

— DISCOVER —
PATTAYA



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REGENTS
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PATTAYA

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Regents Pattaya's Olympic Edge:

Where Future Champions
will soon train in a new
50-Metre Pool with
a retractable roof



REGENTS INTERNATIONAL SCHOOL PATTAYA

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School Principal Amos Turner-Wardell talks to us about Regents' new 50-metre pool with retractable roof, and swim camps with Olympic Gold Medalist Nick Thoman

It had been a while since the Discover Pattaya team had last visited Regents International School Pattaya. We were keen to find out what had been happening. So we took some time out of her busy schedule to catch up with School Principal Ms Amos Turner-Wardell and find out more.

Discover Pattaya

Hi Amos so it's been a little while since we were here - what's been going on at Regents?



Amos Turner-Wardell

Okay, so you were here, I remember, to promote our 30 years anniversary, which was great. Since then, we've been doing quite a lot across the school. We've opened a new Sixth Form centre, and developed an Inclusion centre for our students in need of additional support. The biggest project that we're working on at the moment is our new 50-metre competitive swimming pool.

Discover Pattaya

Wow, 50-metres and what makes this particular pool so special?

Amos Turner-Wardell

Well, one of the reasons I believe is that we're going to be the only pool in Thailand to have a retractable roof to make sure none of the swimming competitions are cancelled due to poor weather. The pool will be next to the sports hall where we will be able to live stream competitions for parents to watch and with the retractable roof because we're an environmental school, we can use the natural heat of the sun to keep it warm and cool when the weather's too hot. As with our 25-metre pool the new 50-metre will also be a complete saltwater pool because it's much better for children's health. They don't get the negativities of chlorine, which impacts their teeth, their hair, their skin, etc. So it's a healthy competitive pool.

Discover Pattaya

No chlorine smell as well! And it's great that alongside all its academic success, Regents has built such a strong reputation as a leader in swimming—especially through its swimming camps and the international coaches who come to the school. It's very impressive.

Amos Turner-Wardell

Yes swimming's grown quite a lot, and that was as a demand from our parents actually. We've had a few top swimmers from Koh Samui and also from Vietnam join our local homegrown swimmers who have been at Regents all the way through and are now at national level. We have 5 of our students going to the Nationals and that's as young as Year 5 all the way up through to secondary.



Artistic impression of the new 50-metre swimming pool

They're going to compete to hopefully get onto the national team and because of that, we're working with some Olympic swimmers. We have Nick Thoman, who's an American gold medalist in backstroke and trained with Michael Phelps, so one of the best in the world coming to run a 4-week swim camp here this summer.

Discover Pattaya

That's incredible.

Amos Turner-Wardell

Yes, we listened to our parents and we talked to them, and they told us that there are some amazing swim camps in China and America. However, the Chinese swim camps coach in Chinese language and America is a long way to go, on the other side of the world, so it's really expensive. So we put our heads together and said, well, how can we run something like that here? And now this is the first one running in Southeast Asia - there isn't a camp like it. It's a 9a.m. till 3 p.m. camp. So specialist Olympic training in the morning and nutrition workshops. They'll have parent workshops on mental health and well-being. They'll have dry land training, personal training, and then technical skills in the afternoon and it's selling out fast. I think the first 2 weeks have already sold out and we've just a few spaces left in the last 2 weeks. Boarding options are available as well. So at the moment we have national swimmers from Vietnam, India, and America joining and top swimmers from Bangkok as well.

Discover Pattaya

A fantastic opportunity for your pupils, or as you say pupils from all over Southeast Asia. To be able to interact with other children from all over the world and work with an Olympiad as well - I mean, seriously well done!



Amos Turner-Wardell

Well, you know, it's not just me. It's been a team of people: very passionate parents, students, and people in the area, working with Nord Anglia and with Fobisia's support, and being able to have these connections has meant being able to bring some of these things to this part of the world. We hope to run it every single year, and offer kids in Thailand and, throughout Southeast Asia, something that they just couldn't get before. It's really just to help swimming in Asia because it's a fast-growing sport. We'll bring the best to Pattaya rather than send everyone away. That's my goal.

