

Tourist's Advisory



MOGOKE

Widely known as Ruby Land or Gems City, about 1,353 km from Yangon or 7 hrs' drive from Mandalay.

Where to stay and where to dine

Mogoke Hotel.

Why so special

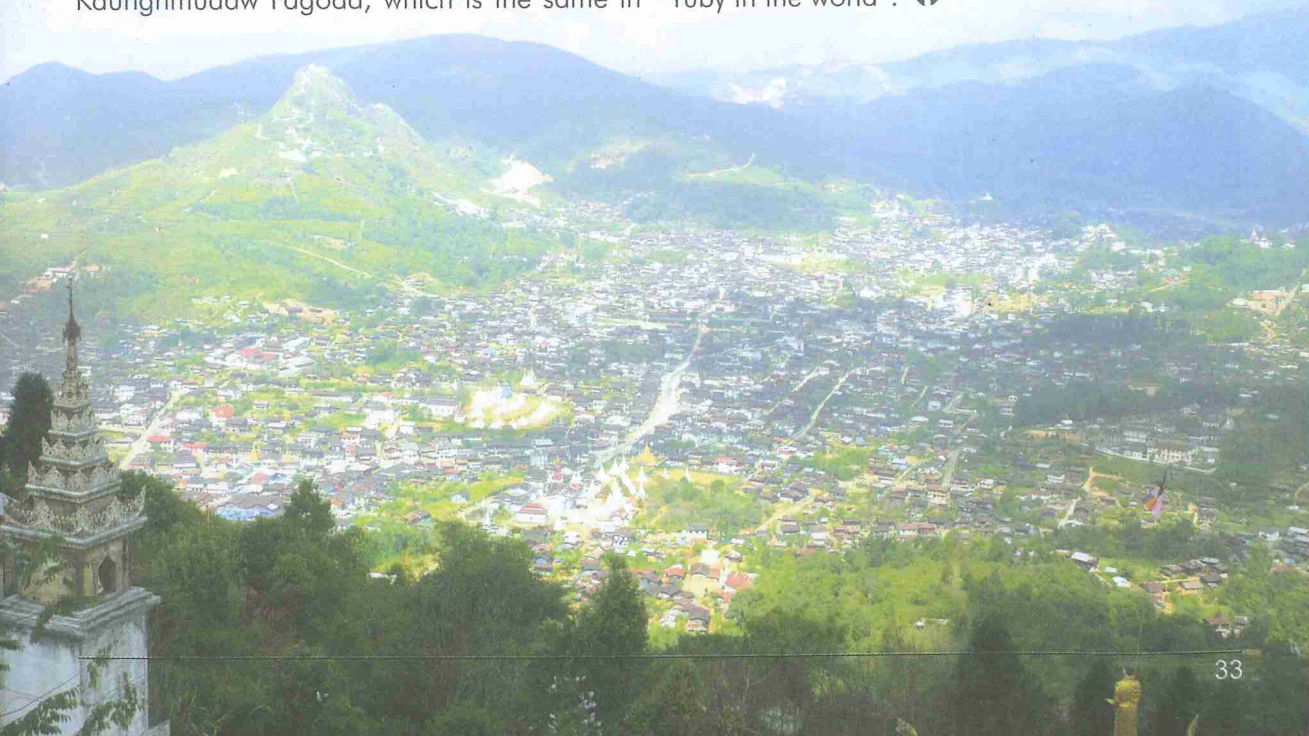
The town is built round the bank of Myole-in, a large midtown lake in a magnificent valley formed by pagoda-studded mountains, about 2,640 feet above sea-level. Spectacular sights include Chanthagyi Pagoda and Kaunghmudaw Pagoda, which is the same in

shape but much smaller than the pagoda of that name in Sagaing.

Another pagoda standing on the top of the hill is Kyaukpyathat.

Yet another important pagoda to pay homage to if you are a Buddhist, or just to see and study if you are not, is Than-ma-than-bod-daw Pagoda where Buddha Images are kept under lock and key in its basement, richly studded with real rubies and emeralds.

