



TOP NEWS

- Deutsche Bank:** Challenges Beyond Politics
- DFDL:** Thailand & AEC Overview
- Interview:** Daniel Koepfel
- Swiss School:** Swiss Bilingual Maturity Diploma
- Contribution:** Water We Doing?

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THE PRESIDENT'S MESSAGE

DEAR FRIENDS AND MEMBERS OF THE STCC



BRUNO G. ODERMATT,
VICE PRESIDENT

As we moving into the hot season of the year, we wish all of you a happy Thai New Year and hope that you and your families enjoyed a peaceful Songkran Festival.

The Swiss Thai Chamber has been as busy as ever and it is rewarding to see that we are being recognized as a professional and well established reputable organization. With the opening of the Thai schools after Songkran, Bangkok's notorious traffic jam will also get worse and, not surprisingly,

Bangkok recently made headlines when it found its spot on a BBC report which put the city on a list of "10 monster traffic jams", along with Jakarta, Manila and Mumbai.

One knows too well the feeling of being charged to get stuck on traffic on the expressways, but this seems to be part of the deal of living in this great city. However, we could use more anti-traffic champions such as Joko Widodo, one of Indonesia's most popular politicians and Governor of Jakarta and who has been recently selected as the presidential candidate for the Democratic Party for the presidential elections in July.

When the Indonesian government began offering tax breaks for low cost "green cars" last year, Widodo strongly opposed the policy by saying it would sabotage his efforts to solve the city's traffic problems. He said he rejected this because Jakarta is already congested, or in his own words: "This is

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STCC CALENDAR

Thursday, 8th May 2014:
Stamm, AMARI Boulevard Hotel, Sukhumvit Soi 5

Friday, 16th May 2014:
Behind the Scenes in Sumitvej Hospital Sukhumvit Soi 49, start 14:30

Tuesday, 20nd May 2014:
Swiss Society Bangkok
"Hoeck", 18:00 Grottino

Saturday, 24th May 2014:
Swiss Society Bangkok ;
Family Boat Trip Pattaya on Catamaran

Tuesday, 3rd June 2014:
Joint Event with German TCC:
"Economic Outlook 2015;
11:00 Kempinski Hotel

Golf Tournament planned for May 10th: this is postponed to autumn 2014

*More details at
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STCC PRESIDENTS MESSAGE

not right". The answer is definitely not more environmentally friendly cars or tax benefits schemes for low emission vehicles, but the development of energy efficient urban transport systems. Bangkok's fleet of 7,500 public buses carry on average 1 mill passengers per day, making it the most popular form of transportation for commuters, after, you guessed it, private cars. The question then we need to answer is how to move those people onto environmentally sensitive public transport systems.

One innovative approach is spearheaded by Singapore, where the use of mass transit rides is free until 07:30, in order ease the use during the rush hour. In any way you look at it, the long-term solution is with mass transit, which in turn requires extensive investments. This message needs to get spread across the region and Bangkok will, hopefully once the political impasse is cleared, continue its policy in that regard. People need to be able to make a conscious choice about their daily mode of transport, with viable alternatives at hand.

On another note Mahatma Gandhi once mentioned, that "the greatness of a nation can be judged on how it treats its weakest members, such as children". In order to make our

newsletter as diverse as possible, we decided to focus on a few key themes which are pertinent to the Swiss Thai business community. In this issue we take up the subject of "Corporate Social Responsibility", which is on many boardroom agendas these days.

You will find a delightful article of two former Swiss bankers, who in the later part of their life found their calling and who devoted their time and energy to do something meaningful for underprivileged children. We will continue reporting to you on similar initiatives, where committed people can make a real difference in the life of others.

I thank you for your continued support of our Chamber's activities and wish you the very best success in your business.

*Best wishes,
Bruno G. Odermatt
Vice President*

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MEMBER DETAIL UPDATES

Do you have changes among your delegates or changes to your e-mail, mobile, telephone, or fax numbers?

Please send all updates to secretary@swissthai.com



ECONOMY REPORT BY DEUTSCHE BANK

CHALLENGES BEYOND POLITICS

- *There is little to cheer about the underlying economic momentum, which is decidedly weak at this juncture. We remain cautiously optimistic nevertheless, expecting a revival in exports, tourism, and agriculture to support growth this year.*
- *The political situation is the gravest, but not the only, risk to the economy. Independent of the timing or substance of any resolution to the ongoing impasse between the government and the opposition, Thailand needs to face issues ranging from debt (private and public) sustainability, a large fiscal deficit, eroding competitiveness, and infrastructure bottlenecks.*