Discover Pattaya

Oh, well done we're all for that! And I hear there's some swimming going on at the school today,

Amos Turner-Wardell

Yes, swimming is very popular here at Regents. We have swim training every morning from 6:30a.m. until 8a.m and every night after school until 7p.m. Throughout the day, there are also many different competitions such as our swim galas where the children get to compete and race against each other. Our swimming team is very good, we have some very, very strong swimmers. And once the 50-metre pool is completed, as part of their daytime curriculum plan, we'll be introducing swimming as a standalone in secondary as well - so yeah, it's big, it's really big!



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This Month in Discover Pattaya

Hi Everyone

How refreshing to see this month's cover story - both for the cool and inviting pool photos and also because Regents International School are refreshingly making Pattaya an important sporting destination. Just as Royal Cliff hotels group promote tennis in the area. So Regents International School Pattaya with their new state of the art pool with a retractable roof can host swim galas and competitions without any concern for rain stopping play. Add to this the presence of an Olympic Gold medalist and Pattaya's growing reputation in the sporting world becomes even more exciting.

Another standout contributor to Pattaya's evolution as a family-friendly destination is the Centara Grand Mirage. We were lucky enough to be invited to their fantastic Fire and Ice Beach Barbeque. It was a really lovely evening with live music, a fire show and amazing food - read all about it on page 6. It was especially wonderful to see so many children enjoying themselves in such a beautiful beachfront setting.

It made us think how 5 years ago when we changed the magazine from Pattaya Trader to Discover Pattaya, the idea of promoting Pattaya as a family destination felt somewhat ambitious. Today, it's inspiring to see just how much the city has to offer families, with an ever-growing number of events, schools and venues catering to them. Onwards and Upwards!

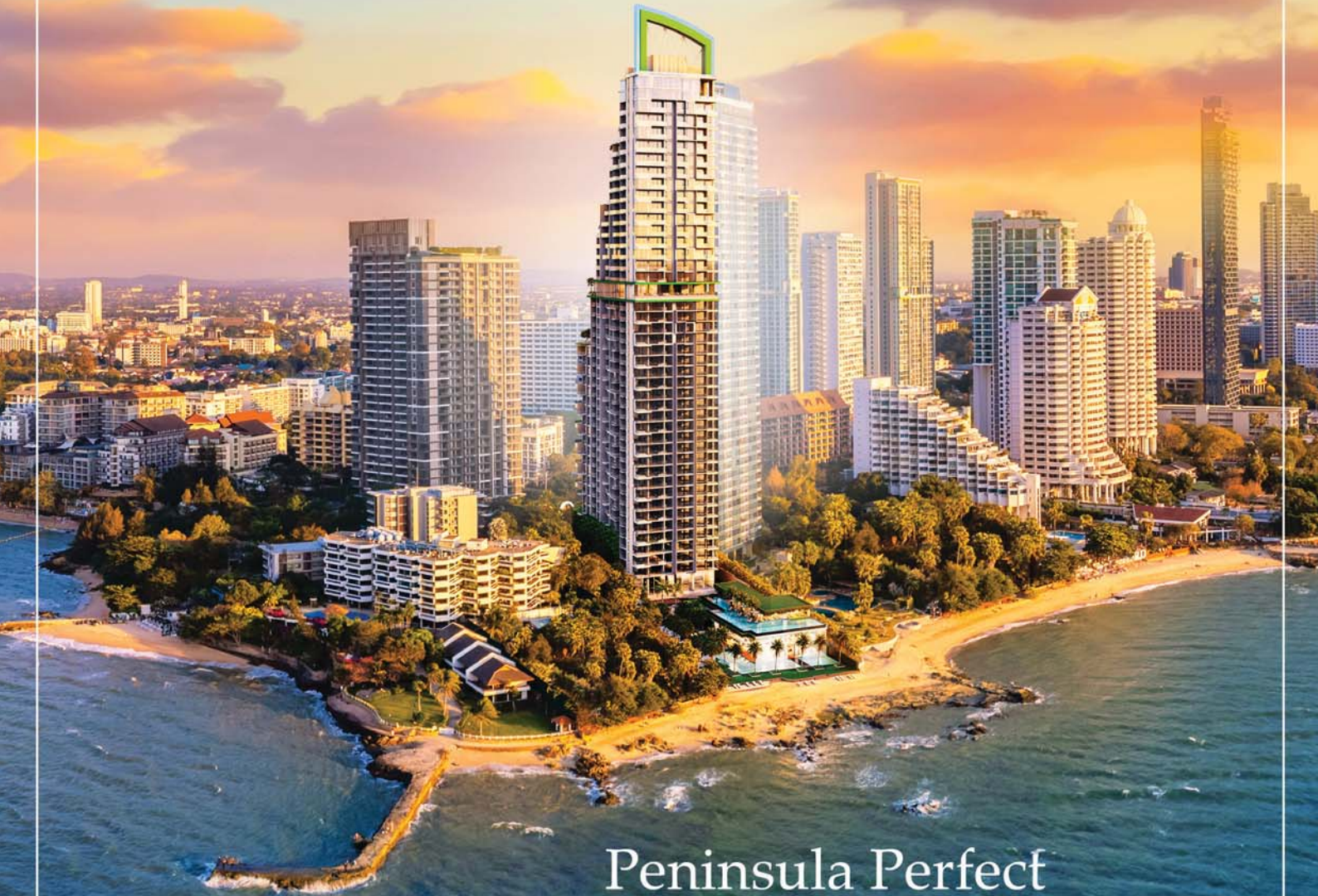
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Fire & Ice