Another sight worth visiting is Pingu-taung or Spider Mountain with its legendary "giant spider keeping watch over the biggest ruby in the world". 🕸



NGWE SAUNG

Ngwe-Saung, Myanmar's latest beach resort has the longest shore—nine miles. It is located just 29 miles from Patheingyi in the Ayeyawady Region. Popular with the travellers who prefer much less crowded beach, clean and white sand, and the crystal clear sea water free of seaweeds and the like, Ngwe-Saung is likely to surpass the other local counterparts very soon in many aspects. The recent completion of Nga-Wun Bridge also facilitates the road transport service for this seaside resort.

How to get there

It takes about 5 hours, motoring from Yangon to get there.

Where to stay and where to dine

Aureum Palace Hotels & Resorts, Bay of Bengal Resort, The Emerald Sea Resort Sunny Paradise Hotel, Ambo Hotel, etc.

Why so special

The long Ngwe Saung Beach lies between the Bay of Bengal with its unforgettable views at sunset, and the Rakhine Mountain Range with the evergreen tropical rain forests on its slopes. While you stroll along the beach, waves lap on the shore on the seaside, and the row of screw-pines sway under the arched coconut trees on the shore side. 🌴



YANGON

Founded by King Alaungpaya in 1,755, over 350 sq km in area, with a population of about 5 million.

How to get there

Daily flights from Bangkok and Singapore Malaysia and Kunming. The domestic airlines Myanmar Airways, Yangon Airways, Air Bagan and Air Mandalay have regular flights to Mandalay, Bagan, Kawthaung and other tourist destinations.

Where to stay and dine

A wide choice of accommodations ranging from 4-star deluxe hotels to economy class hotels and motels.

How to go about

Limousine service at Yangon International Airport, free airport transfer by major hotels, taxis easily available in town.

Why so special

Shwedagon Pagoda where the relics of four Buddhas were enshrined, built over 2,500 years ago.

Kaba Aye Pagoda where in 1954 the Sixth Buddhist Synod was held in the Great Stone Cave.

National Museum houses the last Myanmar king's Lion Throne, royal regalia, manuscripts, etc. 🏛️



KYAING TONG

Kyaing Tong, the capital city of the Golden Triangle Region, is served by daily flights from Yangon, taking about one hour. You can go there by car but it will be rough riding most of the way.

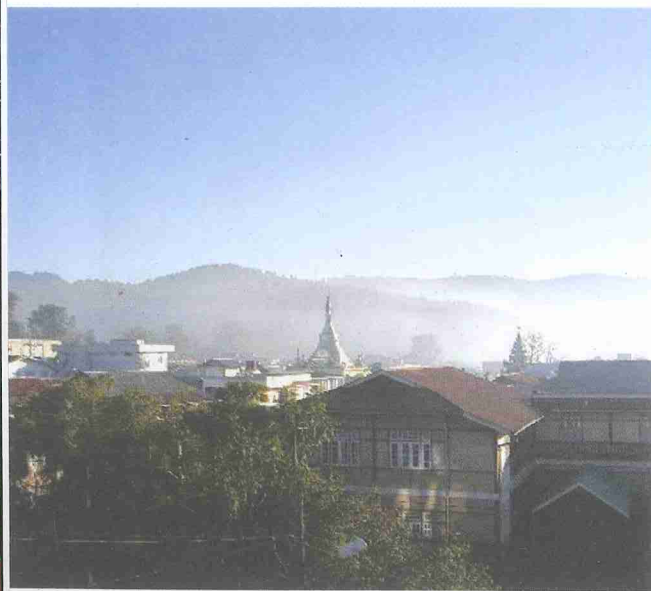
Formerly off-limits to foreigners, Kyaing Tong is a border town with good hotels and restaurants including Kyaing Tong Hotel. The room rate is about US\$ 80 while a meal costs about Ks. 1,500. The area is perfect for trekking, leading to villages of 13 nationalities including Ahku, Ahka, Palaung, Eng, or Lahu races. They retain their traditional costumes and way of life. Kyaing Tong is a mixture of old and new; local guides are available.

Visitors cannot stay overnight at the villages of the national race. Giving presents is not allowed, except for some medicines such as anti-malaria ones. Foreigners need to get Border Passes through arrangement with tour



agencies. A trip to Kyaing Tong can be recommended in the dry season since the rainy season is very heavy in this area. 📍

KALAW



Location

70 km west of Taunggyi, 410 km from Yangon. 1,400 metres above sea-level. Kalaw is a beautiful hill station surrounded by pine trees. By air up to Heho; thence by car to Kalaw.

