large-scale development. There are many businesses waiting to be developed, and there are many business opportunities.

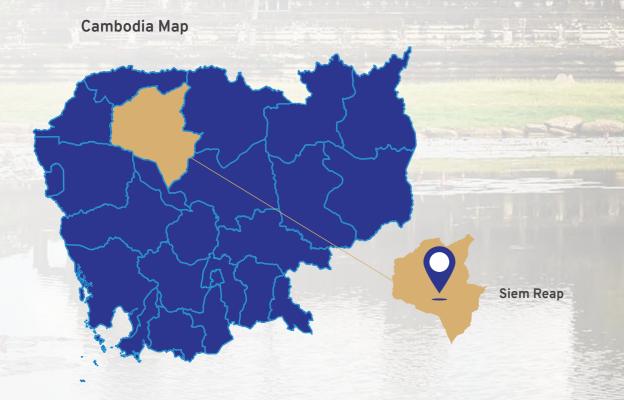


#### Siem Reap

Siem Reap has become a Cambodian tourist icon since 1992, when UNESCO listed the Angkor Wat Temple as a World Heritage Site. In every video or magazine that introduces Cambodia, you can see Angkor Wat and surrounding palaces in Siem Reap. Siem Reap is located in northern Cambodia.

Siem Reap has French colonial and Chinese style architecture in the Old French Quarter and around the Old Market. In the city, there are museums, traditional Apsara dance performances, a Cambodian cultural village, souvenir and handicraft shops, silk farms, rice paddies in the countryside, fishing villages and a bird sanctuary near Tonle Sap, and a cosmopolitan drinking and dining scene.

It is only 152 kilometers from the Thai border. Siem Reap is a small city, quiet and peaceful, and the residents of the city are very hospitable. It is a tourist destination that cannot be missed.

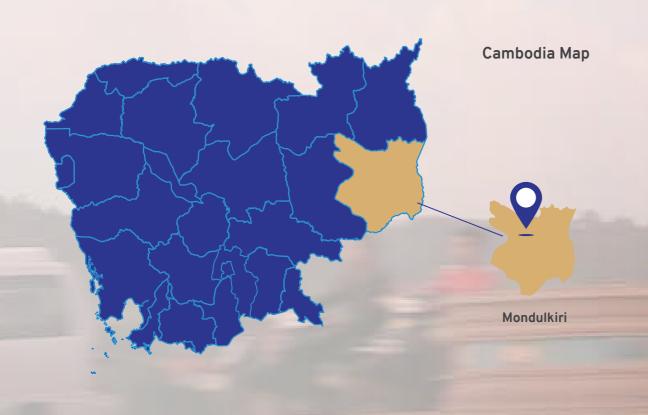




#### Mondulkiri

Chock full of natural beauty, with thickly forested mountains, powerful waterfalls and the lush green rolling hills, Mondulkiri located on the eastern north side of Cambodia, which is the most sparsely populated province in the whole country while being one of the largest province in term of land mass. This is home for the famous Bou Sra Waterfall, Sen Monorom Waterfall, Pu Long Waterfall, Elephant Alley, etc.

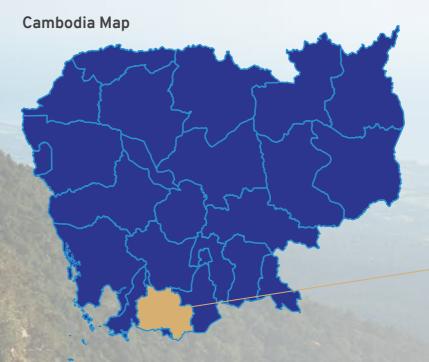
In April 2022, Cambodia government launched "Master Plan for Mondulkiri Tourism Development 2022-2035" which is a guide for the development of tourism sector in the north-eastern area of the country. It lays out strategic directions for the development of the northeastern province's particularly Mondulkiri's tourism landscape with the aim of making it a part of Cambodia's fourth economic pole.