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CENTARA GRAND MIRAGE FIRE AND ICE

Centara Grand Mirage Beach Resort Pattaya was under renovation for a while so it might just be the hotel you remember but have not visited in a while. Located on Wong Amat Beach this distinctive resort was designed around a unique “Lost World” theme. Think Indiana Jones brought to life with jungle-inspired architecture, waterfalls, lush tropical landscapes and swaying rope bridges. It is, as you would imagine, especially popular with families also due to its extensive water park, featuring a lazy river, waterslides, and dedicated children’s play zones.

So if you haven’t been for a while and are just looking for the perfect place where your kids can be endlessly entertained look no farther.



Recently, Discover Pattaya were invited to enjoy one of the resort's standout offerings, the Saturday Fire and Ice Beach Barbecue featuring an extensive buffet served right by the sea. With our feet in the sand, chilled glasses of wine in hand, charming live music and a refreshing sea breeze it was a relaxed setting we could have happily spent the whole evening in - even after the last bite and there were certainly many to choose from. Daily catch seafood from the local Naklua market including freshly grilled river prawns, crab and rock lobster and a wonderful array of sushi and sashimi.

For the meat lovers, sausages, chicken and brisket from a traditional Argentinian rotisserie (to give that special flavour) were served on skewers brought directly to the table.



At the buffet tables I was delighted to see a first class cheese selection beautifully displayed alongside salads, dips and freshly made Somtam. The kids were enjoying pizzas fresh from the pizza oven and a pasta station offering their own choice of sauces to be prepared to order plus of course an amazing selection of desserts, fruit and ice cream. The staff here are also wonderful with the kids waving, high fiving and smiling as they clear the plates and make sure everyone is having a good time and has everything they need.

In addition to all the great food and warm hospitality, true to its name, the "Fire" element of the event delivered a thrilling spectacle. A daring fire performer captivated the audience with his amazing show - don't try this at home kids! The energetic fire eater left guests amazed and on their feet applauding with antics. This added spectacle added to the sense of being on an island rather than in the hustle and bustle of Pattaya making for a truly memorable night out. Centara Grand Mirage Beach Resort Pattaya is truly an iconic family-friendly destination perfect not just a stay, but an adventure worth rediscovering.