Where to stay and dine

Pine View Inn, Honey Moon Villa, Eastern Paradise Motel, Pine Hill Resort, Dream Villa and Kalaw Hotel are recommended. Also guest-houses and restaurants.

Why so special

Kalaw still has many Tudor-style houses and English gardens of colonial days. You can go trekking to ethnic villages nearby. 📍



HOW TO SAY IT IN MYANMAR

The followings are some commonest expressions for greeting, thanking, apologizing and shopping. You may find it difficult to get correct pronunciation. Don't go too much on it! Just try to say it. You'll be much appreciated by your Myanmar friends.

Hello!	} - Min-ga-la-ba.	Never mind.	- kei-sa-mashi-pa-bu
Good morning!		Could you reduce	- sho-ba-oun
Good afternoon!		the price any less?	
Good evening!		It's all right	- Ya-pa-de
How are you?	- Nay-kaung-bar-yè-lar	Places	
Fine, thanks	- Nay-kaung-bar-dè, Kyay-zu-bar-bè.	Airport	- Lay-zeik
Glad to meet you.	- Tway-ya-dar-wan -tha- ba-dè.	Bus Stop	- Kah-geik
My name is ...	- Kyun-daw-nar-mè- ga ...	Railway Station	- Mee-ya-htar-bu-dar- yon
What is it?	- Di-har-ba-lè?	Police Station	- Yè-sa-khan
Can you speak English?	- In-ga-leik-lo-pyaw -dat-tha-lah?	Embassy	- Than-yon
Can you help me?	- Ah-ku-ah-nyi- taung-pa-ya-say.	Hospital	- Say-yon
Beg your pardon.	- Pyan-pyaw-ba.	Post Office	- Sar-daik
Sorry!	- Wan-nè-bar-dè/ Ma-taw-lo-bar.	Market	- Zay
I am leaving.	- pjan-lai-pa-oun-me	Directions	
Pardon.	- khwin-hlut-pa	Which way?	- Bè-lan-ga-thwah -ya- ma-lè?
Thank you.	- kjei:zu:tin-ba-te	I want to go to	- . . . go-thwah-jin-bar- dè.
		How far?	- Bè-lauk-way-tha-lè
		Where are you going?	- be-thwa-ma-lou-lè 📍

INTERVIEW WITH Ms TINA SINGHSACHA,

Standard Chartered Bank has officially re-opened its representative office in Yangon, Myanmar. Ms Tina Singhsacha is the Chief Representative for the Bank's Representative Office in Yangon. The following is the interview with Ms. Tina Singhsacha.

What is your plan for Myanmar?

The opening of our representative office in Yangon re-establishes our presence in a country that we have had a history with for over 150 years. The representative office will focus on providing support to global network clients interested in Myanmar across our footprint of Asia, Africa and the Middle-East.

What do you think of Myanmar's competitiveness and uniqueness?

Myanmar has a number of favourable endowments, including a large population, rich natural resources and a pragmatic leadership. Public and private institutions appear to be able to move together in close co-ordination. The country is not landlocked and is situated in a geopolitically strategic and high-growth region. Given time we believe that Myanmar has the potential to become one of the key economies in the ASEAN region.

What are your challenges in doing business in Myanmar?

As a representative office, we cannot undertake business in Myanmar at this time. We will only be able to gather information and share insights with our existing international Wholesale Banking clients who are interested in exploring opportunities in Myanmar.

How important are banking services to undeveloped countries?

As a Bank that has deep roots and a long history in the ASEAN region, we understand the important role that banks can play in supporting sustainable economic growth in developing countries. We believe that as a bank we should aim to be a positive force in fostering sustainable economic development. Our brand promise, Here for good, underlines our distinctive approach. In Myanmar's case, we believe the best way of ensuring economic development is to support the country's efforts to re-integrate into the international community. This will not only boost economic growth but also strengthen Myanmar's capacity for social development and employment.



Do you have a CSR programme for Myanmar?