### Kampot

Located in the Southwest of Cambodia, Kampot province has eighty kilometers bordered by the Gulf of Thailand. This provincial capital is named Kampot and known as the charming province commonly visited as a gateway to Bokor National Park, the beaches of Kep, the beautiful rapids of Toek Chhou and other attractions of southwestern Cambodia.

Most visitors come here to have a visit the old French colonial architecture, which is still in charming condition, to have a vantage point for visiting the near beaches or the small islands of Kep. Kampot province is also renowned for the quality of its fruits (durian, coconut, mango, etc.), its sea salt and of course the famous Kampot Pepper. The special fresh climate and soil type of Kampot as well as the experience of several generations of pepper farmers make this pepper unique and much sought-after by gourmets worldwide.





Kampot

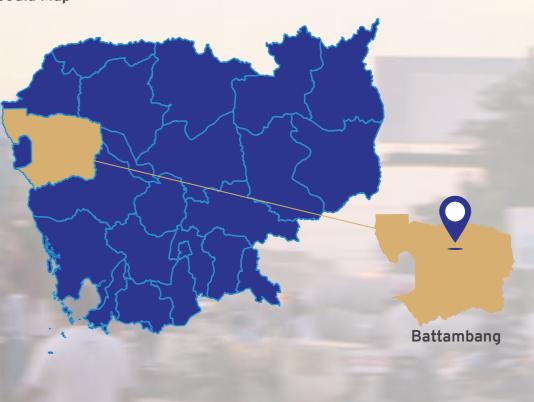
#### **Battambang**

Battambang is Cambodia's second-largest city and the capital of Battambang Province was founded in the 11th century. It is the former capital of Monton Khmer and lies in the heart of northwest Cambodia. Until the war years, in which almost every infrastructure was destructed it was the leading rice-producing province of the country.

The network of charming old French shophouses clustered along the riverbank is the real highlight here, and there are several pagodas a scattered around the town. One of the most famous hills is Phnom Sampeau (Ship Hill).

Battambang is the leading rice and crops producing province of the country.

#### Cambodia Map







### **Khmer Home Charity Association**

Khmer Home Charity Association (KHCA) is the only charity association recognized by the Ministry of the Interior of the Kingdom of Cambodia for the CM2H collaboration program. Khmer Home Charity Association is a charity organization which is different from others because it is operated with high transparency to make sure charity fund is used for the most rightful and impactful purposes for people in Cambodia.

KHCA will work closely with MOI towards improving international investment opportunities and also economic growth for Cambodia, further upgrading every Cambodian lifestyle.



#### Cambodia My 2nd Home

"Cambodia My 2nd Home" is the major initiative launched by My Second Home CM2H (Cambodia) Co., Ltd. with MOI with an aim to introduce this beautiful country to the world. We allow people from around the world to sign up for CM2H membership for a broad range of services and consultancy including immigration, business, education, families, etc. At the same time, we will give back and contribute to the society unparellely through a Charity Association, the Khmer Home Charity Association (KHCA).



### A word from the Chairman of Khmer Home Charity Association

In the past few years, Covid 19 pandemic caused the catastrophe around the globe, in particular, the world as well as, Cambodia's tourism sectors, bear the negative impacts from it. In order to restore the Cambodia economy, **Khmer Home Charity Association** was built to help all the vulnerable people, children with donations from all the donors, bring the positive impacts to the public and promote the social sectors in the Kingdom of Cambodia.

Khmer Home Charity Association is a charity organization which is different from others. We have an aspiration and charity ambition for the country, this is a reason why we start this association. Khmer Home Charity Association is operated with transparency and the charity fund is used for the most rightful and impactful purposes.

With the support and trust of all **Khmer Home Charity Association** members, I am very delighted to corporate with everyone who joins hands in the creation of this **Khmer Home Charity Association** for the harmony and improvement of the Cambodian society. **Khmer Home Charity Association** will provide both caring and flexibility to all the investors who become a member of our association and we also make Cambodia legitimately your second home.

