

Sample scripts translated into English from the  
TV Programme "My Point of View"

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### **Week1 T2 – Nov – 09-11-2001 – Rubber stamp engraving business**

Skilful, gifted and creative artists seek ways to make their living through carving wood, rubber and copper. To make distinctive stamps or seals for official use in departments of ministries and institutions is a unique skill in itself. Surely, Olympic Seal-carving Shop, which was opened in 1999, provided customers with very good service and is able to carve all kinds of rubber seal, copper seal, dry seal, automatic seal and pen seal. A lot of shops are also operating, because it is straightforward business with a niche idea. As a result the skilled artist face troubles in the markets and needs to give better quality.

Mr. Phe Sok Tim, the owner: Now there are a lot of seal shops. If we want to have more customers, we have to drop the prices. But it's also hard to get the money back. So we had to do that in order to attract market space, basing on our good service and value.

Though carving seal is done by hand, the quality is good and suitable in real situation. Machines are used to handle polishing, sharpening rubber and carving rubber. Now Mr. Phe Sok Tim's business is not only making seals, but also carving copper and marble brands [plates?] for houses or companies. In spite of the fact that a bit of problem persists the business is still continuing and instructing the younger generation.

Phorn Sok Ma, a seal carver: I learnt how to carve seals from my brother in 1999. A seal must go through three stages.

1. get it designed in computer
2. mould rubber, and
3. stick on the handle.

In free market economy not only large-scale but also small-scale business must compete against each other for clients. Good quality, good services, and good value must draw client's attention. Products that are always successful are based on the three principles. That's why slowly and continuously customers trickle to this shop Olympic Seal-carving.

Mr. Lim Bun Heng, customer: I have had many seals carved here for ages because of high quality, reasonable price and quickness. My seals are for a telephone company. It's necessary for businesspeople to classify markets or customers because most of them choose any product that can last longer and cost less. Mr. Phe Sok Tim has raised one main market strategies, it is to expand and strengthen his business.

Mr. Phe Sok Tim, the owner: We must do whatever to make the ink clearly seen when sealed. We must expand as many branches in the city as we can. We need to strengthen sales with department and import foreign product for sale here too. It is very important for the price and the workmanship because they are the main factors to lure consumers. That's why Olympic Seal-carving Shop was successful in expanding its branches in Phnom Penh. If you want to have your seal, brand and marble carved for your company, contact Olympic Seal-carving Shop at the Olympic roundabout or another branch in # 428, St. 178 or Preah Angmeak Vann Street.

**Week 1 – T3 – Nov – 04-11-2001 Commodity Prices in Samaki**

Commodity Prices in Samaki Market 04 November 2001

N <sup>o</sup>	Items	Weight	1 <sup>st</sup> Class price	2 <sup>nd</sup> Class price	3 <sup>rd</sup> Class price	Place
1	Pork	1Kg	8,000R	Bacon	4,000R	Samaki market
2	Beef	1Kg	9,000R			
3	Chicken (Done)	1Kg	7,000R			
4	Chicken (Alive)	1Kg	7,000R			
5	Mud fish	1Kg	5,000R			
6	Diep and Chhdor fish	1Kg	5,500R			
7	Watercress	1Kg	1,200R			
8	Lettuce	1Kg	5,000R			
9	Cabbage	1Kg	1,200R			
10	Tomato	1Kg	1,500R			
11	Broccoli	1Kg	5,000R			
12	Hawaii chili	1Kg	5,000R			
13	Celery	1Kg	2,000R			
14	Sugar (local)	1Kg	1,500R			
15	Brown sugar	1Kg	1,500R			
16	Salt	1Kg	700R			
17	Somalia rice	1Kg	1,200R			
18	Glutinous rice	1Kg	1,300R	1,000R		
19	Gasoline (regular)	1L	2,000R			Sokimex station
20	Gasoline (super)	1L	2,150R			
21	Bottled gasoline	1L	2,000R			
22	Diesel	1L	1,450			
	<b>Exchange rate</b>	Buying		Selling		
23	\$1		3,957R		3,962R	Price courtesy of Ly Hour Exchange
24	1 Bath		88.60R		88.80R	
25	\$1		44.55B		44.60B	
26	1 Chi of gold leaf		133,000R		134,000R	
27	1 Chi of gold 97		123,000R		124,000R	

**Week 1 T3 – Nov – Fish Source**

This factory that is making fish source at the outskirts of the city, Chrangingvar Bridge is very similar to other factories in the country. This factory was started in 1988 and production is managed by Mr. Ngoung Meng. This factory has met many problems, such as raw material shortages, human resources, and technology. But through human determination, the maker of this fish source is able to meet daily market demand.

Owner: There are many problems for example the fish sometime there are not many. And some years, they are too many and the quality is low not good for source. Then some years when there is lots of fish and rain, there is no salt. If the salt is available, it is very expensive. Another issue for us is transportation of our products to the market, here in our area. Three months in a year we are flooded, so the roads are difficult.