Macro view

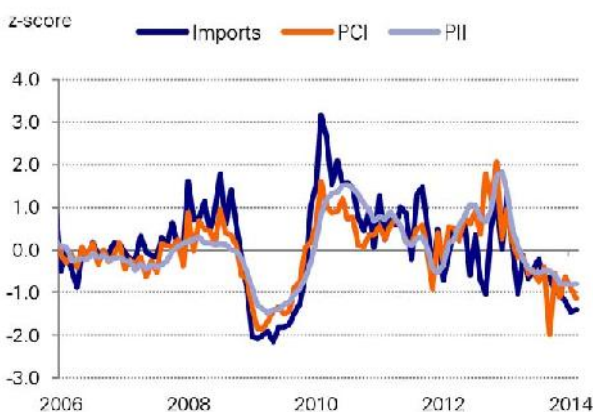
Thailand's domestic economy remains mired in steady decline. Hurt by a continuation of the political impasse, lack of guidance by the government on large-scale investment projects, removal of various one-offs that have supported growth in recent years, it should be of no surprise that both consumption and investment sentiments continue to worsen. Indeed, the consumer confidence index prepared by the Thai Chamber of Commerce makes for bleak reading: the headline index has declined every month since April 2013, with the future outlook component of the survey reporting lows last seen during the Asian financial crisis.

It appears that indicators of domestic demand, such as imports, private consumption and investment indices, have yet to bottom in this cycle. Q1 growth could therefore well be in negative territory.

The malaise extends to bank credit, demand for which had been very strong till last year. Now, despite historically easy monetary conditions, demand for credit is tepid. There are some signs of manufacturing bottoming (see chart below), but the chance of a vigorous recovery is very small, in our view.

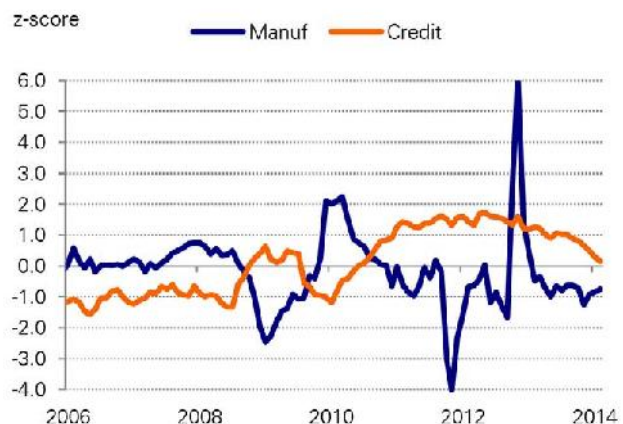
There is some hope stemming from tourism and exports, however. With the state of emer-

Subdued growth momentum



Source: CEIC, Deutsche Bank. Z-scores are obtained by normalizing the growth rates of the respective series. Mean and standard deviation are calculated over January 1995 to February 2014. PCI and PII stand for Private consumption index and Private Investment Index, respectively.

Manufacturing may have bottomed, but credit growth remains tepid:



Source: CEIC, Deutsche Bank. Z-scores are obtained by normalizing the growth rates of the respective series. Mean and standard deviation are calculated over January 1995 to February 2014. PCI and PII stand for Private consumption index and Private Investment Index, respectively.



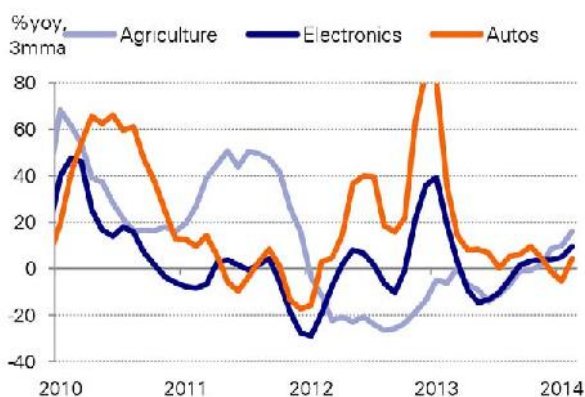
ECONOMY REPORT BY DEUTSCHE BANK

agency lifted, tourism arrivals are likely to pick up in time for European summer holidays. Exports are showing signs of life, as we have been expecting. Agriculture production is also holding up. A better Q2, and an even better 2H14, are still on the cards, in our view.

