



TOP NEWS

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THE PRESIDENT'S MESSAGE

DEAR FRIENDS AND MEMBERS OF THE STCC



PRESIDENT BRUNO G. ODERMATT

Switzerland is a fascinating country with a history of continuous fight for freedom, democracy, and social and economic development. Its democratic roots date back over 700 years and its citizens treasure their unique Swiss-style of direct democracy, providing them with tools such as "initiatives" and "referendums" that bring a bottom-up flow of direction for the government leadership.

On October 18th, Switzerland held federal elections for the lower house of parliament, the National Council, and for the upper house, the Senate. Many of us who are Swiss and living abroad participated in the

elections and, depending on the canton where you are registered, the voting procedure and selection of party candidates were fairly complex.

The main winner was undoubtedly the national conservative Swiss People's Party (SVP), which increased its share of the vote to 29,4 %, resulting in 65 seats in the country's lower house, which has a full 200 seats in total. It is a historical high and the most positive result ever seen by a single party since the inception of the "Proporz" electoral system in 1919. It is definitely a landslide win for the right wing parties. The upper house is elected in most cantons by a two-round majority vote. A final assessment of seat allocation by party will be only possible once the second round of elections have been completed in 12 out of 26 cantons by the end of November.

We as a chamber do not engage in political activities or take side with political parties, how-

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STCC CALENDAR

Thursday, 12th Nov 2015:

SemioticTransfer AG's Translation Technology Seminar 17:00 + STCC Stamm at Amari Boulevard Hotel, 18:00

Tuesday, 17th Nov 2015:

SSB Hoeck at Grottino Restaurant, 18:00

Wednesday, 25th Nov 2015:

The Prime Minister's Luncheon address at Centara Grand at CentralWorld, 11:00-15:30 hrs

Saturday, 28th Nov 2015:

Swiss Society Racquette Evening

Thursday, 17th Dec 2015:

STCC FONDUE Stamm at Amari Boulevard Hotel, 18:00

More details for above events please wait for the invitation-mail or get it from www.swissthai.com, click on "events".



Swiss Thai



NOVEMBER 2015 | SWISS-THAI CHAMBER OF COMMERCE | E-NEWSLETTER #64

THE PRESIDENT'S MESSAGE

ever we do support business friendly government policies, which strengthen Switzerland as an attractive business location for investment, business and trade. In that regard, it is good to see more entrepreneurs and business leaders than ever elected to the National Council, for example the CEOs and founders of the high tech firms Digitec and Green.ch, and the CEO of EMS-Group.

The latest Global Competitiveness Report of the World Economic Forum shows that Switzerland takes the number 1 rank amongst 144 other countries, with a possible score of 5.7 out of 7. It is a astonishing result and for some categories truly amazing, such as the number of patents per capita (1st), quality of education system (1st), and company spending on R&D (1st).

On the other hand it takes 18 days in Switzerland to start a business (84th), showing less government regulation and instead more space and support for entrepreneurship is still needed. On that note you will find an enlightening article of two young entrepreneurs building up a business venture in Thailand. Some seasoned STCC board members support this venture through advice and publicity and it shows our commitment to foster entrepreneurship.

Prime Minister Prayut Chan-ocha kicked off a new campaign called "Prime Minister Meets CEOs". It is great to see a PM lending an ear to CEOs of major companies in Thailand, first in the automotive and electronics sector. This will provide first hand information on regulatory and business issues and restore the confidence of foreign investors.

A highlight of this month is the network evening on November 11th, sponsored by the Swiss Embassy. It is a splendid occasion to network with business colleagues and to meet like-minded people. We extend our appreciation to the Swiss Ambassador and his team in organizing this exquisite event and opening the Embassy's premises to the Swiss-Thai business community.

I wish you great success in business and look forward to seeing you on the 11th November.

With my best wishes

*Bruno G. Odermatt
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

RECOVERY REMAINS ELUSIVE

- **Economic outlook:**
Weak trade, tourism, income, consumption, and investment continue to characterize the economy, with some effort by the government to boost public spending continuing in fits and starts.
- **Main risks:**
Key risk is the political situation, with little progress made in the roadmap for elections and constitutional reforms. The longer political uncertainties linger, the investment malaise becomes more entrenched.

The Thai economy's doldrums continue. Latest data on consumption offer the same bleak picture of the past couple of years. Both farm and non-farm

household incomes have been stagnant in recent years, denting consumer confidence. Banks have also become more cautious with lending, which has further hurt consumption momentum. As the chart below shows, both overall spending and spending on durables remain in negative territory.