In front of us there are three tanks, which are separated into 14 compartments. These compartments consist of fish source, and the fish source is going through a process, treatment

to select the best quality source, and the fat in the fish is extracted and wasted. On top of these natural process consist of many human labors, with different duties. It takes from 3 to 6 months before these sources can be bottled. As told by this man who has known the trade for three decades.

Ngoung Neang, Production Manager: First we buy the fish and then we salt it and store in the big tanks that you can see. Once you have all the ingredient salt and fish, you store in the tank for three months, so that the fats and acid can be drained from the fish, and then we again store it for another three months. So you see it takes six months before we have the finished products. Then we drained it in another tank, there we added sugar, then we package it. Or we sent to other producers where they put their own labels.

Currently, Chrangiva Source factory has for assembly line and a packaging depot. In one day, this factory can package 2000 to 3000 litres of source, depending on the market demand. Although the factory might meet difficulty with raw materials and technical problems, but the quality is reasonable enough to compete with imported products. However, local producers lag behind in the areas of marketing and packaging, as there are no experiences in those areas as yet.

Another issue is the matter of copyright, there have been people who copied the label to sell their own ingredients. This ruins the brand name and makes local goods cheaper than the imported products.

Our products on the market compete with foreign ones, and other local producers. But we are concerned that products steal our label, which have bad quality. As for the waste products, the fish bones can be used as fertilizer, and as for the fish fats, they can be used as chicken and duck feeds. The government should do more for us, especially during the fishing season. They should make it easier for us to transport the raw materials. As for other local producer, we should strive to make better products, and respect other intellectual copyright and don't steal labels. It will weaken us against foreign goods.

Announcer: Cambodia is lucky with a lot of fish and we should realize that we must help local producers to stand firm on the market. Local producers do not use any chemicals, unlike foreign imports. Another added advantage is that locally-made products can last longer naturally, which can benefit our health.

### **Week 1 T4 – Nov – 09-11-2001 Indemnifying cars**

Naturally, how is your driving, and do feel you that there problems? To indemnify yourself from a risk that will probably happen, Indochina Insurance can help you.

Question: I heard that Indochina Insurance has a department in charge of car insurance. If there was an insured car going off the road or having a crash while they were driving, what would your department do?

Mr. Kong Chan, Manager of indemnifying department, Indochina Insurance: As I have already told you, when there is an accident or a serious crash, our customer will propose that. What you have to do is to inform our office immediately. We'll send our agents to the scene either in the city or any province we'll send our staff to contact the local authorities there and we'll insure your car for repair. In terms of repairing we'll choose a garage that can guarantee the quality of repair, so as to make our customers feel satisfied and warm.

Announcer: Insurance gives us a sense of warmth both mental and physical. Thus, how does Vantha Taxi Company who bought a car insurance from Indochina Insurance feel?

Mrs. Mom Sam Oeun, an executive director of Vantha Taxi Company: The reason why I bought insurance is that there is no need to worry about such things as spending money and time solving problems to do with unexpected accidents. That is to say, I have an insurance company who helped work out all these problems instead of me. On the other hand, our spending is limited so in case of having an accident we don't worry about expense on such things at all. And if we look at our neighboring countries their people also have car insurance.

Announcer: So what about the drivers? How do they feel when they have an accident by chance?

Mr. Yun Darith, a Vantha taxi driver: When there was accident and damages to the car, and I thought we would spend a lot of money on repair but our worry turned to be less than we previously thought as a result of our insurance company who helped us resolve them. And at the time of the accident, insurance agents were at the scene and took my car to the garage for repair. In addition the insurance company also paid for the damages.

### **Week 1 - T5 – NOV – Market Report**

Ladies and gentlemen, thank you for being with us. This week you are probably wondering which market are we at. And the prices of fish and commodities: are they different from last week? This week we are at a market called Samarkie (Friendship). So let's meet up with some vendors and hear their opinion. I am at sister Thida's fish stall, and you will soon hear some of the pricing structure here. Greetings, sisters, can we interrupt you for a bit?

A: Yes, it is not a problem.

MC: This week, is there an increase in the prices of fish or meat?

A: No, it is still the same as last week.

MC: Is it because there are plenty of stocks?

A: Well yes, but also there are many sellers.

MC: Where do you get your fish and meat?

A: I get it from Neak Loung, in the Eastern Provinces.

MC: There are many different type of meat. Let's take meats without fat. How much per kilo?

A: Well, those ones, they are only 3500 riels per kilos.

MC: Thank you...the price of the goods are not your screen.

As for the Cambodian riels to the dollar, there are no changes from last week. It is exchanging within the range of 2 to 5 riels differences to the dollars. As for the Thai Baht, it is still the same as last week, so no changes. As for gold, it is trading between 120,000 riels to 130,000 riels per Ji (4.166gram), depending on the quality that you would like to have. Ladies and Gentlemen, we are at the end of the show, thank you to Avon Cosmetics, and we hope to see you again next week.

### **Week 2 – T1 – Nov – 7-11-2001 Chalk producing craft**

Plaster is a vital substance used to make cast to hold broken bone in place, artificial leg moulds, ceiling plaster, and but it is also used to make chalks as well. Sim Sophally's craft makes Angkor Wat and Elephant brands chalk to supply market. She confirmed:

Mrs. Sim Phally, Craft owner: I started the production in 1983. After the Pol Pot's regime, schools were established again, so students and teachers needed chalks for writing. Thus I started to make chalk for sale.