Challenges beyond politics

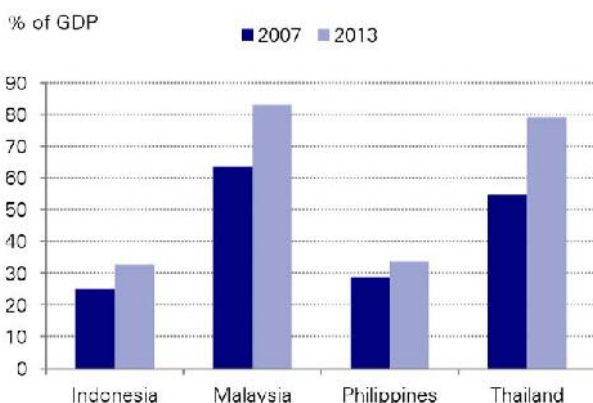
While the political situation is the gravest risk to the outlook, it is not the only risk facing Thailand. Independent of the timing or substance of any resolution to the ongoing impasse between the government and the opposition, Thailand

Key export components are on an upswing



Source: CFIC, Deutsche Bank

Sharp rise in household debt in recent years



Source: Deutsche Bank

Thailand: Deutsche Bank Forecasts

	2012	2013	2014F	2015F
National Income				
Nominal GDP (USDbn)	370.5	387.6	398.1	413.3
Population (m)	64.5	64.8	65.1	65.4
GDP per capita (USD)	5749	5675	6115	6317
Real GDP (yoy %)				
Private consumption	6.7	0.2	2.5	4.5
Government consumption	7.5	4.9	1.9	2.0
Gross fixed investment	13.2	-1.9	2.9	6.0
Exports	3.1	4.2	2.8	11.4
Imports	6.3	2.3	4.1	12.9
Prices, Money and Banking				
CPI (yoy %) eop	3.6	1.7	2.2	3.0
CPI (yoy %) ann avg	3.0	2.2	2.7	2.3
Core CPI (yoy %) ann avg	2.1	1.0	1.6	1.4
Broad money	10.4	7.3	7.5	8.0
Bank credit ¹ (yoy %)	15.3	9.4	9.0	10.0
Fiscal Accounts² (% of GDP)				
Central government surplus	-3.5	-3.0	-3.2	-3.3
Government revenue	19.2	18.8	19.0	19.0
Government expenditure	22.7	21.8	22.2	22.3
Primary surplus	-3.6	-3.1	-1.9	-2.0
External Accounts (USDbn)				
Merchandise exports	225.9	225.4	246.7	270.8
Merchandise imports	219.9	219.0	238.8	267.6
Trade balance	6.0	6.4	7.9	3.1
% of GDP	1.6	1.7	2.0	0.8
Current account balance	0.2	0.5	4.0	1.1
% of GDP	0.0	0.1	1.0	0.3
FDI (net)	-2.0	-3.0	-3.0	2.8
FX reserves (USDbn)	181.6	186.1	193.1	199.2
FX rate (eop) THB/USD	30.7	32.4	32.0	32.5
Debt Indicators (% of GDP)				
Government debt ^{2,3}	43.7	45.5	46.0	46.5
Domestic	41.5	43.6	45.0	45.5
External	2.2	1.9	1.0	1.0
Total external debt	35.3	36.3	34.6	34.4
in USDbn	130.7	135.0	140.0	145.0
Short-term (% of total)	44.5	45.0	45.0	45.5
General				
Industrial production (yoy %)	2.5	2.6	4.0	5.0
Unemployment (%)	0.8	0.8	0.7	1.0
Financial Markets				
	Current	3M	6M	12M
BoT o/n repo rate	2.00	2.00	2.00	2.50
3-month Bibor	2.18	2.30	2.40	2.80
10-year yield (%)	3.64	3.60	3.80	4.00
THB/USD (onshore)	32.2	32.5	32.7	32.0

Source: CEIC, Deutsche Bank Global Markets Research, National Sources
 Note: (1) Credit to the private sector & SOEs. (2) Consolidated central government accounts; fiscal year ending September. (3) Excludes unguaranteed SOE debt



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ECONOMY REPORT BY DEUTSCHE BANK



needs to deal with issues ranging from debt (private and public) sustainability, a large fiscal deficit, eroding competitiveness, and infrastructure bottlenecks. With the courts invalidating the government's flagship multi-year BHT2tn capital spending package, fiscal policy is essentially rudderless. Bringing on budget the infrastructure spending will help improve transparency, but at the same time it will raise the officially reported deficit figures. A rethink on the fiscal program is essential, but we don't think that is part of the agenda at the current juncture.

Private sector debt sustainability could become a major issue as rates start rising, with adverse implication for consumption and the banking system. The likelihood that growth will remain constrained by the political situation in fact magnifies that risk. The key to dealing with the private sector debt burden would be to rev up job creation and wage growth. We worry that the policymakers are not focused on these matters.