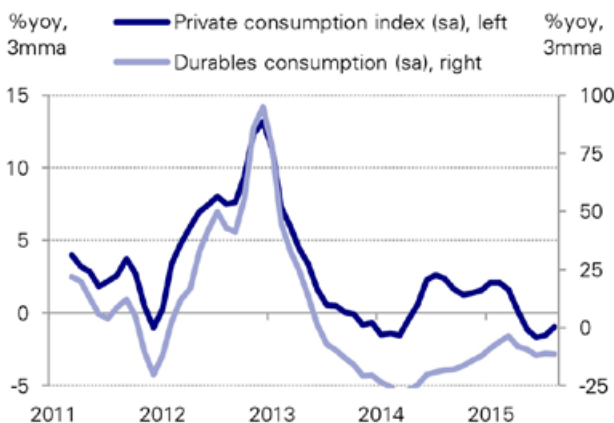
Exports drag continues

Excluding gold, August merchandise exports were down 9.5%yoy. Exports of petroleum, chemical, and petro-chemical products continue to weaken due to decline price (global factor) and demand (China and Asean countries). Rubber, a key export item, has also gone through sharp price and demand decline lately. Weak rice

prices have pushed down agriculture exports substantially (which in turn also hurts rural income). Electronics exports have been on a long declining trend as some Thai manufacturers continue to produce products (hard drives, for instance) that consumers are demanding less and less.

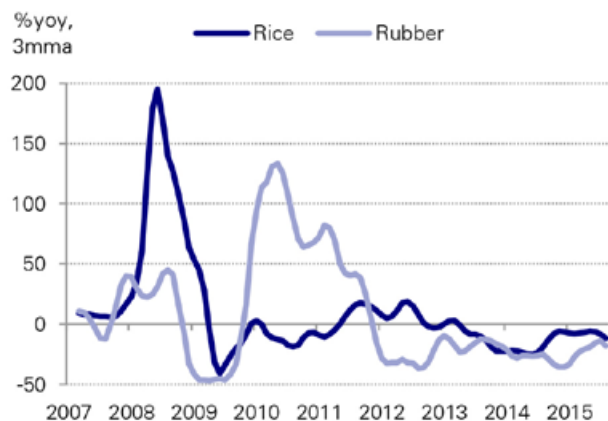
Beyond the weakness across products, Thailand has also seen negative demand in many of its trading partners. Indeed, exports growth to the EU and China turned positive only very recently. As noted earlier, Thai exports to Asean have been suffering, reflecting a generalized weakening of regional demand. Some Thai products, including cars and parts for new generation mobile phones and tablets,

Indicators of consumption remain weak



Source: Deutsche Bank

Price of key export items have been declining for over two years



Source: CEIC, Deutsche Bank

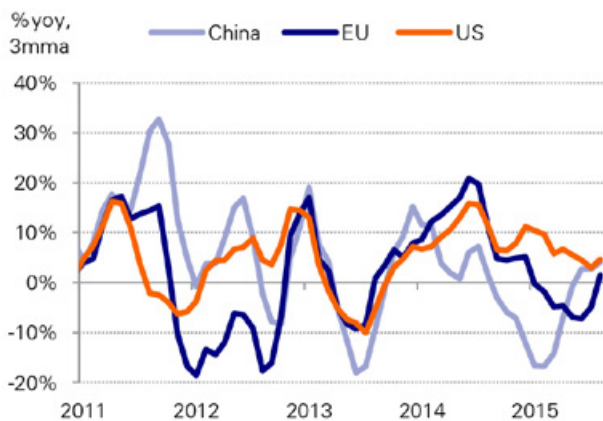


ECONOMY REPORT BY DEUTSCHE BANK

are enjoying rising demand, although we don't believe total Thai exports will see major upside before the price and demand of rice and rubber bottom. Contribution from net exports has been fine lately as imports have kept contracting, but overall trade developments are unambiguously negative.

One silver lining in the first half of the year was tourism, which recovered markedly from the contraction of 2013-14. But lately even that trend