Announcer: Owing to high demand of use, the craft was previously at its peak of production to serve education sector. The production is simple and mostly done with hands. First, we burn the plaster into flour and then fry it. If we want colored chalk, we have to mix with dye. Next we mould the mixture into chalks and dry them in the presence of sunlight. Finally, we pack in boxes and distribute for sale.

Tim Rann, Worker: The job is not very hard. We do it with our strength and wear mask to be healthy.

Announcer: Despite the fact that the products are not burdensome to make, we have difficulties in finding market space because chalk is declining in usages. All the business cycle consists of four stages: promotion, progressing, peaking, declining of production because it is no longer demanded. However, chalk is still wholesaled to markets in Phnom Penh and retailed to provinces that they cannot afford to use marker and white board.

Mrs. Sim Phally, Craft owner: We order raw materials from China and Thailand as they are made in Cambodia. In the past few years, chalk production has declined due to the introduction of markers.

Announcer: Now students are using markers, which are not hazardous to their health, so is chalk still sold out well or not?

Mr. Chuon Chheng, Seller at Orussey market: I don't sell chalk well. Now students write with markers because using chalk is dusty and unhealthy.

Announcer: Theoretically, all business operations has its end. The problem is that how well we can prepare marketing strategies to prolong the progress, or we can invent another new similar product to resume competition in markets. The Angkor Wat and Elephant brand chalk is sold at # 90Eo, St. 136, Phsar Depo II commune, Toul Kok district.

## **Week 2 - T2 – Nov – 10-11-2001 Knife and axe producing craft**

Axes and knives are tools created long, long time ago and they are used as weapons or to cut down trees for wood. The tough, sharp tools are made of steel or other iron. The craftsman making the tools collects metal from cars parts and then recycles it into knives and axes to supply the demand.

Mr. Sa Moe, the craft owner: Following the Pol Pot's regime, in Phnom Penh I had no other skills, but this three-generation-old heritage in making knife and axe. I do this for farmers who need to use the tools in their cultivation.

Announcer: According to the farmers' demand and this is the only skill he possesses. Grandfather Sa Moe decided to open the workshop in 1981 to make knives, axes and hoes for sale. His workshop is able to produce from 10 to 15 sets of knives and axes. The hard job keeps workers in the fiery heat all day long using human energy for recycling.

Sok Kreya, Blacksmith: First, he cuts the iron. Then he hammers it into knife shapes. Next, he heats and hammers it again and again several times. After that, he files it and heats it one more time. Finally, he hammers it for the last time for sale.

Announcer: Apart from the old age of their equipment, the workshop has to face other problems like marketing and price competition. Resources and raw materials are also problems. However, it is still able to produce knives and axes for sale in the city and provinces.

Mrs. Ou Mann, Cambodian Craft Product Seller: I sell knives, axes, mortars, pestles, large basket, basket, small round baskets, and pot-supporting baskets. Most of the customers are from provinces.

Announcer: Because the majority of the products are sold well only in provinces, it is difficult to run the craft in the city. However, Mr. Sa Moe's craft has found strategies to attract customers by improving the quality and dropping the price.

Workshop Owner: Previously in 2000, the price was 15,000 Riels. Then in 2001 it came to 10,000 Riels that most people can afford. But for me...not so good

Announcer: In trading, estimating market demand and inventing marketing strategies are factors leading to success. Mr Sa Moe's craft is an example. In spite of difficulties, he can still make knives, axes, hoes, and digging hoes for consumers. If you like these tools of high quality, please come to Mr. Sa Moe's craft in #2138 at the foot of Chroy Chanva bridge.

### **Week 2 – T3 – Nov – 09-11-2001 – Health Compensation**

PTC: Health care is an important factor in our life and work, in order to help protect people from accident. Indochine Insurance has a policy to cover all form of possibility. In it they have a policy to cover the health of employees. What benefits can this policy provide to small and medium size business owners in Cambodia?

R.T.C Director:

Q: Why did you decide to buy health insurance for your staff?

A: Because I don't know how much it would cost when the staff have accident and get sick. At the same time, I can correctly plan the company's annual expenses, this is good for my company. So I decided to have the health insurance. This makes all entrepreneurs feel safe for their company operation.

A Patient:

Q: How does a person who is insured feel in time of trouble?

A: When the accident occurred, I got shock. But the feeling immediately disappeared as I was accompanied to the hospital by the insurance agents. They visited me and paid all the treatment cost. Actually, I felt warm and not worried about the payment.

Therefore what type of assistance and help are given to policy holders or staff of companies that hold an insurance policy?

Insurance Agent: When this happens, the injured persons that are covered by our policy ring and inform us. We have 24 hours services...in instances where the injured party has a serious accident or sickness they can go to the nearest hospital. However if the injured person does not have the finance to stay at the hospital next to their residence we have an emergency car

that will take them to the hospital. As for the matter of payment: if the hospital does not have an account with us, we collect all the necessary details and we will pay them the full amount.