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NEWS BY DFDL

THAILAND AND THE ASEAN ECONOMIC COMMUNITY: AN OVERVIEW AND EXPECTATIONS

Thailand and Southeast Asia are currently in the process of going through substantial changes and all talk throughout the region has been based on the ASEAN Economic Community (“AEC”) that is expected to debut at the end of 2015. So what is the AEC? And why is there so much hype regarding it throughout the region? Will it turn the ASEAN region into something similar to the European Union? These are just some of the questions we look to answer.

As the governing bodies of the Association of Southeast Asian Nations (“ASEAN”) continue their policy preparation for the emergence of the AEC, set to

debut on 31 December 2015, uncertainty exists amongst both the ASEAN citizenry as well as the broader international community as to the potential implications of the AEC for businesses. Dr. Prasarn Trairatvorakul, the Governor of the Bank of Thailand, raised similar concerns by stating that “if we ask any of the 580 million ASEAN citizens what they think ASEAN will become in 2015, we are likely to get 580 million different answers”.

It is worth noting that the formulation of an ASEAN community is based on 3 pillars: (i) Political – Security Community; (ii) Economic Community; and

(iii) Socio-Cultural Community. To achieve the AEC, ASEAN has specified eight areas of cooperation with the goal of transforming ASEAN into a region with a free movement of goods, services, investments, skilled labor and capital. The eight focus areas of cooperation are:

- Human resources development and capacity building;
- Recognition of professional qualification;
- Closer consultation on macroeconomic and financial policies;
- Trade financing measures;
- Enhanced infrastructure and communications connectivity;
- Development of electronic

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transactions through e-ASEAN;

- Integrating industries across the region to promote regional sourcing; and
- Enhancing private sector involvement for the building of the AEC.

These areas of cooperation are intended to function similar to the European Union precursor, the European Economic Community, with respect to achieving regional economic integration with effective facilitation for trade and investment. However, though the EU serves as the most achieved model in modern history of regional cooperation, unlike their European counterparts, the majority of ASEAN nations are still in the developmental stages and as a community lack supranational policy making bodies such as the European Central Bank or the European Commission which are at the core of regional functionality. Lacking this infrastructure,

ASEAN must forge a different path towards integration.

The full implementation of the AEC will see the ASEAN region achieve four characteristics on which the regional community will be built:

- (a) A single market and production base;
- (b) A highly competitive economic region;
- (c) A region of economic development; and
- (d) A region fully integrated into the global economy.

Creating a single market and production base is considered the core characteristic of the AEC, and it is certainly where the most changes have happened thus far. Effective implementation of the AEC will see a free flow of goods, trade, investments, capital and labor throughout the region. This is being achieved through various regional agreements such as the

ASEAN Free Trade Area Agreement, the ASEAN Comprehensive Investment Agreement and Mutual Recognition Arrangements. As a result, the movement of goods within the region will be subject to zero tariffs and will be facilitated through harmonized and standardized trade and customs procedures. 2015 should also see the elimination of intra-regional trade restrictions and an expansion in services in order to foster free market competition. Mutual recognition of professional qualifications for engineers, medical practitioners, accountants and others will enable professionals to work freely throughout the region.

Looking at the bigger picture, 2015 see the ASEAN region as a region that is fully integrated into the global economy. To achieve this goal, ASEAN has negotiated several free trade agreements with China, Japan, Korea, India, Australia and New

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Zealand. This is expected and thus far has been successful in achieving a free movement of goods, trade, investments, capital and labor between ASEAN and its trade partners.

Although it is unlikely that 100% of ASEAN's goals will be reached by 2015, a large percent of them are expected to be achieved. Concerns were raised by the Asia Development Bank as not enough has been done to ensure that ASEAN becomes a region of economic development, especially for lower developed countries such as Lao PDR, Cambodia and Indonesia. So how many of the characteristics of the AEC will be seen in 2015? At this stage it seems

that by the end of 2015 ASEAN would have closed in on its target of creating a single market and production base. However, more cooperation is needed between the member countries to achieve the remaining goals. Rather than viewing the AEC on a pass/fail basis, it is worth taking a step back and looking at exactly what has been achieved thus far, and how the framework calls for further development and integration of the AEC.

Investors and businesses would do well to prepare themselves for the AEC so that they may reap the benefits and face the challenges to come with confidence.

Credits:

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MEMBER INTERVIEW

DANIEL KOEPEL

Name or Alias

Daniel Koepfel

Occupation / Employer

Driver of change – Daniel Koepfel Associates Co. Ltd.

Languages

English, German, French

Family & Home

I am a Bachelor and am living in the Ekamai area.