Exports growth to key trading partners has finally turned positive



Source: Deutsche Bank

Tourism arrival may have peaked; hotel occupancy has slipped somewhat



Source: Deutsche Bank

Thailand: Deutsche Bank Forecasts

	2013	2014	2015F	2016F
National Income				
Nominal GDP (USDbn)	399.1	399.8	371.2	365.6
Population (m)	64.8	65.1	65.4	65.8
GDP per capita (USD)	6,161	6,141	5,673	5,560
Real GDP (yoy %)				
Private consumption	0.8	0.6	1.5	3.0
Government consumption	4.7	1.7	4.1	6.5
Gross fixed investment	-0.8	-2.6	3.6	4.5
Exports	2.8	0.0	-0.8	3.0
Imports	1.4	-5.4	1.0	3.4
Prices, Money and Banking				
CPI (yoy %) eop	1.7	0.6	-0.3	1.4
CPI (yoy %) ann avg	2.2	1.9	-0.8	1.1
Core CPI (yoy %) ann avg	1.0	1.6	1.0	1.2
Broad money	7.3	4.6	5.0	6.0
Bank credit ¹ (yoy %)	9.4	4.3	4.5	6.0
Fiscal Accounts² (% of GDP)				
Central government surplus	-2.0	-1.9	-2.0	-2.8
Government revenue	19.0	18.5	18.0	19.2
Government expenditure	21.0	20.4	20.0	22.0
Primary surplus	-0.7	-0.6	-0.7	-1.5
External Accounts (USDbn)				
Merchandise exports	225.4	224.8	225.9	232.7
Merchandise imports	218.7	200.2	198.2	208.1
Trade balance	6.7	24.6	27.7	24.6
% of GDP	1.7	6.1	7.2	6.2
Current account balance	-3.9	13.4	14.0	10.0
% of GDP	-1.0	3.4	3.7	2.5
FDI (net)	14.4	12.8	12.0	14.0
FX reserves (USDbn)	167.3	157.1	165.0	175.0
FX rate (eop) THB/USD	32.9	32.9	36.0	37.5
Debt Indicators (% of GDP)				
Government debt ^{2,3}	45.3	46.6	46.7	46.7
Domestic	43.4	45.6	45.7	45.8
External	1.9	1.0	1.0	0.9
Total external debt	36.7	38.3	40.2	41.0
in USDbn	135.0	140.0	145.0	150
Short-term (% of total)	45.0	45.0	45.5	45.8
General				
Industrial production (yoy %)	2.6	1.0	5.0	5.0
Unemployment (%)	0.8	0.9	1.0	1.1
Financial Markets				
	Current	15Q4	16Q1	16Q3
BoT o/n repo rate	1.50	1.50	1.50	1.50
3-month Bibor	1.64	1.75	1.85	1.95
10-year yield (%)	2.72	2.80	3.00	3.20
THB/USD (onshore)	36.2	36.0	36.6	37.5

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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has reversed, reflecting adverse reaction to the August bombing incident in Bangkok. Neighboring Malaysia has been undergoing a sharp slide in its currency and political turmoil, hurting tourist flows from there. The authorities think tourism will recover in time for the December/January holiday season, but even if that were to transpire, tourism related revenues are likely to fall short of expectations this year.

With hardly any sector contributing robustly to growth, and deflation continuing, we are worried that economic fragility will continue to rise. The authorities are trying to ramp up infrastructure spending, but

so far the impact on the overall investment environment or income has been negligible. Our growth forecasts for both this and next year appear to be characterized by rising downside risks, especially since Bank of Thailand looks unwilling to ease policy further despite high real interest rates and faltering growth.

Recently announced measures to revive investment include developing 5 special economic zones, tax benefits for FDI, and support for the digital and IT industry. It is high time for Thailand to concede its labor intensive industries to neighboring economies and embrace higher value added manufac-

turing and services. Promoting FDI may not help the short-term outlook, but it will certainly improve the prospects of enhancing the economy's productivity and potential.

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NEWS BY DFDL

BUSINESS COLLATERAL ACT (2015)

The National Legislative Assembly, supported by the Ministry of Commerce, has recently enacted the Business Collateral Act (Act) to address problems faced by small and medium enterprises (SMEs) in Thailand in accessing funds from financial institutions.

Prior to this latest law, pledges or mortgages over movable and immovable were the only kinds of security permitted (under Article 702 of the Civil and Commercial Code (CCC)). This meant that many kinds of valuable assets could not be mortgaged. Further, Article 747 of the CCC required a pledger to deliver the pledged property into the pledgee's possession. If not, a pledge could not be constituted. Both provisions created significant obstacles for taking security under the Thai legal system, affecting the growth of the SME business sector.

Once the Business Collateral Act becomes effective, SMEs will be able to access funding more easily as they will be able to grant security over their assets as collateral. This will reduce the problem of loan-sharking, as some SMEs that were unable to obtain funds from financial institutions have been forced to rely on illegal lenders. The new legislation will also allow SMEs easier access to capital at

lower interest rates and should enhance the confidence of creditors in lending to SMEs. This streamlined and more flexible approach is likely to be a major turning point for the Thai economy and serve to create opportunities for entrepreneurs who wish to retain possession of their property while offering it as collateral for loans.

Definition of a Business Collateral Contract

Under a business collateral contract, a security provider grants security over property to a security receiver in return for the performance of an obligation without the need to deliver the property to the security receiver. As a business collateral contract falls under the general principles of contract law contained in the CCC, parties will not be able to enter into any agreement that is contrary to the law, public order or good morals. This kind of contract must also be in writing, otherwise it will be void.

Key Provisions of the Business Collateral Contract Act

Parties to a Business Collateral Contract

While a security provider can be an individual or entity, the security receiver must be a fi-

nancial institution or a person prescribed under the Ministerial Regulations issued in accordance with the Act.

Collateral

The following property can be collateral:

- a business;
- a claim;
- movable property used in the security provider's business (e.g. machinery, inventory, or raw materials);
- immovable property (where the security provider is engaged in the real estate business);
- intellectual property; or
- any other asset as provided for in the Ministerial Regulations issued under the Act.