**Week 2 – T4 – Nov – 12-11-2001 Who is the financial supporter?**

Who are the financial supporters of small and medium entrepreneurs? Business heavily depends on human and financial resources. So who are the financial institutions to provide loan to small and medium enterprises? Presently, in Cambodia there are three major institutions funding the local enterprises, including Commercial Bank, Specialize Bank, and Micro-Credit Institute. The Commercial Bank is represented by the Union Commercial Bank, in short UBC.

MC: thank you for coming here to discuss with us about your business.. and what is your business line?

**Week 2 – T5 Market Report**

The market report is back with you again, and where you going to go tomorrow to do your shopping? In order to help you find a good bargain and price we at "My Point of View" would like to give some guidance into the latest pricing and trends on the market. This week we are at Bang Kang Kang Market. Let's meet up with some of the traders and see if there are any problems. I am here at Aunty Mon stall that sells grocery. Greetings; let me interrupt you a little bit. Can you tell us whether the price of vegetables is going up or down?

A: It is going up this week. Before, cabbages were only 2000 riels, now they are 2500.

MC: We can see that the price is going up, do you know why?

A: There are many, but it is flooding right now, and the rains are too heavy, so there are not much being planted.

MC: We can see that the vegetable are very expensive this week...in your trading here, do you have many difficulties?

A: Well, you see, when the price of cabbage goes up, the profit margins are low, so right now there are many issues at hand.

So let's review the price of meat and fish on your screen as follows.

**Week 3 – T1 – Nov – 17-11-2001 – ICM Factory**

MC: Good evening ladies and gentlemen. This week we will show you the different ways in which our countrymen go about bettering themselves. To begin with we will meet up with ICM Factory, then issue of Insurance, then we will meet of group of very determined people and their handcraft trade, then we will get some viewers and reader comment on the Marketing books. Lastly we will see what is happening in the market place: have any prices changed?

Cambodia is a developing country, with these development, many small enterprises are also developing and strengthen their products. However, these locally made products are not yet trusted or enjoyed by us as consumers, compared to following of foreign-made products. What are the reason for this thinking? Let see some possible reasoning.

ICM Factory: Cambodian industry is currently in progress. Progress depends on the government's policy that has opened it door and welcoming both the local and foreign investors. A number of industrial factories have succeeded in the business process. ICM



factory, for example, opened at the end of 1997. The factory produces oil tanks, stopcocks, suction pipes, plastic pipes, and other iron-made materials, and also repairs old boats.

Mr. Thim Sophal, vice director ICM: We have problems to do with raw materials, which are still in need of improvement. The foreign companies need standardized products, so they are very serious about the kinds of metal they choose for construction. And our raw materials does not meet international standard. We need to issue a certificate of quality, or a guarantee and also we need to tell user of the strength and compositions.

Announcer: Unlike the neighboring countries, we encounter another difficulty-that is-the lack of modern equipment. This factor slows down the production. These factors contribute to slowing down of the delivery process, preventing the factory from meeting deadlines etc. However, the factory is trying to standardize its products to be widely recognized and accepted.

Mr. Minh Chanthan, worker manager ICM: The job is neither hard nor easy. It is easy because we only have to follow the manager's direction and it's hard because it is harmful to the welders' health. We also have problems with designed plans. Usually we can finish the planned work on time and when problems occur we get help from the manager.

Announcer: In business, we must have not only good human resources, and marketing strategies, but also good and cooperative working team in order to get success like ICM factory. However, they sometimes encounter problems in production as well as price competition with rival companies. The factory has set up major principles and strategies, strengthening the working group and exchanging experience and knowledge, to satisfy customers and market demands.

Mr. Thim Sithol, ICM Director: We have trained some of the workers so that they will pass the skill to the rest so that we can get a certificate. Because previously this was a French owned company so we had lots of technical training from French technicians. When we got the certificate, we could work in collaboration with the foreign ones. Now we do not have anyone to train us anymore, and we have to use our French-trained technicians to train others to have certified welder certificates. Unless all these technicians have certificates, we can not get foreign contracts.

Announcer: Cambodia markets now are covered by foreign technicians. But still, the ICM factory believes that customers would turn to use the products of our Cambodian talented technicians. If you would like to have lasting tanks, please come to ICM factory in Kilometre 6 of Russey Keo district.

### **Week 3 – T2 – Nov – 17-11-2001 – 24-hour service**

MC: According to the story just then, we can see that there many area that needs to be improve to meet international standard, but we are happy of the fact we can produce good quality products to be use locally. Therefore as inhabitants of the country we should our very best to use locally made goods. By supporting locally made products, it is the same as helping our economy to grow. I am hopeful that in future Cambodian made products can compete at international market. Let me turn your attention away from this very important issues to meet up with the problem of insurance and their services.

We are all aware that Cambodian people do not pay much attention to insurance policy. But if we look closer, there is more to it than what we think. There are many benefits we as citizens can reap from this. You might be wondering what benefits, so let's see together.

24-hour service: Accident unexpectedly happens at all times. To avoid the problems, Indochina Insurance Company have implemented a special 24-hour service to service their customers.