At Standard Chartered we believe that our long-term success is dependent on healthy economies, where societies flourish. Our sustainability strategy is centered on contributing to the economic development of the countries in which we operate, benefiting society, protecting the environment and upholding high standards of governance. For Myanmar, we will explore all pillars of our community investment strategy, one of which is Seeing is Believing, our global programme that seeks to combat preventable blindness.

How many employees does SC have worldwide? And in Myanmar?

Standard Chartered is a leading international banking group with, 17000 offices in 70 markets. We employ around 87,000 people around the world. For the time being, we will have a small team in place to operate our representative office.

What are the strengths and weaknesses of Myanmar banks from your point of view?

It is fair to say that Myanmar's banking sector is not as advanced as some of its neighbours. We are in the process of learning more about the country's plans for the banking sector and assessing how we may be able to best play a role in supporting those efforts. However one thing we believe that can help strengthen confidence in the banking system here is to have the Central Bank of Myanmar become independent, which we note is something the Government is already exploring.

Let me know the Standard Chartered Bank's address ?

Centrepont Tower at the intersection of Sule Pagoda Road and Merchant Road. For more information please visit www.standard-chartered.com

Biography in brief

Work Experience

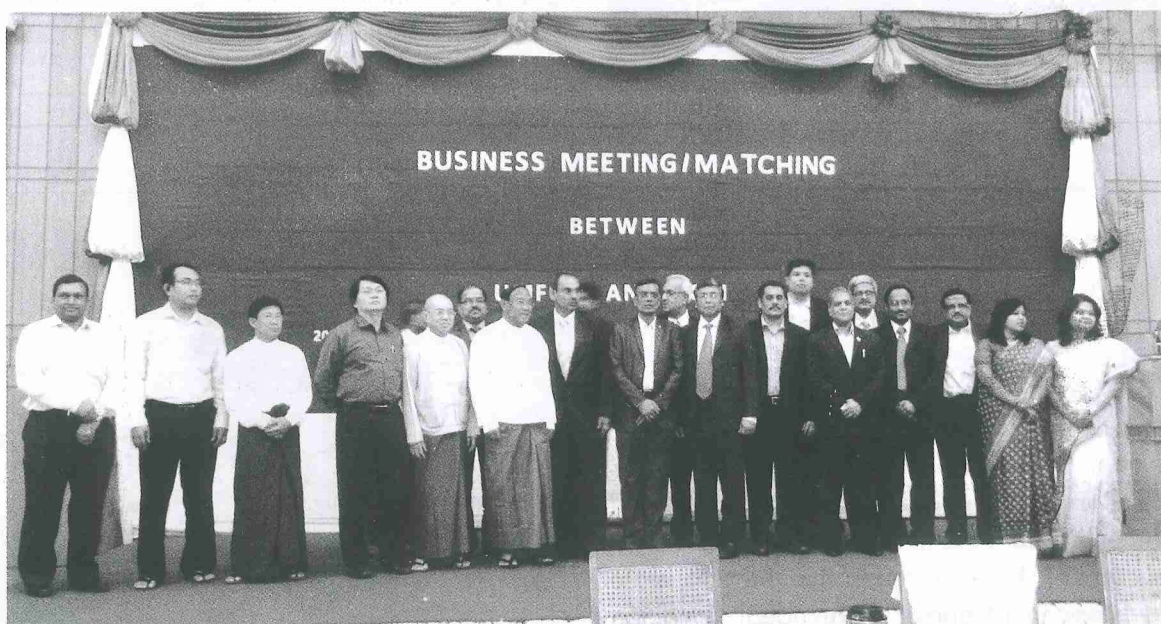
- 1995 Management trainee at HSBC
- 1999 Management Consultant at Bain & Company
- 2001 True Corporation at Thailand
- 2007 joined Standard Chartered Bank
- 2008 Business Planning Manager, Singapore
- 2011 Chief of Staff of the Regional CEO
- 2013 Chief Representative, Myanmar

Education Background

- Bachelor of Commerce, New South Wales, Sydney Australia
- MBA, Chulalongkorn University, Bangkok, Thailand.

AN INTERVIEW WITH MEMBERS OF BENGAL CHAMBER OF COMMERCE AND INDUSTRY (BCCI)

Translated by **Nyunt Thaung**



A sector-wise meeting between Myanmar entrepreneurs and members of the Bengal Chamber of Commerce and Industry delegation was held at the Union of Myanmar Federation of Chambers of Commerce and Industry building. The participants discussed a wide range of industries such as construction, building paints, rubber, paper, mining, electronics, solar energy, steel and financial services.