I am glad that "Cambodia My 2nd Home" offers us the charity fund and provides full support for KHCA charity initiatives. With this long-term commitment, I believe KHCA will be the role model to lead all the donors and other organizations to show the value of sharing and caring to the society.

H.E. Nov Sokpheap Chairman of Khmer Home Charity Association





### A word from the Deputy-Chairman of Khmer Home Charity Association

I feel honoured and privileged to establish the **KHCA** - the only association recognized by the Ministry of the Interior of the country. I am truly honored and grateful. We started as **Golden Cambodia Century (GCC)** which originated from Hong Kong who ventured into the Kingdom of Cambodia years ago. We saw the opportunities in the kingdom and we were thinking of sharing all the good things we had in Cambodia with our connections in Hong Kong and the Greater Bay Area. We hope to be a bridge between China and Cambodia. Besides promoting business opportunities in both countries, our association also aims to provide full solutions and protection for people in these two countries.

As everyone already knows, Cambodia-China relationship is growing from strength to strength in every sectors. We would like to strengthen the ties through culture, people to people, and business to business. A lot of people ask me, "Why Cambodia?" My answer is always the same. Simply put because Cambodia chose me. Over the years, my friends and I have already treated Cambodia as my second home. It is fate who brings us together. That's why together with MOI, we initiated the "Cambodia My 2nd Home" program.

Last but not least, I would like to thank you for your support. Rest assured, providing quality and reliable services to our members is our utmost priority.

Thanks for loving Cambodia!

Mr. Alex Yu Ka Ki

Deputy Chairman of Khmer Home Charity Association

### A word from the Deputy Chairman of Khmer Home Charity Association

I came to Cambodia years ago with a dream to grow together with this beautiful country. It started with the establishment of Golden Cambodia Century (GCC). Over the years, GCC has grown from a few staff to thousands of people today, I'm more than grateful for all of our achievements so far. I always love to share my experience in Cambodia with friends who shared the same vision as me. I hope to inspire people positively through my own real experience. Today, the establishment of Khmer Home Charity Association is another milestone for us.

No one said starting up and growing a business is easy. I believe that the key to success is to be in the right place at the right time with the right person. I am a strong believer in this saying. Hove to share my entrepreneurship experience with everyone and I hope that I'm the right person in the successful journey of someone. I believe **Khmer Home Charity Association** will also be one of the important bridges to connect successful people. We aim to contribute to a better lifestyle in the country, and at the time we provide assistance and opportunities for everyone who wants to start off a venture here. I am convinced that with our rich resources, profound experiences, and unparalleled enthusiasm, we will be able to lead you to create more wonderful opportunities in the pursuit of your dreams. Therefore, please stay inspired and focused on achieving your dreams.

Lastly, I would like to thank all the partners and stakeholders who have been supporting us throughout the years.

Mr. Ricky Lai Deputy Chairman of Khmer Home Charity Association



# MOI

announces activation of Cambodia My 2nd Home program

The Khmer Home Charity Association is a need-prioritized charity association which is established to enhance the investment between the Kingdom of Cambodia with other countries and to further improve Cambodia's economy.

Khmer Home Charity Association and My Second Home CM2H (Cambodia) Co. Ltd. have had discussions about the "Cambodia My 2nd Home" program with Samdech Krolahom Sar Kheng, Deputy Prime Minister and Minister of the Ministry of Interior, a program catered for foreigners and foreign investors.

We believe that this program will benefit the Kingdom of Cambodia in the long run; thus, the association seeks for development and implementation of "Cambodia My 2nd Home". In the second quarter of 2022, the Ministry of Interior officially announced the activation of Cambodia My 2nd Home program to be fully executed by Khmer Home Charity Association and My Second Home CM2H (Cambodia) Co. Ltd.