Years in Thailand

I arrived the first time in Bangkok in 1993 on an R&R trip. I got my first job in Bangkok in 1997 about 3 months before the Asian Crisis. All in all I am working for a bout 10 years in Thailand.

Favorite restaurants in Thailand

The constant supply of new and innovative F&B concepts makes Bangkok a great place to live.

Depending on the mood a food stall on the side of the street can be as good as a glitzy or funky new restaurant.

How do you spend your free time?

3 times a week I train Nishio Aikido at the Mu Shin Ronin Dojo in the Ambassador Hotel on Sukhumvit Soi 11.

Which book or movie would you recommend to your friends and why?

I love to read paperback books. Currently its Al Gore's "The Future" and Ram Dass "Still here". "Snowpiercer" by Director Bong Joon-ho is the movie, which captured my attention for quite a while now.

If you had a million dollars, how would you spend it?

I will take some of the money and pay a leading cinema company in Thailand to arrange the



free viewing of "Snowpiercer" for a few months. The rest of the money I will invest in a farm with fertile soil, its own spring, photovoltaic panels, water purification technology, various livestock and seeds.

If you had the power to change something in Thailand, what would it be?

The fear of change.

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SWISS SCHOOL NEWS

THE SWISS BILINGUAL MATURITY DIPLOMA: THE KEY FOR STUDYING ABROAD

Currently, the exams for the Bilingual Swiss Matura in German and English are taking place at our school. Peter Sprenger, a member of STCC's Board, is also a member of the Matura Commission. These are two reasons to look at this diploma in some detail today. What is the Swiss Matura? Which advantages does it have and what does it offer successful students?

The Swiss Matura is an internationally recognized diploma that allows graduates direct access to universities, colleges, polytechnics and other third-level educational institutions in Switzerland, Europe and beyond including some of the world's leading universities. In many cases, no predetermined score needed. It is therefore the ideal school-leaving certificate for internationally-oriented students. Bangkok is the only place in all of Asia where a Swiss Matura can be obtained. It is offered as a so-called bilingual model: at least four courses are taught and tested entirely in English.

The bilingual programme takes between two and four years until students can take their

Matura exams. In addition to the regular foreign language classes (French, English and optional Spanish and/or Latin), the students are taught at least two maturity subjects in English. The remaining subjects are taught and tested in German.

In immersion classes, the subject is the focus of attention, not language acquisition. There is a crucial difference between traditional foreign language classes, in with the language learning process at the centre, and immersion classes, in which language learning happens "naturally" while studying subject matters. On the one hand, this improves the English language skills of our students. But it also prepares them for university, where, regardless of the location, more and more courses are also taught entirely in English.



Twelfth-grade students are awarded the Swiss Matura Diploma after successful completion of a series of five written and oral exams (German, English, mathematics and two elective subjects) and a university-style mini-dissertation on a topic of their choice. This dissertation project prepares students for individual academic writing and trains their oral presentation skills. They are coached by a teacher and must hand in regular progress reports. The mini-dissertation has turned out to be a big success of the Swiss Matura programme and makes academic life at the universities

Important events

- 12.06.2014 Flea Market (11:10 – 12:45)
- 13.06.2014 Graduation Ceremony
- 14.06.2014 Matura Ball

Please visit our website www.swisschoolbangkok.org and get more information about our upcoming events.



MEMBER NEWS

a lot easier, especially at the beginning. In Switzerland and Germany, the Secondary School consists of the Lower and Upper Secondary (Secondary I and II) depending on the performance level. It encompasses Grades 7 to 12.

The Gymnasium at Swiss School Bangkok – Deutschsprachige Schule is accredited by Switzerland and supervised by our Swiss sponsor Canton of Lucerne that also delivers our successful graduates their Maturity certificate. In addition, all written

Matura exams must be sent to Lucerne for official validation by Swiss experts.

At our school, from Grades 9-12, the subject matters taught in English are Biology, Chemistry, Introduction to Economy and Law and Philosophy - plus the elective subjects (higher-level Biology, Chemistry and Geography).

The Swiss Matura has a broad scope. Students are required to take a wide variety of courses up to Grade 12, ranging from

natural sciences to humanities to language and culture studies to the arts. This broadness is perhaps the single most distinguishing feature between the Swiss Matura and other types of exams. It ensures that the successful graduates are fit for any kind of university study programme. Last year's alumni of our school are now studying subjects as diverse as Hospitality Management, Engineering, Economics, Biology and Computer Sciences. The Swiss Matura, therefore, is a true key to the entire field of higher education.



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MEMBER CONTRIBUTION

WATER WE DOING? OR “HOW FISHERMEN BECAME HAIRSTYLISTS”

Lets start with a few easy observations over the Somkran period.