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London is officially the best city in the world for food in 2026

Yes its official London is the best city in the world for food in 2026 having topped the 2026 Travelers' Choice Awards (Best of the Best Food Destinations), which are based on reviews and ratings from eight million listings of travelers worldwide during a 12-month period.. When these results from Tripadvisor came out Condé Nast weighed in saying "We've long been cheerleaders of London's food scene at Condé Nast Traveller. For decades, our resident editors and trusted foodies have been entrusted to uncover an ever-evolving hit-list of the best restaurants in London "

This turn of events is amusing when you consider how critics have long mocked English cooking as bland and unimaginative. Overcooked with soggy vegetables and heavy puddings is the cry from French chefs who dismiss it as vastly inferior to French cuisine with lack of seasoning, and limited variety beyond dishes like fish and chips, full English breakfasts and the Sunday Roast. However, the latest ranking isn't about the native cuisine but rather, the variation on offer across the UK's capital.



THE KERFIELD ARMS

On a recent trip to London I really enjoyed a visit to The Kerfield Arms, the second pub in London to earn a MICHELIN star. The Camberwell gastropub after being awarded their first star in 2026 launched a special thank you lunch deal for its customers at just 15 GBP and its Sunday Roast offering at just under 30 pounds is about the same price as you would pay for far inferior pub roast.

"London's food scene has long been one of the most varied in the world. You can try any cuisine at any price point. What's really exciting to see in 2026 is how many openings are pushing boundaries and how long-standing favourites just get more charming and lovely with time", said Condé Nast Traveller's digital editor, Sarah James. Millennials in London regularly eat at MICHELIN-starred restaurants and not always as a special treat. In 2026 it is possible to have a relatively affordable MICHELIN-approved meal in the capital. Although to experience some of these restaurants without emptying your bank account, you'll want to keep an eye out for special set menus and alternate times. Then you can enjoy a meal at one of London's best restaurants for a fraction of the cost by opting for a lunch reservation or by choosing a pre-theatre dinner, slightly earlier than you might usually eat.



Their Bloody Mary was the best I've ever had with a stick of celery, some lemon to squeeze in and thick, juicy tomato - it felt like a starter and came with filtered, free water. The Kerfield Arms is at 16 Grove Lane, London SE5 8SY and well worth a visit

The Ninth

The Ninth serves up an affordable set menu for lunch from 12pm or early dinner from 5:30pm Monday to Saturday. Enjoy the one-MICHELIN-starred restaurant's lively bistro feeling and Mediterranean-influenced fare, priced at £38 for two courses.



OMA

Oma is the first Greek restaurant in London to receive a MICHELIN star. Popular for its combination of sharing dishes, it's a spot where a group of mates could easily spend just £40 a head for a really filling dinner.

Veeraswamy

From one of the first to one of the oldest restaurants in London. Veerasamy is the city's oldest surviving Indian restaurant. If you pop in for lunch on the weekend you can have 2 courses for £42, or 3 courses for £48. Or if you're heading to a West End show, grab a pre-theatre dinner from Monday to Saturday, between 5.30pm to 6.15pm, for £40 for 2 courses.

As well as handing out stars for incredible dining experiences around the world, MICHELIN has a special Bib Gourmand award. This is given to restaurants that demonstrate a commitment to "good quality, good value cooking". They're not quite as fancy as the starred restaurants but are a must must-visit for those seeking affordable MICHELIN-approved food. Head to spots like Padella for some under-the-radar impressive cooking.

Padella

This restaurant commands queues with its seasonal, freshly-made pasta starting at less than a tenner! They have a Padella in Shoreditch but I went to the one by Borough market which when I went for lunch was packed. Be prepared not to have a lot of room either side of your table. Also as they don't take bookings you can either chance your luck and just pop in or Scan the QR code to join their virtual queue - but it's certainly worth it.