The following property cannot be used as collateral:

- property which is not required by law in the execution of a judgment;
- property under the Condominium Act; and
- public property or property used for a public service under the Land Management Act.

The Act also makes it clear that any asset which the security provider will receive in the future in accordance with the business collateral contract could be used as collateral.



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NEWS BY DFDL

Registration

Registering, amending, canceling and revoking a business collateral contract must be done in writing at the Business Collateral Registration Office, which is under the supervision of the Department of Business Development of the Ministry of Commerce. The registered collateral information will be made available for public search.

Collateral Enforcement

The enforcement procedure normally mandated by the CCC and Civil Procedure Code has also been amended by the Act. The Business Collateral Act establishes two methods for enforcement:

- the enforcement of property security; and
- the enforcement of business security.

There are two options for the enforcement of property security: collateral disposal and collateral foreclosure. For the enforcement of business security, there

must be an authorized mediator, referred to as the "security enforcer" to lead the enforcement procedure. The security enforcer may be an individual or entity that meets the qualifications required by the law.

Civil and Commercial Code Amendment

Certain articles of the CCC, including Article 305 paragraph 1, which provides that rights existing under a mortgage or pledge and rights arising from a suretyship established under the mortgage or pledge pass to a transferee with the transferred claim, will need to be amended to be consistent with the Act. Business collateral will need to be included in these provisions as a new type of security so that a transferred claim of rights passes automatically to a transferee.

The amendment to the CCC is pending the King's endorsement and announcement in the Royal Gazette. It is expected to be-

come effective before the enforcement of this Act.

Penalties

This Act imposes penalties for a number of offences, including giving false information and using or obtaining confidential information related to a collateral provider's business for one's own interests. Individuals who act dishonestly will be subject to fines or imprisonment. Penalties also apply for the acts of individuals who are representatives of an entity or its management.

Effective Date

The Act will be in effect within 240 days (eight months) after its announcement in the Royal Gazette, which should take place in early October 2015.



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MEMBER NEWS

ENTREPRENEURSHIP IN THAILAND: A LIVE EXAMPLE

What was the motivation for two former Corporate & Investment Bankers and Swiss nationals to leave the financial industry and to establish their own company in the cleaning and hygiene services industry? Why have they chosen Thailand as their first country of operations? What are the drivers for their passion to turn their vision into a successful business concept and what have they experienced during their still young company history? We are delighted to share the story of the two young entrepreneurs with you:

Career in banking

Andreas Wanner (32) and Dominik Schuler (33) have met each other during their assignment in the Investment Banking Department of UBS in Zurich, Switzerland. The team provides Mergers & Acquisition advisory services and capital market solutions to global multinational companies headquartered in Switzerland.

Based on several advisory mandates for international service providers in the area of facility management and hygiene services they got to know the specific market requirements and industry specifications. In

addition, both had business interactions with Southeast Asia ("SEA") when advising and servicing their clients like DKSH, the leading market expansion service provider in Asia, during its Initial Public Offering in 2012 and as such gained a good understanding of market opportunities and risks in the region. In 2012, Andreas joined Deutsche Bank in Switzerland and later in China (Shanghai) where he had a strong focus on Asia Pacific.

Transformation

After several years of working experience in this industry both, Andreas and Dominik, started to struggle with the tight corset of such big firms where multiple layer organisation structures and too many committees hamper entrepreneurial work, responsibility and empowerment. Moreover, they have realized that they cannot any longer identify themselves with the corporate culture and the vision shared by the team seniors.

Consequently, they started to think about their own business idea and outlined a concept compromising of clean public toilets at high frequented lo-

cations in SEA. Based on their experience they could derive advantages for their business concept in terms of both, the industry and target market. On top of their travel experiences in this region both, private and for business, they have decided to pursue their own common vision and to turn their own business idea into a successful business concept.

The development of the business concept

In course of a detailed market analysis and the establishment of the business plan, the co-founders decided that one of them must resign from his job to fully focus on the further development of the idea. As a result, Dominik quit his job immediately whereas Andreas supported this venture financially and strategically in parallel to his assignment out of Shanghai. Thanks to this dual setup they had the necessary labour and financial resources to thoroughly clarify the different market potentials and to build up their own valuable network in this market area.

It took around one year to turn the initial business idea into a marketable business concept.