1. On April 13 th 2014, The Thai Newspaper The Nation showed a 3 column article with a picture of depleting water reservoir somewhere out of Bangkok, stating that currently an estimated 500'000 Thais are effected by the drought.

On the next, adjacent page, titled “1000 words” several pictures covered a full page showing Thais and Tourists in various states of water battles due to the annual Somkran (Lunar New year) festival.

2. A search on the Nation’s website by typing “water shortage” lists 7 articles in March 2014 alone (!) about on-going or predicted water shortages in Thailand and Asean. <http://www.nationmultimedia.com/search/?keyword=Water+shortage&x=-1136&y=-148>

3. In Phuket, Thailand, the provincial government has raised the cost for a cubic meter of water (1000 litres) by 50%, to up to 21,5 THB/m3. Effective since January 1 st, 2014.

4. During Somkran festivities, participants where charged up to 10 THB for the refilling of a 5 litre water gun at Khao Shan Road. That is an ~ 29000% increase of the currently charged water price/liter by the Bangkok Municipal Administration.

How about 3 simple questions?

1. What is the price per m3 of water, inclusive cleaning charge, your company is paying?

2. How much water in m3 does your company utilize per month?

And finally

3. How well does your company perform in water consumption per unit produced or service sold (either in m³ or \$) if you compare your company to your top 5 competitors?

If you are not involved in business, dear reader you can simply substitute “your company” with “your apartment” or “your family”.

I leave it up to each individual reader to decide by him/herself how many correct answers to the above questions it requires to establish sight and furthermore how much vision you accredit yourself.

My subjective viewpoint is that if I know the answers to all three questions, it shows a certain amount of sight. Should then, in addition, I be able to list a few measurable objectives I am planning to achieve over the coming 6 months in relevance to the 3 questions, vision beyond sight is ascertained.

“Worse than being blind is he/she who has sight but no vision.” (Helen Keller 1880 – 1968, an US activist whose paternal lineage can be traced to Casper Keller, a native of Switzerland and relative to the first teacher of the deaf in Zuerich)

We have so far established that already 100 years ago a blind American woman with Swiss roots knew a lot about “vision” and perhaps that you do or do not know much about the water costs of your business and key competitors. This is hardly



MEMBER CONTRIBUTION

newsworthy or reasons enough to write an article for this newsletter. What has it to do with fishermen becoming hairstylists anyway??

How fishermen became hairstylists

Yes, what happened to those fishermen?

Those fishermen ran out of fish. Yes, and to be exact it happened in the late 90's in Newfoundland after steady fish harvests in the early 90's, fish (Cod) stocks suddenly collapsed. It turned out that nobody saw this coming because fish-finding technologies became ever more effective until – well you heard it – no more fish was left to be found. With an oversupply of fishermen the US government started to train some of those jobless fishermen to become hairstylists because there was no more fish to be fished. (Source: Eearth by Bill McKibben, p.96)

The conclusion here is that none of those fishermen or their managers ever asked themselves where all this fish is coming from respectively they did not ask themselves if their actions were sustainable. The definition of sustainable in this context would be: Supporting ones needs while leaving enough for future generations (e.g. your children and grand-children) to support their needs.

Technology vs. vision

Global warming, Climate change, depletion of resources, peak oil, destruction of biodiversity, overpopulation and subsequent economic collapse are topics that are pretty unattractive to discuss. These topics do however appear on an increasing frequency even in mainstream media. (Hint: see the beginning of this text)

Whenever an eloquent discussion about the environment takes place the following two opposing believe circles can be discovered. First, those who believe in technological salvation and second and those who preach a paradigm shift in what and how much we value.

Which one shall we support?

Following the fashion of Switzerland as a neutral country as well as to represent the vision of my company Daniel Koeppel Associates Co. Ltd., I recommend: "One without the other is ineffective"

Boomerang effect, positive feedback

"Boomerang effect" and "positive feedback" are two expressions with the same meaning. Environmentalists often use them when they want to explain the results of technological solutions to real world

problems, e.g. the technological solutions to decreasing amounts of fish caught were that ever more satellite based technology as well as every bigger ships where used. Hence the decreasing amounts of fish caught stabilized, until one day they collapsed completely.

Water footprint

The parallels to water are not commonly known.

Everything you consume has a water footprint. For example a t-shirt is made from cotton. That cotton needs water to grow. So the water footprint of a t-shirt is approximately 2700 litres of water.