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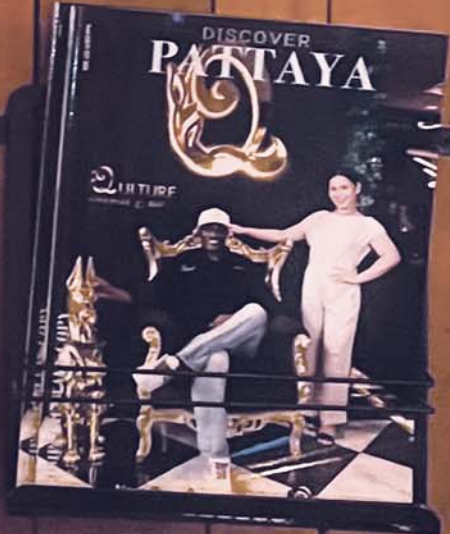


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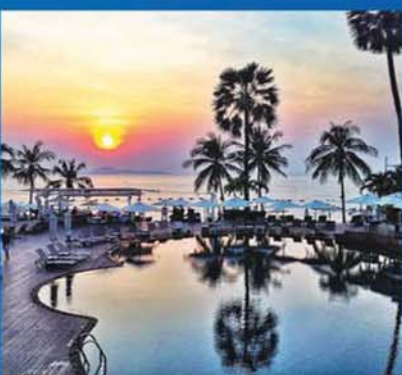
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May is technically the beginning of the rainy season in Thailand

May in Pattaya is less of a month and more of a theatrical performance. It is the grand finale of the "oven season" and the chaotic opening night of the monsoon. For those navigating the city's streets whether as a resident, a professional, or a "perpetual traveler" this month offers a unique blend of scientific wonder, infrastructure battles, and accidental street-side comedy.

The biggest headline this May is the dramatic shift in global weather patterns. As of April 2026, Thailand is transitioning from a lingering La Niña influence into a developing El Niño phase. For Pattaya, this creates a meteorological paradox: a high risk of intense heatwaves, punctuated by "erratic" but explosive rainfall.

Climatologists are tracking a phenomenon known as Compound Hot-Rainfall Extremes (CHRE). In simpler terms, the higher temperatures allow the atmosphere to hold significantly more moisture. When the sky finally "breaks" after a 38°C afternoon, it doesn't just drizzle; it dumps a week's worth of water in 60 minutes.

2026 data shows that rising humidity is now contributing nearly 40% of the perceived heat stress in the Indochina region. This means the May rains are no longer just a cooling relief; they are a heavy, steam-room event that challenges even the most robust air conditioning systems.



The rainy season brings out a specific brand of Thai resilience that is equal parts impressive and hilarious. When the "Big One" hits, the city's social fabric transforms.

In May, the humblest item in Pattaya becomes the most valuable: the large, clear plastic bag. For example, you will see businessmen in tailored suits standing on plastic chairs, meticulously bagging their leather shoes before wading across a flooded Soi 7 with all the dignity of a high-court judge.

A recurring May comedy involves newcomers attempting to roll wheeled suitcases through six inches of water. They eventually give up, hoisting 20kg bags onto their heads and marching toward their hotels like participants in a tropical Iron Man competition.

The Football Pattaya Cup at School 7 and the Thailand International Youth Cup at Rugby School are the month's athletic highlights. Rugby School, located just 25 minutes outside the city, offers a lush, green escape from the coastal concrete.



Mark May 31st (Visakha Bucha Day) on your calendar. As one of the most sacred Buddhist holidays, there is a strict 24-hour nationwide ban on alcohol sales. The city's nightlife will take a collective breath, offering a rare night of silence occasionally soundtracked by a midnight thunderstorm.

Interestingly, the 2026 rainy season is also the launchpad for Thailand's shift toward low-carbon agriculture. In the fields surrounding Chonburi, farmers are moving toward "alternate wetting and drying" in rice paddies to reduce methane emissions. The success of this May's rainfall management isn't just about keeping the tourists' feet dry; it's about the future of the nation's food security in a changing climate. May in Pattaya is a reminder that the city is a living, breathing entity.