We present the following interview with some of those who attended that meeting.



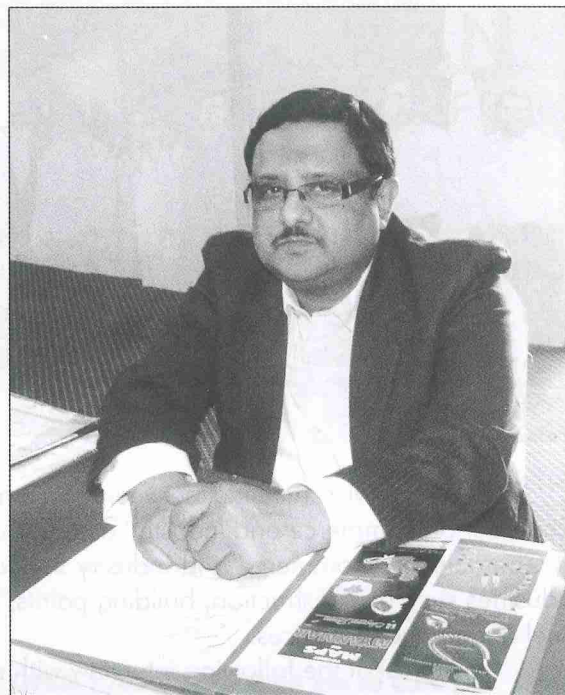
Subhendu Moitra
Vice President
SBI Capital Markets Ltd

We're a financial investment and consultancy company in India. We come to Myanmar to look for good business opportunities. This isn't my first visit here. I came here in 2012 when I took part in business discussion held at the Park Royal Hotel and Summit Part View Hotel. At that time I took part in the discussions as something of a volunteer and I found it very interesting.

I found many changes in the country's economic state of things. I would not say that it's now the right time for foreign investment. I'd say, nevertheless, that there are now most favourable conditions for investment. 🇲🇲

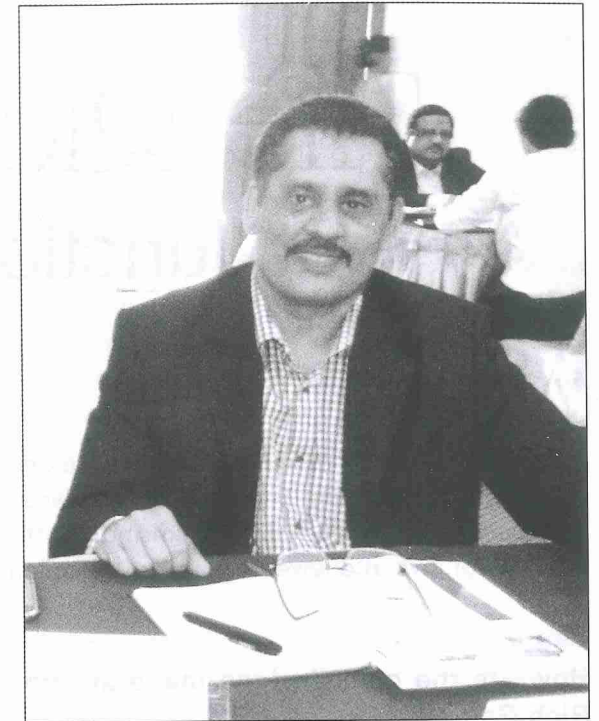
Gautam Ghosh
Executive Director
Klystron Electronics Pvt Ltd

Our company produces solar plates. I come here with the intention of making further investment here. I think the present state of things in Myanmar is an ideal condition for investment by India, Myanmar's close neighbour, especially when there're business opportunities here. 🇲🇲



Inderjeet Singh Gill
Regional Director
Rouhgton International Ltd

We're a consultancy company, based in the UK. We have our consultancy representatives in South Africa, South-east Asia and Europe. Now that Myanmar's opened its doors to outside investment, I think there'll be transparency in business dealings. We'll help by giving technical knowhow and advice on international business practices and norms. We're now seeing investment in large-scale businesses in Myanmar. We also have thought of doing more business here. 🇲🇲