Lets look at beef meat. 200 kg of boneless beef meat has a water footprint of 3'100'000 litres! (Source: Arjen Hoekstra, 2011 waterfootprint.org)

And finally:

"Based on the available published water-use information, we calculate that in 2009 the water footprint (WF) of U.S. electricity was approximately 42 gallons per kilowatt hour (kWh) produced." (source: Burning Our Rivers: The Water Footprint of Electricity, By Wendy Wilson, Travis Leipzig & Bevan Griffiths-Sattenspiel, p.5)



MEMBER CONTRIBUTION

Water you going to do?

The absence or oversupply of water has a devastating impact, not just on a business but also on our lives. Everyone living and working in Bangkok, Koh Samui and Phuket can agree to, based on occurrences over the past 3 years.

How well is your business adapting to future water risks and how do you mitigate for those water risks?

About the Author

Mr. Daniel Koeppel hails from Widnau (SG). He lives in South East Asia since 1992 and describes himself as a full-blood hotelier with a passion for the environment. A passion solidified with a master degree in environmental management and technology from the FHNW in Muttenz (BL).

Daniel is the managing founder of Daniel Koeppel Associates Co. Ltd., an environmental sustain-

ability specialist for the hospitality and tourism industry. The company's mission is to support hotel owners and managers to change the business paradigm towards one where environmental sustainability is an integrated part and not a separate one. He can be reached via dk@danielkoeppelandassociates.com.

MEMBER CONTRIBUTION

CHILDSDREAM

Marc Jenni and Daniel Siegfried are the two founders of Child's Dream, a not for profit organization dedicated to empowering children, youth and communities in the Mekong Sub-Region, including the countries Myanmar, Laos, Cambodia and Thailand.

Before setting up and running Child's Dream Marc and Daniel were successful bankers with UBS AG. Marc, now 44, started his financial career with Swiss Bank Corporation back in 1985 and later moved to UBS in 1990 only to see the two banks merge to become UBS. The last six years at UBS, Marc spent in Hong Kong and Singapore, working as a private banker for Hong Kong clients. Though money was

plenty and career advancement nicely, something was missing, recalls Marc: 'It was a very lonely and not particularly fulfilling job with lots of travelling in the region'.

Then in 2003 the time was ripe for a change. Initially thinking of going back to university to do a degree in Asian studies, live soon unfolded totally different. Daniel, an 8 years younger UBS colleague, approached Marc with the idea of starting up a children's charity together. Marc could hardly believe his ears about what Daniel was proposing: 'are you totally out of your mind? We are two bankers, not having the slightest clue about charity work'. Some days later

and after many bottles of wine, Marc was finally convinced that this would work. Marc was initially intrigued by the legal and organizational challenges and found this the most compelling. It was like starting up a company, he remembers. For Daniel the motivation was purely a humanitarian one. After having been posted in Hong Kong, Seoul and Singapore for UBS AG, Daniel simply did not find the motivation anymore to continue working in the financial industry.

A huge amount of work was required to get Child's Dream off the ground. 'The first few years, we worked 14 hours a day, seven days a week', Daniel recalls.



MEMBER CONTRIBUTION

The two founders also did not draw a salary for the first couple of years in order to keep the administration cost low. Having worked nearly 20 years, 10 for Daniel, in the financial industry, gave the two men enough financial backing to forfeit on a salary for some years. 'Today we both pay ourselves THB 35'000 which is just about right to sustain our lives without constantly drawing from our savings. Some of our more than 30 permanent staff certainly earn more', Daniel adds. Having worked for a Swiss bank helped tremendously during the setup process. 'We were used to deal with money, were totally process oriented, accustomed to complex legal situations and most of all focused on quality', Marc tells. Though, not of much use anymore today, Daniel's CFA accreditation certainly added value at the beginning.

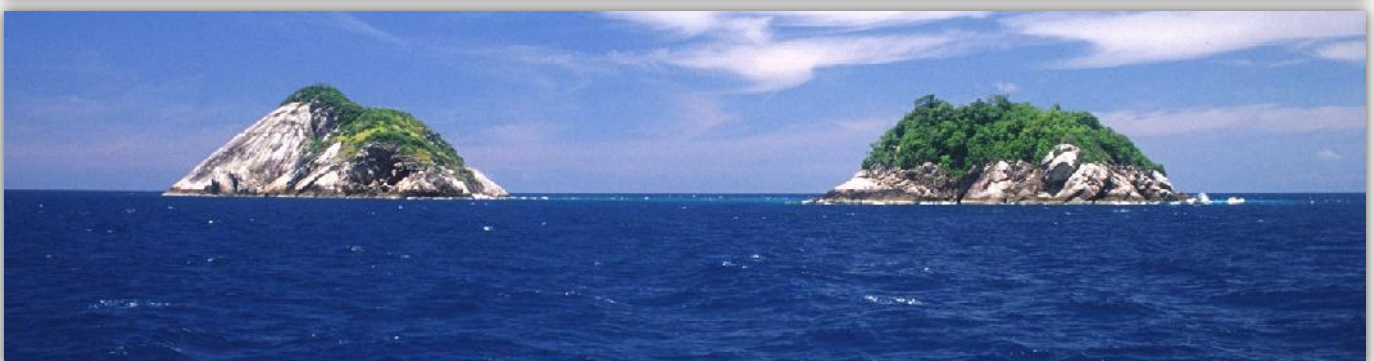
The hard work was worth it: Last year Child's Dream celebrated its 10 year anniversary and the organisation raised more than 6 million USD in 2013 alone, being able to complete a re-