Mr Monh Pisal: My Monh Pisal, a night-time repayment agent.

Q: What makes your company approve to set up the 24-hour service?

A: To provide good and quick service to customers who have bought insurance of our company. We cannot predict whether the accident occurs or not. However, we realize that it frequently does. Even at night I would be there if the customers phoned me. Usually they call me after arriving at the hospital. Then I will be at the hospital immediately to inform the hospital that they are actually insured by my company so that the hospital would let the patient stay without pre-payment. Night accidents are also a frequent case.

The customers phone our service, and our staff will immediately go to the scene or hospital. After taking photographs of the accident, the victim will be brought to the hospital for emergency treatment. So the customers don't have to care, we handle everything like hospital fee and compensation. The customers are always warmly served by our service, so they don't have to worry about any damage or loss.

### **Week 3 – T3 – Nov – 09-11-2001 Silk scarf producing craft**

MC: You have just heard the case about an insurance policy. So in order to protect our interest and accident we all should examine this at a more personal level, by you. Well, let's now look at a different issue, by meeting a group of very determined and physically challenged people in our country, who were trained by Mary Knoll to reduce an age-old Cambodian trade of producing scarves.

This is an achievement of the Physically challenge people that has surpassed many difficulties, with the help from Mary Knoll Organization. This vocational training school of Mary Knoll that has been manufacturing silk scarf in order to improve their living standard. Although the craft has been underway for a long time, it still encounters problems because of slow operation and low quality. The reason is that all the workers are victims suffering from landmines and polio. Even so, the organization always forges the craft ahead and even spiritually encourages the workers to develop their skills for future.

Mrs. Kheurn Sokheang, Director of Handicapped Vocational Training Center: The Mary Knoll has opened the craft for 6 years, since May 1995. The problem in the craft is the lack of confidence. All the disabled don't feel self-confident because they don't have adequate limbs. When they leave the center, they rarely put their skills into practice or career.

Announcer: They are physically handicapped, but they have one-year training at veteran school in Preah Vihear and support from the Mary Knoll and other charitable people, making them feel trusted, understand the skill value, and try their utmost to achieve the goal. Moreover, the products they make are creditable, leading them to take the skill as career.

At Samang, Weaver: I learnt how to weave in 1999 and then I worked at home until last

year and I came back to join the organization as I do not have the financial means to Support myself and family. I like the job so much that I take it as my career to support the family.

Announcer: Small and medium craft often encounter difficulties, no matter they are private or state-run, especially market penetrations. The problems can be handled depending on the surrounding atmosphere and policies of each enterprise. With the assistance of the Mary Knoll, the craft can export its products to the US, Japan, and France while in the country it exhibits the products for sale at its center. This contributes to help them feel satisfied and self-reliant.

Mak Monika, Seller: Our customers are Cambodian nationals, foreigners who come to work in Cambodia, as well as tourists. The profit from the business is partly offered to disabled trainees after the whole profit is paid on raw materials and wage.

Marketing is always a major problem, regardless of what your business is. It's hard to absorb customers, so the craft in cooperation with the Mary Knoll is seeking for strategies to expand the business and get more income. This can help the workers able to live on their own.

Kheurn Sokheang, Director of Handicapped Vocational Training Center: For the future, we plan strategies to develop the craft by surveying the market, upgrading the quality of production, increasing the amount of production, and fixing reasonable price. In this way, we will be able to complete in both the local and world markets.

Announcer: Good products are characterized by three manners: quality, quantity, and price. To boost our Cambodian cultural handicraft and assist the disabled, please buy Cambodian luxurious silk scarf, which are available at the exhibition hall of vocational training center of the Mary Knoll in Wat Than, Phnom Penh.

### **Week 3 – T4 – Nov – 13-11-2001 Reader's comment on marketing book**

MC: We have witness what has been the story, although they might be physically challenged, but they do not want to be pitied. They have all the necessary ability to support their family. We can all give a helping hand by buying products, that have been made by these organization, in this way we all play a role in society. This is also an opportunity for us to stress to all handicapped individual. It is not the end of a respectable life, there are respectable paths in life. Our program would like to expressed our greatest thanks to Mary Knoll organization and to all the supporters of the Cambodian Handicapped individuals.

Let look at another angle, and hear some of the opinion of people, who have bought and read the marketing book to hear. What have they improved after reading the book?

Reader's comment on marketing book:

MC: Thank you for coming, may I asked your name?

A: My name is Samrith Toun Piron.

MC: Please tell me which part of the book is important and have studied that section?

A: Thank you for the invitation to be here...for me I think that this marketing book that have six parts to it. In all the collection...I like one part which is part 6 of the publication. It talks about marketing and how to make yourself known to people.

MC: Why do you like this section?

A: Because you see when ..you start a business we must think of the market, it is very important . Because when you start to create a product, you must know the market and it

behaviours. Then you must know the demand. For us to sell and produce a product we must advertise to tell people of product life and the quality of the products and what are the prices. and especially our packaging, does it attract people at all. This is important.