Chandra Shekhar Ghosh
Chairman & Managing Director
IBandhan Financial Services Pvt Ltd

Our company is a small-loan company. We have about 1700 branch offices in 18 provinces in India, with a total of about 8.4 million customers. We provide financial services to needy and hard-up people and also those wishing to start up business. Myanmar has a population of some 60 million people, of which 37 percent are poor people, the rest belonging to the middle class. A country aspiring for development has to work for rural development as a prerequisite. Only then will its economy develop, following its natural course. I intend to make an investment in the rural areas of this country. 🇲🇲



The Rich Gems at Junction Square

Translated by **U Khin Aung**

The Rich Gems is a name that should make any jewellery enthusiast's heart flutter. This outlet for jewellery of quality and innovative designs was set up in 1996 and is now 18 years old. TODAY has interviewed, as follows, the helmsman of The Rich Gems, Aunty Lu, who claims to have found a labour of love in a jeweller's on her miscellaneous views.

How are the gem designs made at The Rich Gems?

Design plays a major role in jewellery business, so own creativity as well as getting ideas out of other designs are essential, and customer's requirements are to be taken into consideration also.

Any craft is endless to learn, so foreign craftsmen's masterpieces and their catalogues are always studied.

Please relate your struggle back in 1996 when The Rich Gems was initiated.

Memorable times of successful struggle are many, what with a great deal of difficulties at The Rich Gems' inception. 1996 just barely fell in the opening up of the country's economy. Next sanctions, banking system changes and economic instability followed, so in some months our sales were about kyat 90000 only.

Staff turnover was high; foreign goldsmiths often left for home and had to be persuaded back. Now after 17 years young Myanmars have done a lot of learning from them so that they are not so unexpendable.

What are the most popular gems and designs?

We Myanmars just love diamonds. In precious stones rubies and sapphires of good quality are popular and collectible.



What trend is there in jewellery at present?

Thin, string-like designs are losing popularity, whereas designs impressive, beautiful and flexible are in favour. In the past anything with a semblance of jewellery and bigness would have been enough, but with the present appreciation of jewellery the craftsmanship and quality have come to the fore.

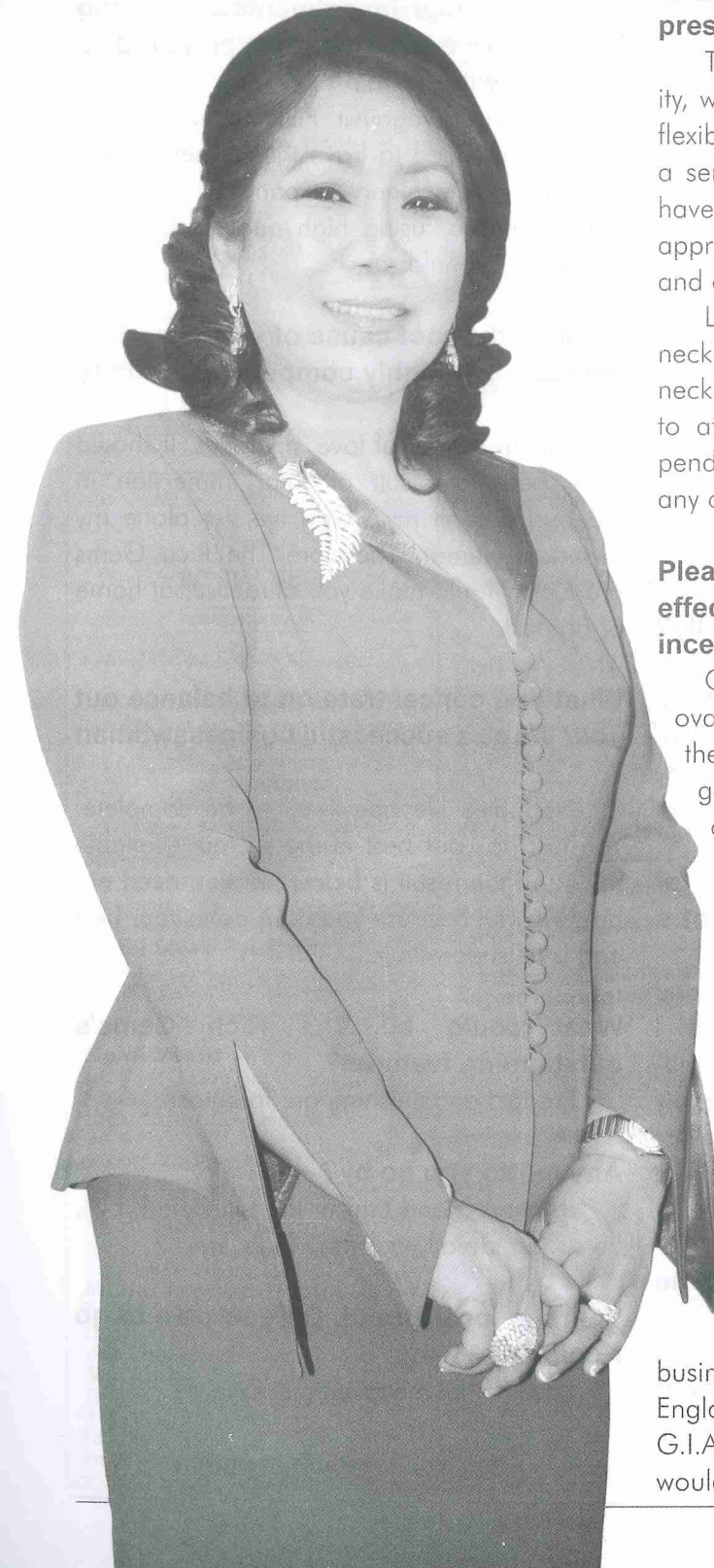
Lately brooches are more in use than the necklace. For example, the use of a large necklace will be judged against the ceremony to attend. But the brooch by itself or as a pendant would go well with any dress or on any occasion. So it is more usable.