cord number of projects in the region. 'Never in our wildest dreams could we have imagined to become such a big and impactful development organisation', they say. Since its humble beginning Child's Dream has built well over 150 schools and boarding houses thereby enabling tens of thousands of children to complete the full basic education cycle. 'Our goal is to enable every child in our four countries to attend school. Particularly in Laos und Cambodia, however, children continue to be viewed as a source of labor. 'Convincing parents to send their children to school often demands great powers of persuasion', report the two former bankers. The second major focus for the organisation is higher education, which is addressed via a big university scholarship programme with over 100 active students as well as a number of vocational training centers. Child's Dream is also the biggest provider of higher education in the nine refugee camps along the Thai/Myanmar border. Finally 'Health' is the last focus group, aiming at significant-

ly reduce childhood mortality, mainly in Myanmar.

Despite their commitments in the Mekong Sub-Region, both founders have not forgotten their Swiss roots. 'We are proud to be Swiss and we travel back home at least ones a year', Daniel states. Both also continue to contribution to Swiss social security, though there is no intention to return back home. Asia and in particular Thailand became our new adopted home, many years ago already. So much more work is awaiting the two of them, in particular with the opening up of Myanmar. Thailand is not a major fundraising country for Child's Dream yet. This traditionally give to temples but Marc is interested in changing this. There are many local, regional and multinational companies based in Thailand and converting some of them into donors is one of the tasks in the years to come.

www.childsdream.org
info@childsdream.org





Liebe Mitglieder der deutschsprachigen katholischen Gemeinde,

Unsere Pfarrei hat ein neues Gemeindezentrum und Pfarrhaus. Ab kommenden Montag, den 28. April 2014 wird die Gemeinde dort ihren neuen Treffpunkt und ich meinen neuen Wohnort haben. Wie auch zuletzt ist hier jede und jeder herzlich willkommen.

Die neue Adresse:

152, Sukhumvit Road Soi 20
Klong Toey, Bangkok 10110

Alle anderen Angaben wie Telefonnummer und Email-Adressen ändern sich natürlich nicht.

In diesem Sinne freue ich mich, Sie bald alle bei mir willkommen heißen zu dürfen und grüße Sie herzlich,
Jörg Dunsbach, Pfr.



**Evangelische Gemeinde
Deutscher Sprache
in Thailand**

**Pastorin Annegret Helmer
Pastor Ulrich Holste-Helmer**

Telefon: 02 391 3631 Mobil: 08 1815 9140
Internet: www.die-bruecke.net

**Deutschsprachige
Katholische Gemeinde
in Thailand**

Pfarrer Jörg Dunsbach

Telefon: 02 381 1334 Mobil: 08 1158 9812
Home: www.gemeinde-bangkok.com



Herzlich willkommen!

Regelmäßige Gottesdienste:

am ersten und dritten Sonntag im Monat
um 11 Uhr im Gemeindehaus Bangkok
Nr.209, Soi 9 Pridi Phanomyong (Sukhumvit 71)

am zweiten und letzten Sonntag im Monat
um 11 Uhr im Begegnungszentrum Pattaya
Naklua Road, zwischen Soi 11 und Soi 13

Regelmäßige Gottesdienste:

sonntags um 10.30 Uhr
in der Kapelle des St.Louis Hospitals Bangkok,
Sathon Road (Nähe BTS Surasak)

am ersten Samstag im Monat um 11 Uhr
im Redemptoristenzentrum Pattaya
Kapelle neben der Lobby, Sukhumvit Road



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ไม่จำเป็นต้องใช้มือกรองน้ำหนักตัวเพื่อเพิ่มน้ำหนักของถังน้ำดื่ม



ถังน้ำดื่มในตู้



อย่าจับที่ถังน้ำดื่ม



ห้ามดื่ม น้ำดื่มที่กรองแล้ว



ขนาด 18.9 ลิตร