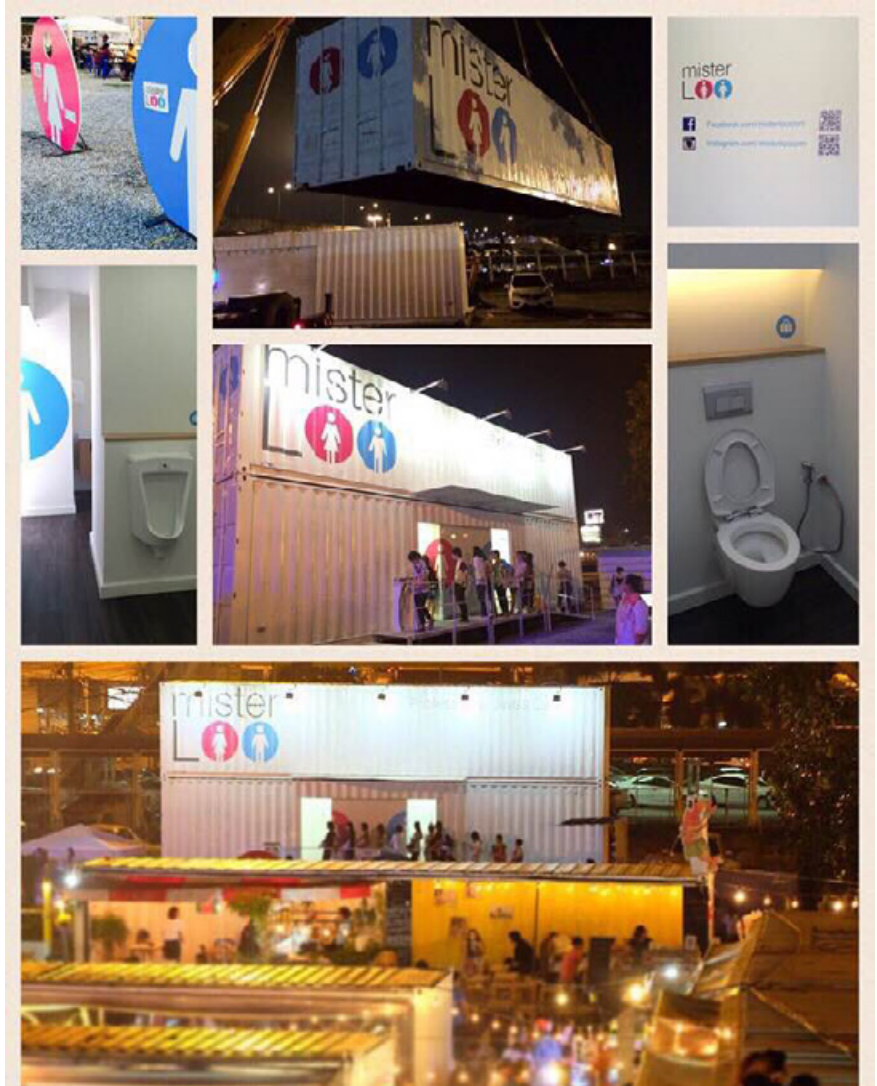
MEMBER NEWS

Additionally, the adequate locations which offer a high frequency of daily visitors must have been identified and the owners of these locations needed to be convinced that it is worth to cooperate with Mister Loo and to provide Mister Loo with the intended site.

Mister Loo – The business concept

Mister Loo is an innovative toilet concept offering moveable clean restroom and state-of-the-art refreshing facilities in modified shipping containers. Entrance for both tourists as well as the local population is granted against a small service fee. The company guarantees Swiss excellence service quality through professional local cleaning personnel who are constantly trained to the highest hygiene standards.

There were different reasons why the young entrepreneurs have decided to open their first subsidiary in Thailand. Among others, Thailand as one of the most important member of ASEAN has realised that a proper infrastructure is one of the key elements to remain Southeast Asia’s most favourite destination for tourists from all over the world. Thailand has constantly invested into major infrastructure projects and successfully demonstrated its tourist leadership. Moreover, Thailand has under-



stood that clean restrooms play an important role with regards to the attractiveness of a tourist spot in a country which sells itself as the land of smiles. This is why the Minister of Tourism and Sports launched the “Thailand Clean Toilet” campaign and announced that major efforts are being made to ensure clean toilets and facilities for tourists and visitors. This development helped to market Mister Loo’s business concept among private

and governmental institutions. Overall, the Co-Founders are convinced that their business concept fulfils a basic need which will become even bigger in the upcoming decades and which will not be substituted through a technological revolution. The need for a clean toilet is not only widely spread among tourists but is also increasingly growing in the middle to upper classes of the local societies in SEA.



MEMBER NEWS

First opening at the ArtBox Weekend Market in Bangkok

The first Mister Loo toilet module opened on the 23rd October 2015 at the ArtBox Weekend Market in Bangkok. This market is one of the most popular weekend markets in Bangkok offering fashion, art and a big variety of food and beverage. The market takes place each weekend from Friday to Sunday with more than 10'000 daily visitors, consisting of locals, expats and tourists. Thanks to the cooperation with Mister Loo the owner and operating committee of the market can save investments into toilet facilities, labour and maintenance costs. Additionally, the owner can be assured to have satisfied visitors due to the excellent sanitary conditions and state-of-the-art toilet infrastructure.

Partners & Network

The two founders were able to build up a trusted network in different parts of Thailand and to gain access to various key decision makers within private and governmental institutions – well-known in SEA, the right stakeholders are key to get potential locations.