Please kindly explain the changes effected at The Rich Gems since its inception.

Our logo from 1996 to 2012 was a green oval with a white "R" (for Rich). By 2013 the oval is not used; and the "R" becomes golden. I should say it is an imperceptible change, making an update. Nothing else changes, in proprietorship or quality. The good news to our customer and reader is that we are trying harder than ever before.

How have you raised Ms Michelle, your next generation, to take charge of the business?

She is being gradually persuaded into her mother's business to keep it up for the next generation. How to deal amicably with staff, conduct division of labour, to humbly deal with Customer, and other things. After her interest in business has been aroused she was sent to England to study Diamond and Colour Grading G.I.A, and then G.I.A, San Diego so that she would be quite knowledgeable about factory in



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addition to Design. Such studies are necessary for her to carry on the parents' business.

**What gems do you like best personally?
And why?**

Every gem has its own worth, so I like them all. I wear diamonds and pearls most often, one reason being that they go well with any dress colour.

**Your views on the significance of
gems and gem design on the part of a
woman?**

A woman's beauty and elegance and success depend a lot on her ornaments, I should say. Just as a house, however grand-looking externally, will become a thing of beauty only with furniture in place, so also, jewellery enhances a woman's looks and elegance to a large extent. That is how I feel.

**Then what about health and beauty in
connection?**

Health leads to pleasant appearance to a fresh, active mind. One healthy in body and active in mind achieves things. That is a foundation for success in life, I think.

**Now that foreign investments are coming
in sectorwise, how are you prepared to
compete with them?**

To struggle against FDIs local business and citizens need to have their expertise and up-to-date machinery expanded. We are long prepared, using high quality gemstone diamond, I should say.

**To draw the root cause of your standing
success in a highly competitive industry**

...

It is my labour of love, my focus. It should have been a result of total immersion in the business all my whole life, let alone my expertise thereat. Therefore The Rich Gems products should make you attractive, at home or abroad.

**What you concentrate on to balance out
your life as a successful businesswoman**

...

Nobody's life goes well to be complete. You just do your best in the sectors available to you. If the result is below par you need not be sorrowful because you have done your best and is finished with it.

**What could be The Rich Gems's
outstanding features?**

Product and finishing are foremost.

Any motto you go by?

Be alert, stand firm in the faith, be brave, be strong, do all your work in love.

**Yours is local Brand. Do you plan to go
Regional?**

I do. But let me give time. ☺

Thank you for your time given.