The rain washes away the dust of the hot season, turns the hills of Pratumnak a vivid emerald green, and provides a much-needed reset. If you find yourself stuck under a tin roof this month, don't fight it. Watch the "soi surfers," enjoy the drop in temperature, and remember that in Pattaya, the sun is never more than a few hours away.





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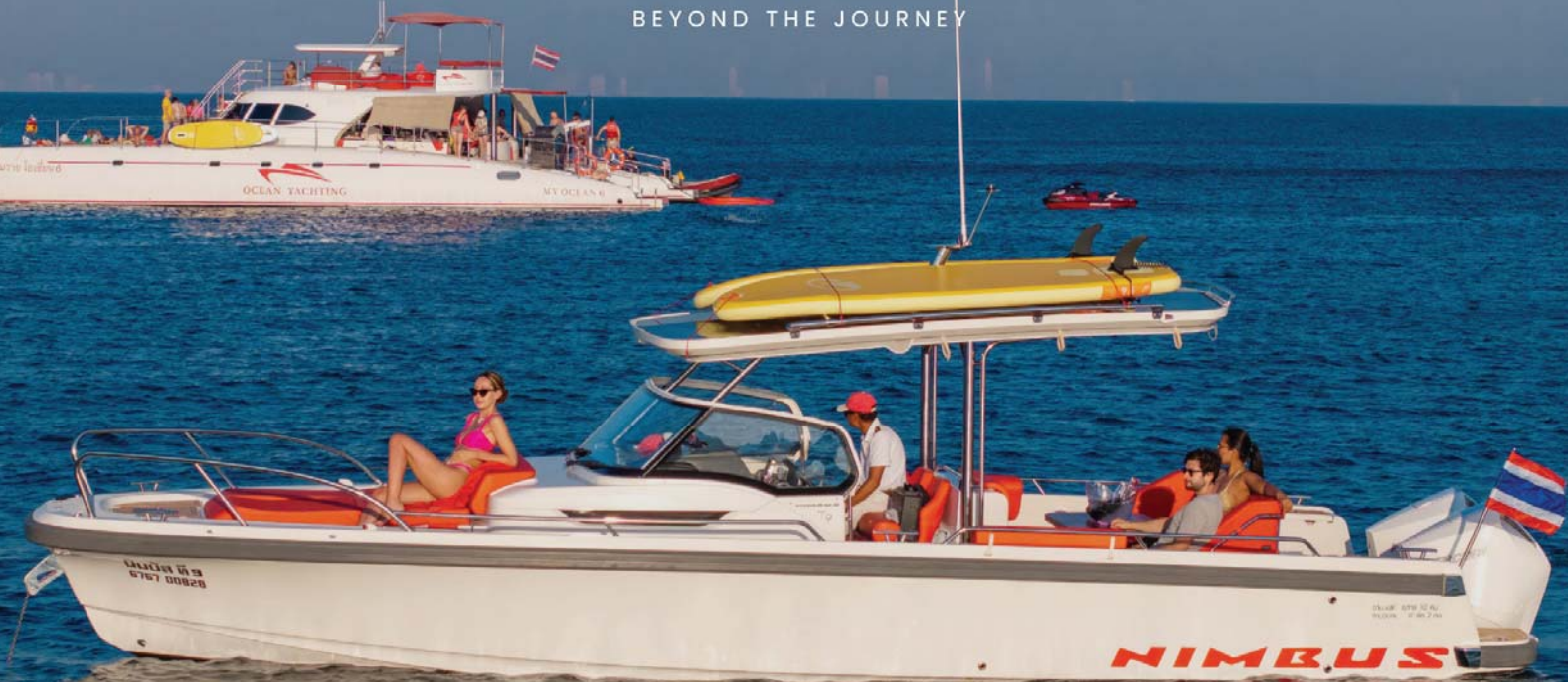