During this process they received strong support from successful Swiss businessmen in Thailand and members of the STCC which helped them to further expand



the personal network. Thanks to this support, the Co-Founders were able to hire a senior local Thai partner, today's Managing Director of Mister Loo Thailand, who was instrumental to get access to the local community.

Next steps

Further locations in Bangkok and Phuket have been identified and Mister Loo will start with the construction work soon. The company has ambitious targets to growth across the country and to build-up a strong and reliable brand.

Embedded into their mid-term strategy and to diminish the country cluster risk, Mister Loo

wants to expand its operations also to other Southeast Asian countries.

It is still a long way to go and the co-founders are at the moment busy with the optimisation of the current business model as well as to lock-in for new locations. However, compared to their former corporate jobs, they are now totally inspired, full of energy and passionate about what they do.

Make a personal visit to Mister Loo's first location at the ArtBox Weekend Market and let yourself be convinced that such an uncomfortable process can be turned into an enjoyable experience.



Swiss Thai



NOVEMBER 2015 | SWISS-THAI CHAMBER OF COMMERCE | E-NEWSLETTER #64

INTERVIEW

ANDREAS WANNER AND DOMINIK SCHULER

The November 2015 Interview is a special one. Two Swiss entrepreneurs and former Bankers, topsy-turvy their careers to provide a clean aftermath to our most basic needs. Is it a joke, a market niche, an excellent idea? Judge yourself.

Andreas, Dominik, you have already introduced Mr. Loo in this edition of the newsletter. Here we want to know a bit more about your persona. Why do you swap promising careers at best international banks with cleaning toilets in Thailand?



Andreas:
«Indeed, banks offer a lot of opportunities across the globe through institutionalized and systematical career and development paths. We both have worked for several years in the industry and covered glob-

al multinational clients from a corporate & investment banking perspective. As such, we had the privilege to look a bit deeper how corporates are working and what opportunities as well as challenges they face.

Coming back to your question. After some year in the financial industry we have valued the

benefits and good aspects of it – no doubt. However, we both struggled more and more with negative features and characteristics of big firms such as internal politics, too many committees which replaced personal judgement and responsibility as well as the absence of a vision (to name a few).

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INTERVIEW

We are fully convinced that the concept of Mister Loo provides a lot of opportunities and that an interesting journey is ahead of us. We believe that there is already a huge demand for our services which will even evolve more over the next couple of years. Mister Loo is more than building and cleaning toilets in Thailand – we are investing into the country’s infrastructure with state-of-the-art facilities and solve many people’s daily “head-ache” for their daily need.»

Dominik:

«From an entrepreneurial perspective, it is a great experience where we have much more freedom, faster and more pragmatic decision processes, less internal politics and a motivated team. Since we kicked-off – i.e. from the establishment of a business plan, finding the right local partners up to the operational start – we have had a steep learning curve. All these aspects were missing during our time in the financial industry – in particular in the last years when the sector faced heavy headwinds.»

Why did you choose Thailand as your “starting platform”?

Dominik:

«In course of establishing our business plan, we analyzed various countries in SEA. Thailand “scored high” in particular due to (1) its business potential

based on huge tourist flows and local people’s affinity to cleanliness (2) the governments committed objective to improve the standard of public toilets (3) the absence of such existing concept and (4) the legal and regulatory environment. We believe that Thailand is the right platform to prove our concept and to grow our business across the main cities and spots of the country.»

How do you adjust to the cultural changes in your careers, from a structured, regulated and proven business (i.e. banking) into an unknown, untested and totally unproven venture. On top of that you need to deal with the cultural differences of Asia and Europe.

Andreas:

«Cultural differences are not an insignificant topic. We faced different personal challenges to adapt ourselves to the local culture in SEA and Thailand. To make an example, we are still in the process to revise our style of communication compared to what we have experienced during our time in the banking industry.

Our local partner is an experienced Managing Director who worked for international companies for many years. He knows both worlds and the differences in the way of thinking, speaking and managing. With his sup-

port, we are adjusting through “learning by doing”. However, Asia in general is not totally new to us. Dominik and myself were assigned to different projects in Asia during our banking career whereas I lately worked for an international bank out of Shanghai.

When we started with our conceptual business plan, we were travelling many times to Thailand to explore business opportunities on the ground. This helped us to get a better idea of what we can expect and where we might face challenges. Our professional life has completely changed – even if we know that we will have “ups and downs”, this is exactly the interesting part of our venture. We are realistic and know the associated risks.»

A Swiss background can be an asset and a curse when doing business in Thailand. What impact do your Swiss roots have on your project?

Dominik:

«Our diligent work style when establishing the concept helped definitely. Not primarily from our Swiss roots, but the corporate finance background is an asset which we can leverage through accurate financial planning and a clear strategy. But, too much planning and number crunching might become counterproductive.



INTERVIEW

Also the accuracy where Swiss people tend to is not always easy. With regards to the construction work we had to realise that even a thorough assessment of potential container producers and local construction companies combined with regularly on-site checks makes us not immune against major construction defects.