#### CAMBODIA MY SECOND HOME

### OFFICIAL MOI LETTER

**HANDOVER CEREMONY** 



Department of Immigration, allowed a representative of the Khmer Home Charity Association to meet, discuss and pay a courtesy call and Received letter from ministry of interior on the "Cambodia My Second Home" program which exclusive to Khmer Home Charity Association from His Excellency General Kirth Chantharith, General Director of the General Department of Immigration, addressed His Excellency Nov Sokpheap, the Chairman of Khmer Home Charity Association.





His Excellency General Kirth Chantharith, General Director of Immigration, presided over the handing over of the Memorandum of Understanding between the chairman of Khmer Home Charity Association and Chairman of My Second Home CM2H (Cambodia) Co., LTD on Thursday afternoon on June 16, 2022.















### OBTAIN 10-YEAR GOLDEN VISA

### APPLY FOR CAMBODIAN PASSPORT

Approved and Recognized by Government

The program was approved in the second quarter of 2022 by the Ministry of Interior.

Trustworthy and Reliable

Processing of the document is assisted and simplified with the transparent procedures.

Investment Immigration Program

Open economy with no restriction on the inflow and outflow of foreign investment capital. As of now, more than 50 international banks are operating in the country. Citizenship Benefits

Cambodia has permitted dual citizenship.
Cambodian citizen can purchase freehold
land and any type of property without
hassle.



### WE PROVIDE COMPREHENSIVE PROFESSIONAL SERVICES FOR

1 Auto Granted to KHCA Membership for 10 years

**CAMBODIA MY 2ND HOME** member will be auto granted for a 10-year KHCA membership. With the KHCA membership, you can attend to all networking activities and event organised by KHCA and Ministry of interior.

2 10-year Golden Visa

We will assist foreign citizens who wish to settle down in Cambodia to obtain a **10-year Golden Visa**. After 5 years the applicant can apply for Cambodian passport.

Cambodia Business Registration, Local Bank Account Opening and Working Permit

> We can arrange local company registration and bank account for you without your present at the country. Upon your arrival, we will quickly arrange a working permit for you.

Own an Investment Asset Which is Recognized by the Government of Cambodia

We will assist you in buying the government-approved real estate project.

### CAMBODIA MY 2ND HOME MEMBER

5 Healthcare Protection

A year of **full healthcare protection** will be provided for **CAMBODIA MY 2ND HOME** holder.

6 Local Driving License

Get a Cambodia driving license with us and have the freedom to drive everywhere within the territory of Cambodia.

7 Trust Account Service

Our staff will be in touch with you for **trust account service** that suits your needs and budget.

8 Visa, Airport Pickup and City Tour

We will provide 1 time complimentary VIP concierge at the airport. Thereafter, you can engage us for normal airport pick up or city tours on à la carte basis.

9 Accommodation arrangement

If you need an accommodation arrangement, we will pre-arrange for you according to your requirement and budget.

10 Education consultancy

We will provide a complete education consultancy and advise you on the best destination for your kids (If any) according to your requirement and budget.

11 Legal and tax consultancy

We offer à la carte legal and tax corporate consulting services through lawyers and certified accountants.

12 Properties and lands management

We will help to manage your property and land on à la carte basis.





Financial planning consultancy

We will provide complete à la carte financial planning services including investment, risk analysis and protection, tax, retirement planning, etc.