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Muay Thai

by Tim Lee

PATTAYA—The pushing, jabbing, and slapping were bad enough. But combined with cruel words of abuse, they left a five-year-old in tears and hating school. But she was tough, She dried her tears before coming home and acted like nothing happened, but her father knew something was wrong. One evening, he confronted her—and it all poured out. Nadthawan Panthong told her father about the bullying at school. Abusive language and physical altercations were pushing her into emotional withdrawal. Her father, Wisanlek, realized drastic action was needed to avoid the potential of life-long trauma and consequences. So he taught her Muay Thai.

Under his guidance, she overcame the bullying in her hometown of Rayong. but her father realized, she had more going for her than basic skills. She had talent. Determination. Courage. In time, fighting under the name Stamp Fairtex, she would win 64 professional matches and four world championships—and she would pioneer the sport for women around the country.

Stamp won her first fight at age six, using knee blows to knock out her opponent. She became a Muay Thai champion of a local stadium and a two-division Eastern Thailand winner. These early years of Stamp's career were featured in the 2012 documentary, *Buffalo Girls*.

As an adult, she moved to the Fairtex Gym in Pattaya, where she also trained in Brazilian jiu-jitsu. Stamp, now 28, has won a gold medal at the 2019 Siam Cup BJJ tournament in the women's 58.5 kg class. She is a three-sport world champion in Muay Thai, Kickboxing, and MMA, formerly holding the ONE Women's Atomweight World Championship (2021). Stamp now leads a new generation of champions along with Smilla Sundell, Saemapetch, and Ferrari out of the Fairtex Gym. But Stamp's Muay Thai journey, like the others, has continued a tradition that began nearly 800 years ago.

In 1238, the first Thai army was created in the northern city of Sukhothai to protect the government and the city's people. Training included hand-to-hand combat, the use of weaponry, and perfecting of the body as a weapon. Muay Thai and Krabi Krabong both evolved from this training. Under constant threat of war from Burma and Cambodia, the first Muay Thai camps formed. These camps were training centers set up throughout the kingdom.



Statue of hermit Sukatanata, the Muay Thai martial art's progenitor, located at Khao Samo Khon hermitage, Lopburi province, Thailand, as recorded in the *Yonok Chronicle*



Stamp Fairtex in Action.



Muay Thai match in Siam 1865 by John Thomson



The mural paintings of the martial play of Naresuan, the crown prince of Ayutthaya, with Mingyi Swa, the crown prince of Taungoo, in 1565



Every year on March 17, Thailand celebrates Nai Khanom Tom day.



A painting by Hem Vejakorn depicts a Frenchman challenging a Siamese man, Muean Phlan, to a boxing match in 1788

Young men practiced self-defense, exercise, and discipline, creating large armies to protect the Thai Kingdom. During the Era of King Narai, Muay Thai became a national sport, with fundamental standards set for the next 400 years. In those days, local champions represented their city or village. Mostly, they represented wealthy businessmen or royalty in dispute settlements.

But the greatest Muay Thai hero is Nai Khanom Tom—and his legend began with a choreographed dance! During the 1767 invasion of the Burmese troops in the ancient capital of Ayutthaya, Nai Khanom Tom was one of many Thai residents taken prisoner. A few years later, the King of Burma organized a seven-day, seven-night celebration in honor of the Buddhist pagoda. Royal presentations of combat took place between Thai and Burmese fighters in a boxing ring set up in front of the throne. On the first day of celebrations, Tom was matched with a skilled Burmese boxer. But the fight started oddly.

Tom perplexed the crowd by beginning the match with an intricate dance that he performed around his startled opponent. Known as Wai Kru, this dance was a symbolic gesture of thanks to the fighter's mentor, but the Burmese did not understand the gesture of goodwill. Instead, they thought they saw a man possessed by dark forces.