Also in advertising and promotion it is not limited to Television, radio or newspaper. But to added to it we can met university students, as they are knowledgeable. And they can help to make your name known on the market place. Especially when our products is good quality, price reasonable, it helps to make people appreciate and accept our products. For me, it is section 6 of the publication which is very good.

MC: Thank you...very much...

INV2

MC: Greetings ..would you like to tell your name to our viewer?

A: My name is Preal Thoung Pithom...

MC: Thank you...what do you as a trade?

A: I retail rice in Toul Kork Market..

MC: Toul Kork Market.. this marketing book...this one here that you see. Which part do you think is important? and have you read and study the book?

A: I only have limited education and I have limited time to do so...in fact I have only 1 hour. As I am busy trading in the market. The section that I like best is managing the market... and managing customers and financial and accounting control...yes.. these three section.

MC: Personally, how do you feel about the book?

A: Well you see, this book is a brand new idea, in Cambodia. I have never heard it yet... And MPDF is publishing this book for the first time in here...

MC: Thank you for sharing your views....

### **Week 3 – T5 – Nov – Market Report**

MC: Well we are back with you again this week...in the past three weeks.... we have always featured markets that are in Phnom Penh or around the city... But this week is different we are on the outskirts of the city..... We are at Kbal Khnol market about 10 km away from the city.. We will soon see if there any different in the price from this location compared to others. Lets go and see....

MC: Greetings sister...can we interrupt you for a moment? You look very busy with lots of customers....now we would like to know the price of fish this week, how is it?

A: Just recently...after this cool months.. so there are not lots of fish as it is too windy... The fishermen don't go out on the catch and they are not getting a lot. ...the strong wind is sinking the boats and ships.

MC: It means that the price is up right now then?

A: Yes that is right...we have to give a little more to the fishermen...we should feel pity as they are not getting anything. And as for buyer, when they know they will also spend more.....

MC: Well thank you.....on another matter, do you ever feel that you have any problems here, as you trade daily?

A: No, I don't have any problem at all from anyone here. Usually, I get the fish and then sell it all...sometime we make profit and then at other time we make nothing.

MC: Thank you very much...sister....

A: Okay...

MC: As for the currency exchange in Ly Hour exchange ..there is a change of 5 to 10 riels to the dollars....the Cambodian riels is trading stronger against the Thai Bath...as for bullion gold

one ji ( 35gram) is selling at 133,500 riels. As for so gold it bought at 123,500riels. My Point of View is coming to the end, before we say goodbye...we would like to thank all those viewers who have been following us...and we believes that this is good for you... thank you to our sponsors such as AVON cosmetic and Khmera Beauty shop that have supported us...and thank you to Rekry Clothing shop for supporting us. Thank you and good night to all of you.

#### **Week 4 T1 Nov – 21-22-2001 Curtain Business**

MC: Good evening..."My Point of View" is back again, with another show. We have always brought to you new and sometime interesting ideas for your viewing. To start of this program we will compare two type of business making brand new curtains and those that sell second hand curtains. So let see what are the advantages and problems associated with this trade.

Curtain Business: In business, one cannot avoid difficulties, especially competitions in the market place. As the market relies on customer's demands. Moreover, our market is full of foreign second-hand goods, and which drive the demand for new products lower.

A Seller at Orussey Market: I sell various kinds of second-hand curtains because they have reasonable price for middle-class people, who can't afford the new ones at shops. Of course, the second-hand drapes aren't much worse than the more expensive ones in the shops.

Heurk Nareth, Monorom Drape Shopkeeper: I have been trading here for three years. The reason why I choose to take the career in curtain making, is I think that more and more people are building new homes, so they surely need curtain to decorate their villas and flats. Yes, we have some problems, because the cloths aren't available in our country, we have to import from Thailand.

Announcer: To satisfy the consumer's need, sister Eak Nareth has designed more beautiful and attractive style, and also made curtains from catalogues ordered by clients. However, the job is not easy and we have to spend long time in sewing and designing.

Kry Sopheap, Curtain tailor: I have learnt this for three years from my boss, who tried to train me the skill. We are able to make a variety of curtain styles taken from the catalogue. It is not hard for me because I have skills.

Announcer: Apart from the difficulties in sewing and embroidering, another thing is the high cost of raw materials such as cloths, embroidery, cotton, etc., which all have to be imported. More importantly, the market competition is a vital factor, for there are too many sellers, making the competition even harder.

Heurk Nareth, Monorom Drape Shopkeeper: My products are bought by people not only in the country but also abroad. We have to make curtains in new styles, so as to make them of the customer's interest. My shop has a quick service for customers of villas, flats, hotels, and other places as well.

Announcer: Curtains have many usages, they are used to ornament not only at home but also in offices, schools, hospitals, restaurants, hotels and so on. Curtains play an important role in drawing attention from the public. If you wish to buy or order curtains of high quality, modern styles, and reasonable price, please feel free to contact Monorom Drape Shop, # 81, St. Kampuchea Krom, Monorom commune, 7 Makara district (opposite the Thmor Da

restaurant). And if you would like second-hand curtains sold at low price, I would like to recommend a shop in the west of Orussey market.