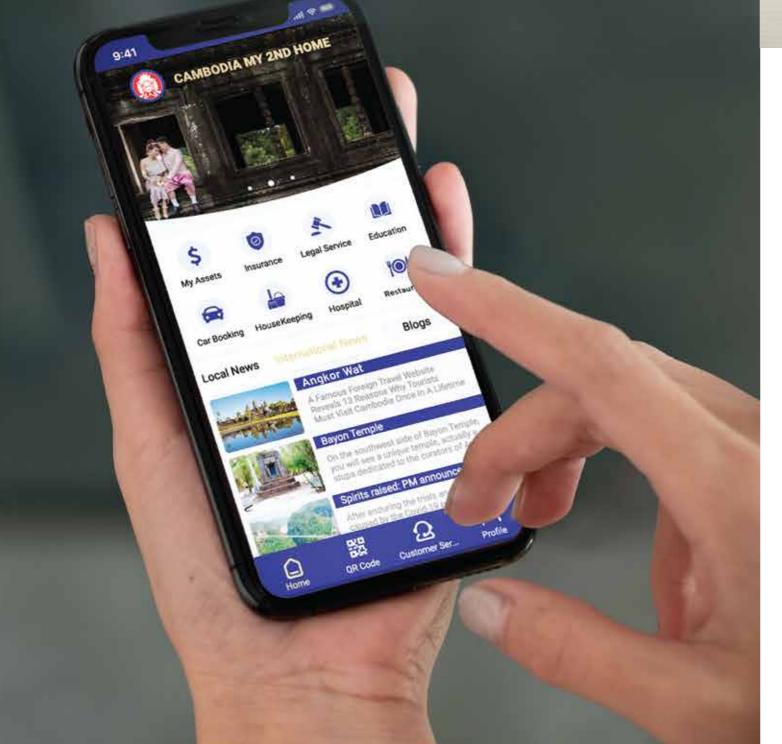
14 Khmer language translation services

We will provide basic Khmer language translation to make sure that your stay in Cambodia is hassle-free.

15 Merchants VIP packages

Get special merchant discounts from various brands such as Hong Kong Restaurant, Luk Hot Pot, GC Mart, BioPlus, GC Realty, GC Property, etc.

# CAMBODIA MY 2ND HOME MOBILE APP





#### **Healthcare Protection**

Our healthcare partners will provide the applicant comprehensive coverage for the **first year** in Cambodia with all necessary medical expenses including in-patient, out-patient, worldwide, emergency evacuation, mental health and pre-existing conditions. The insurance is renewable by policyholder's discretion.

\$100K

Comprehensive coverage up to \$100,000 per annum



Flexible plans to meet your needs



Cashless payment at our network of hospitals



24-hour medical concierge service



Upon renewal policyholders can decide to add cover for - maternity, wellness, dental and vision.

# How to Apply For CM2H Program



**VERIFICATION PROCESS** 

0 2

01



**APPLICATION PROCESS** 

03



**APPROVAL PROCESS** 

04



PREPARATION FOR MOVING

05



**MOVE TO CAMBODIA** 

#### CM2H APPLYING PROCESS

### Step

#### **VERIFICATION PROCESS**

- Fill up the registration form and application form
- Submit a copy of identity & background proof such as
  - Academic certificates Professional certificates
  - Origin country's identity card
  - Origin country's passport
  - 5 passport size photos
  - Submit the above for all family members (if any)

#### Step 02

#### **APPLICATION PROCESS**

- Submit certified-true-copy for:
  - Certificates or licenses for all companies held by applicants (if any)
  - Bank statement with a detailed transaction for 1 year
  - Income proof
  - Assets titles or certificates (if any)
  - Marriage certificate (if any)
  - Kids' birth certificates (if any)
  - Receipt for the application fee (in USD)
  - Medical check-up report from the origin country's hospital

### Step

#### APPROVAL PROCESS (7 - 14 days)

Relax and wait for the approval from authority

#### PREPARATION FOR MOVING

- Receipt for CM2H approval in USD
- Obtain KHCA and CM2H membership number
- Receive accommodation advice (if needed)
- Receive business registration advice (if needed)
- Receive education advice (if needed)
- Opening of local bank account in Cambodia & obtain documents
- Obtain business registration with patent in Cambodia
- Obtain a visa for staying in Cambodia
- Obtain the CM2H membership card

### Step 05

Step

04

#### **MOVE TO CAMBODIA**

- Accommodation arrangement (if needed)
- (Immediate upon arrival)
- Obtain Cambodia health care insurance certificate
  - (Immediate upon arrival)
- Run business in Cambodia
- Obtain a working permit in Cambodia
- (30 days upon arrival)
- Obtain a student visa in Cambodia
- Obtain SPA for GC Orussey Market

### CONTACT US FOR MORE INFORMATION



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Cambodia My 2nd Home