So overall, we made experiences where our Swiss approach did not always lead to the best possible outcome. Hence, we must have to pay attention to follow the local way. We have a transparent dialogue and trusted teamwork with our local partner – he guides and supports us if needed.

A final important fact to consider as well is, that up to day, Mister Loo is fully financed by the Co-founders' equity. However, we are active in a capital intensive industry. Thus, once we have proven our business concept we will start looking

for investors that are willing to support and join us on our path of growth.

In this regard, the Swiss business angel community is very important as there are many investors interested in diversifying their portfolios by investing into promising start-up companies which are successfully active in the growing Asian market.»

As bankers you think money (please correct if this assumption is false) Is there any other motivation in this start-up?

Andreas:

«I would not say that bankers think only money – sure it's the underlying business, but this is a different topic. The motivation in our start-up is by far not only money as otherwise we would have stayed in the financial industry. Opportunity costs for such changes were high and therefore other motivation factors exist.

The biggest motivation is our idea as such. In these days where a lot of start-ups are established in the technology sector, we are convinced that our concept – which is basically a simple idea, has huge potential. In addition, running our own company by sharing the same vision, the same commitment and enthusiasm are the key drivers for our project. Although there is a long way to go, we are very motivated and enjoy the entrepreneurial spirit of our core team.»

You impress me with your drive and enthusiasm and it is addictive. However there must be sceptics out there. What is their point of view and how do you convince them otherwise.

Dominik:

«Many people have asked why we have changed from the financial industry into such a "dirty" business and confronted us with sceptical questions.

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INTERVIEW

In such cases, we try to convince the people with our story line: By explaining the current situation and demand for clean restrooms and our value proposition we are able to address these issues.

Our first opening in Bangkok is a good example in this regard: We have recently started our operations at the ArtBox weekend market where several thousand visitors enjoy a pleasant atmosphere during the weekends. The

owner and organisation committee of this market realised where Mister Loo can help and what the value of our services is. The fact, that the concept of paying a small entrance fee for toilets is well known in Thailand, has supported our concept and almost 4'000 visitors during the opening weekend are a first reference that there is a strong demand for our business idea»

Dominik and Andreas, Thank You for your time and effort. In the

name of the Swiss Thai Chamber of Commerce, I wish you success and fulfillment in your venture. We'll stay in touch. Think of a follow up report in a few months.

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CHAMBER NEWS

MOVIE NIGHT BY THE SWISS EMBASSY

On **MONDAY 19th October 2015** the Embassy of Switzerland, in collaboration with the Foreign Correspondent's Club of Thailand (FCCT), invited the Swiss Community to view the Swiss movie 'SAM' (language: French, English

subtitles; 85 minutes, directed by Mrs. Elena Hazanov) at FCCT's Penthouse at Maneeya Center Building on Ploenchit Road.

H.E. Mr. Ivo Sieber, Ambassador of Switzerland to Thailand, personally

introduced the movie to the audience of some 50 Swiss and Foreign guests, while wine, Swiss cheese and other Swiss snacks were served.





RIS SWISS SECTION DEUTSCHSPRACHIGE SCHULE BANGKOK

VISIT OF SWISS AUTHOR ARNO CAMENISCH

On 6.10.2015, RIS Swiss Section-Deutschsprachige Schule Bangkok hosted Swiss author Arno Camenisch. Visiting authors and journalists are not uncommon for the school and are a great opportunity for the students to meet creative and innovative people in person.

Arno Camenisch was born in 1978 in the Graubünden region of Switzerland. He studied at the Swiss Literature Institute in Biel, where he now lives. Camenisch has won multiple prizes for his poetry, prose and drama, which he writes in both German and Rhaeto-Romanic. He is a member of the Spoken Word ensemble 'Bern is Everywhere'. His prose texts have been translated

ed into 20 languages, including English, and published in Best European Fiction 2012 (Dalkey) and Harper's magazine. The Alp, the first book in Camenisch's Sez Ner trilogy, was published for English readers in April 2014. Behind the Station and Last Last Orders were published in April 2015.

Already established on the international literary stage, Camenisch has read to audiences in many countries – and now in Bangkok.

At RIS Swiss Section-Deutschsprachige Schule Bangkok Arno Camenisch offered the students a glimpse into contemporary life in the Swiss Alps and the chal-

lenges and hurdles that come with it. He read excerpts mainly from his novel Behind the Station in his mother-tongues, German and Rhaeto-Romanic, and discussed the content and his writing with the young audience. He managed to really involve the students and excite them about literature. A great achievement!

Therefore Arno Camenisch really met the challenge of addressing the students successfully. RIS Swiss Section-Deutschsprachige Schule Bangkok was able to host Arno Camenisch with the help and support of the Swiss Embassy in Bangkok.