MC: We are all aware, that under a free market you can sell whatever and to whom ever at what ever price you wish. But problem can arises when we have similar products on the market. In this instance the customers will always choose one that is the cheapest. Then in this situation you will be competing in a price war. What will you do, the most obvious is to sale large volume and have small profit margin.

#### **Week 4 – T2 – Nov – 24-11-2001 Property insurance**

MC: Last week we showed you the advantage in having a 24 hrs insurance coverage. This week we would like to show you insurance policy in covering your properties. What are the associated advantages and what does it entail?

Property Insurance: In developed countries, all the employers' property are guaranteed by Insurance Companies. So what are the benefits of buying insurance warranty for property and buildings for small and medium enterprises?

Mr Kan Sochea, Marketing Manager, Expeditor Company:

Q: What are the reasons causing you to buy insurance for your company's property?

A: To my opinion, buying insurance on property for company can cut down any imminent trouble, regardless of small, big, or medium enterprises, because we have no sense of what will happen in the next days. When the company unexpectedly encounters any accidents like robbery, arson, or theft, the insurance company will surely have to be responsible to compensate all the damages. In this way, we feel safe, for we do not have to take much risk.

Announcer: Right now, let us have a look at the Sensorexsim Company who is selling out all kinds of Sony electronic products in Cambodia to know how it thinks of the insurance.

Mr. Kith Sensorya, Managing Director: Insurance is certainly crucial for not only our company, but all others. Firstly, buying insurance for the company contributes to eliminate the loss of company's property. If any damage occurs, the Indochina Insurance will pay for all the loss. Another thing is that buying insurance means helping ourselves and our own firm, but not the insurance firm. Perhaps it partly helps the insurance but I think, 98 percent, it helps ourselves.

Announcer: And what's about Smile of Children Organization? Why do they choose to buy insurance in order to keep their property?

Mr. Kim Somuna, Program Manager, Smile of Children Organization: We view that insurance is a very important and indispensable factor to avoid accidents. When our property is damaged, the organization does not have to spend time to solve the problem. The insurance company will handle all the damages.

MC: You have all seen the importance of buying insurance coverage, especially for the people and companies that we have seen. Whether it is small or medium size companies, buying insurance coverage, gives us a sense of security, and ease against accidental troubles. If you would like to buy insurance policy you should go to Indochine Insurance.

#### **Week 4 T3 Nov – 27-11-2001 Fish farming**

MC: Cambodia is a country which is in the Mekong delta. It consists of rivers, lakes and canals. Fish is a staple diet and we have plenty in water. So much so that we have a proverb "Wherever there is water there is always fish". Fish is a staple diet for our countrymen and more importantly it is a very important economic tool for development in Cambodia. This is why we can see many Cambodians are enlarging their fish farms. We would like to show you Uncle Hak Kim his fish farm to experience first hand, the trials and winning secrets.

Fish farming: Cambodia has abundance of natural resources, especially fish; however, the fish catch cannot meet the present demand as a result of losing breed of duck. To deal with the problem, traders have sought for ways to create fish farm. Practically, Mr. Has KimSieng's fish farm has been underway for 5 years in breeding Pra fish and catfish. The job demands attention from him to survey the market need and be aware of the technical problems. Despite the operation seems to go smoothly, he is still careful about the farming technique based on experiences.

Mr. Has KimSieng: I started the farm in 1996. The reason why I take on this trade, is that I am old and retired. Moreover, my hometown is here and the farming had been done by my ancestors. In the process, we have to carefully choose the kinds of fish. Before putting fish into the pond, we have to clean it, splash lime and salt, and pump in the water proportional to the amount of fish. At the same time, we have to care about their food. Small fish eat different food from bigger ones.

Announcer: Cambodia is a developing country, so technology in trade and craft is still in need of improvement, rationing the amount of finalized products. As for fish farming, it has to rely on both nature and their own ability, making the business encounter a lot of obstacles. Likewise, Mr. KimSieng has met difficulties such as flooding, food and medicine. Accidents can possibly happen all the times, so he has to focus much on the farming. Sometimes, fish are poisoned because of stinking water and mud.

Si Oun, Worker: I've been working here for 5 years. My work is to grind fish food and so on. I have to move the pumping machine in and out. I have to examine the water whether it smells stinking or not. If it is, I have to change the water.

Announcer: Of course, the problems encountered by small and medium enterprises are raw materials and marketing. However, these problems can be solved depending on the capability of traders in finding market demands and customers. Moreover, the products must be wanted and easy in producing. To his career, Mr. KimSieng has set up a potential strategy.

Mr. Has KimSieng: Now, I am quite old, so I have to cross some tiring work out to make my farming run well. Crucially, I like breeding Pra fish as they are easily fed. But catfish aren't the same. They don't grow fat quickly.

Announcer: We need to have strategy to make the business progressive. Success in this business, the farm has to be remarkably developed and expanded the trade. In this way, he can improve the living standard and provide job opportunities to villagers. If you need methodologically-fed fish, you are recommended to Mr. Has KimSieng farm in Duong village, Prek Phnov commune, Punhea Leu district, Kandal province.

MC: According to what we have seen just then, to be able to farm fish in this artificial manner, requires lots of skill and experiences in taking care of the fish. Because there are a lack of understanding and technology available in Cambodia. Our fish farms are facing trouble everyday. However they are very persistent, I hope that because of their courage, the fish farming industry will be stronger and more advanced, so that in the near future we will see Cambodian fish on the world market.

**Week 4 T4 – Nov – Who is the financial supporter**

MC: Ladies and gentlemen, Cambodia, is a country that has accepted the idea of democracy. Therefore our market is a free market. However, what does a free market policy do? How does it functions? In the beginning there must exist a demand, when there is a demand there will grows enterprised to meet the demand. When these enterprises produce there will be an exchange of currency. But for these enterprise to function they require raw materials, human resource and financial capability. In Cambodia there exist financial institutions to give financial services to these enterprises. Let's examine which institutions provide these services to Cambodian enterprises. Who are the financial suppliers for small and medium enterprises?

Trading is very important factor for investors, entrepreneurs, and businesspeople, so are financial services. To see how we can use these institutions we invited two different businesses owners on our program, to show how do they get finance to broaden their business.

MC: Greeting ...thank you for coming on such short notice to share your experiences with us about your business. Where you from and what are your business?

A: I am from Mohabot International School of Languages.

MC: So please tell us is it easy to get finances from these banks and lending institutions.

A: No not really, I herd that the banks requires many document and colaterals. Such as land and house ownership documents and you had to be approve from your district headmen. and also you see they only recognized land and house ownership certificate which had been approve Phnom Penh city. And for those certificate from the Provincial capital they do not recognized it. So you know when the bank began to trust and solved these pressing issues. Not only me but other businesses owners will surely borrows from the banks. Only if it is easy.

Question 4: Logo - Mohabot International Institute

Mrs. Bun Phana, Director:

1. Well, I am from Mohabot International Center
4. In the future .....

Question 4: Logo - Mory consult

Mr. Mom Mony, Director:

1. I come from MORI Co.
4. In the future .....

MC: Thank you for coming, which company do you represent?

A: I am from Mory Consult..

MC: What does your company do?

A: Our company is a consultancy firm, that work in the construction industry.

MC: Do you feel that it is easy to borrows financial services from the banks?



A: The answer is very difficult...because to say that it is easy...is not...to say that it is hard is also not complete true....but at current situation most banks required that there are colaterals...such as houses or land ownership...In this, issues for me we can not lay the blame on the banks alone...even if the bank required that we have a business plan and a marketing plan for the bank to observed and study. ... and they will look at our colaterals ..if they see that it is reasonable..they will lend us the money...

MC: Okay that is true ...we must provide some sort of assurance to the lender. As you said before, it is not hard but it is not easy either.

A: Yes. Another issue is that ..when we borrow ..they will see if the company is new or start up...so obviously, they will not have much fund to do a study of the market...if they are new... so in this case it is difficult to developed a working plan... but if there are sufficient information on the market trend...then we can choose a niche to get into. When this happen the bank will trust you and will lend money to your company. Also I can do a self assessment to see if I can cope with the mortgage and decide should I borrow or not...as there are not much business information available in the market it is difficult to formulate any business plan.

Announcer: It is a fact in any business, start up or developed, financial supply is a vital factor in business development, as you have already known. Which bank is going to offer loan to your business? If you are interested and for further information, please contact with those banks.

MC: Ladies and gentlemen ...financial resource is an important issue for business owners. But another important criteria is human ambitions and determinations. It means that it will required both metal and physical strength. These are the essential factors in ensuring success in your endeavours.

#### **Week 4 T5 Nov – Market Report**

The market report segment is back again. Like last week, this week we are reporting from a market which west of Phnom Penh city. It is call Pochentong market..you will see it on the way to the airport. We will compare the price to see what are the different between this week and last week prices of these goods.

MC: Greeting sister...can we interrupt you for a moment?

A: Yes...

MC: Like everyone who are watching us right now..and also myself we want to know some of the prices ..such as...how much are these?

A: Before it was only 2000 riels , but it has increased, so now it is 2200 riels.

MC: All these goods have gone up in prices?

A: No, not all of them, .. only some of them...only white sugar, brown sugar and MSG, but they are only going up by 100 riels, not much...

MC: Okay... why are they going up?

A: I am not sure..I only know...when there are a lot they are cheap..and there is not a lot they are expensive.

MC: So when there are plenty it is cheap...okay what about these dried shrimp?

A: There are two prices, the cheap and more expensive...

MC: There different grade one ...two...and three..as you can all witness, some products are going up..because there are shortages..okay do you face any difficulty, in your everyday trading?

A: Yes..plenty, sometime I don't sell anything..

MC: Well... it is true, but today before we came to speak with you...you were doing really well...and we hope that you will sell more than before...now let's view today prices on your screen..

MC: You have just seen the prices, but now lets look at the currency..how is it doing? At Ly Hour exchange, the Khmer Riels is about 10 to 20 riels weaker against the Dollars compared to last week. As for the Thai Bath...there no changes in the value. As for gold prices it is stable at 128,000 riels per ounces. We bid you farewell and may you and your family be blessed with happiness. We also thank Avon Cosmetic for their professional work.