RIS SWISS SECTION DEUTSCHSPRACHIGE SCHULE BANGKOK

DRUG PREVENTION DAY

This event on 7th October 2015, in cooperation with FCD Prevention Works™, had the goal of explaining the chemical and psychological effects of drugs on our bodies as well as to present methods for strengthening the students' personalities.

FCD Prevention Works™ is a leading international nonprofit provider of school-based substance

abuse prevention services and FCD has worked worldwide to provide students and the adults who care for them with the knowledge, understanding, and skills they need to make intelligent, healthy choices about alcohol, tobacco and other drug use. The event was held to help our students from Grades 9 to 12 develop the skills they need to become healthy, responsible

adults. The teachers did not take part in the students' session to allow them to share their opinions and ideas in a frank and open way.

Additional to the session for the students FCD also offered presentations for parents and faculty members.



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Important events in the second semester of the school year:

- 11.11.2015 Open House Day (7.30 – 14.40 Uhr)
- 13.11.2015 Lantern Parade (KG - Grade 3 - evening)
- 25.11.2015 Loy Krathong – Day
- 08.12.2015 St. Nicolas`visit
- 10.12.2015 Sports Day (7:30 – 12:00)
- 16.12.2015 Christmas Party (from 13:00)

Please visit www.ris-swiss-section.org and get more information about our upcoming events.

INTERN

WELCOME TO NEW MEMBERS:

Individual member:

Mr Buser Matthias

Senior Project Consultant at
Sunflex Asia Ltd
(Glass- & Glazing Systems)
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Mobile: 084-783 6686

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GERMAN PROTESTANT CHURCH

TOTENGEDENKEN IN THAILAND

Schon seit langer Zeit ist in den christlichen Gemeinden üblich, dass im November der Verstorbenen des vergangenen Jahres gedacht wird.

Seit einigen Jahren ist es darüber hinaus in einigen Städten Deutschlands zur Tradition geworden, mehrfach im Jahr und in ökumenischer Zusammenarbeit der Kirchen Gedenkgottesdienste für „Unbedachte“ zu veranstalten – also für Menschen, die ohne Beteiligung von Angehörigen im Auftrag der Sozialämter eingäschert wurden (im Volksmund „Sozialbeerdigung“ oder „Armenbegräbnis“ genannt).

Auch in Thailand gibt es nicht wenige Menschen aus Deutschland, der Schweiz oder Österreich, deren Leben auf diese Weise zu Ende geht – nämlich ohne Begleitung durch Verwandte oder Freunde, und am Ende im Auftrag durch die jeweils zuständige Botschaft eingäschert (und in der Regel dann auch ohne Grabstätte für die Asche).

Darum haben die evangelische und die katholische Gemeinde in Thailand schon seit mehreren Jahren die Anregung aus Deutschland aufgegriffen und begonnen, diese „unbedachten“ Menschen in ihre gottesdien-

stlichen Gebete für die Verstorbenen mit einzuschließen und dabei auch noch einmal die Namen dieser „Unbedachten“ verlesen.

In folgenden Gottesdiensten wird im November 2015 in dieser Weise der „unbedachten“ Verstorbenen gedacht:

Sonntag 1.11.2015, 10.30 Uhr in der Kapelle des St.Louis Hospitals Bangkok, Sathorn Road

Samstag, 7.11.2014, 11.00 Uhr in der St. Nicolaus Kirche Pattaya, Sukhumvit Road

Sonntag 8.11.2015, 11.00 Uhr im Begegnungszentrum Pattaya Naklua Road zwischen Soi 11 und Soi 13

Sonntag 15.11.2015, 11.00 Uhr im Gemeindehaus Bangkok, 125/1 Soi Sitthi Prasat, Rama IV Road





GERMAN PROTESTANT CHURCH

NIKOLAUS – DAS ORIGINAL

Unter dieser Überschrift laden auch in diesem Jahr die Evangelische Gemeinde und die Katholische Gemeinde ein zu einem ökumenischen Gottesdienst mit anschließender Nikolausfeier am Samstag, 28. November 2015 um 15.30 Uhr im Garten des evangelischen Gemeindehauses, 125/1 Soi Sitthi Prasat, Rama IV Road, Thung Mahamek, Sathorn, Bangkok 10120

Eintrittskarten für die Nikolausfeier sind bei der Evangelischen und der Katholischen Gemeinde

(nach dem Gottesdienst) sowie in der Swiss School erhältlich, eine Voranmeldung wird dringend erbeten!

Der Eintritt (THB 300,- für Erwachsene, THB 150,- für Kinder) beinhaltet das adventliche Kaffeetrinken und Nikolaustüten für die Kinder.

Weitere Informationen bei Pastor Ulrich Holste-Helmer, E-Mail: ev.kirche.th@gmail.com Mobil: 08 1815 9140



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Herzlich willkommen!

Regelmäßige Gottesdienste:

am ersten und dritten Sonntag im Monat
um 11 Uhr im Gemeindehaus Bangkok
125/1 Soi Sitthi Prasat, Rama IV (Nähe MRT Lumpini)

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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