When the match officially began, Tom threw a series of elbow blows to the chest that quickly overpowered his opponent. Within minutes, Tom was standing victorious over his fallen foe. But the match was ruled unfair due to "black magic." Tom was too good to be real! The referee claimed the Wai Kru dance led the opponent to be distracted. Because of this, Tom had to fight nine more Burmese boxers. So much for his dance routine! Focused on fighting, he was able to defeat each of the boxers, including an instructor, an achievement shocking both the royal family and spectators alike.

Every year, the ancient capital of Ayutthaya hosts the World Wai Kru Muay Thai Ceremony. Attendees learn about Muay Thai's history, pay respects to great masters, witness live matches, and test basic techniques themselves. During the Ratanakosin Era (1782-1932) rules and regulations for Muay Thai were born although it got a little "nutty." The rounds of each fight were counted in an unusual way—with coconuts. A small hole was pierced into a coconut and placed in a water barrel. Once the coconut filled with water and sunk to the bottom of the barrel, the round ended.

In World War II, Muay Thai fighters introduced the sport to France. Thai soldiers stationed there would perform Muay Thai to boost morale. At times, the soldiers also would compete against French boxers. After the war, retired soldiers became "Kru Muay" (sport instructors).

For centuries to follow, Muay Thai became a vital part of the Thai culture. Skills were passed from generation to generation. The love of the sport continued to grow as well as the importance of the sport as an effective kingdom defense system.

Today, modern weapons have replaced the old fighting traditions. However, the spirit of Muay Thai lives on as a national sport—and one Stamp Fairtex firmly believes in!

Sports Update

For May by Steve Wade

May is going to be a very big month for North London football supporters. At time of writing Arsenal have given up a nine point lead to Manchester City in the race for the Premier League title and Spurs are in grave danger of being relegated to the Championship for the first time since 1977. Arsenal were being backed for the quadruple not long ago but crashed out of the FA Cup to Southampton and then were beaten in the Carabao Cup final by title rivals City. They are still in the title race but the advantage has been seized by the Manchester club who now have their destiny in their own hands, and although they have a winnable semi final in the Champions League against Atletico, the Gunners will have to get past either Bayern Munich or PSG in the final if they are to secure a major trophy this season. As for Spurs, they currently occupy the third relegation place in the League and the new manager will have to perform a Houdini act if they are to preserve their Premiership status.

The Premier League finishes with match week 38 on the 24th of the month and there will be plenty of supporters watching through their fingers as both the top and bottom of the League looks like going down to the wire. The Champions League final follows on Saturday May the 30th and Arsenal will be hoping to have a place in that final and make history by winning it for the first time regardless of how the league campaign finishes. As for the other major European leagues, Barcelona are away and gone in La Liga, Inter have secured Serie A and Bayern Munich have hosed up in Germany, helped by another fifty goal season from the Magnificent Harry Kane. In the French Ligue one, the probability is that PSG will win it again but they're being given a run for their money by Lens, who are having a wonderful season and have already secured a Champions League spot for next year.

Away from football, the F1 schedule gets back on track and there are two races taking place in May, the first in Miami on the 3rd of the month and then the show moves on to Canada on the 24th. Mercedes have made a great start to the season and lead the team standings and the new wonder kid on the block, nineteen year old Kimi Antonelli, leads the driver table after two wins and a second so far this year. There's a long way to go, but with George Russell driving well alongside Antonelli, team Mercedes will take some stopping in their quest to become champions again.

After a terrific Masters, where we saw Rory McIlroy become only the fourth player in the tournaments history to retain the title, the next major of the year, the USPGA, takes place between the 14th and the 17th of the month. Last years winner Scottie Scheffler will be a danger to all after finding his form again after the birth of his second child and McIlroy, who I imagine will be scheduling his entire year around the four majors from now on in his quest to be amongst the giants of the game, will most likely be a contender every time he tees it up.

In a packed month for major sports, the FA Cup final is on the 16th, the next tennis major, the French Open starts on the 18th, the Europa League final is on the 20th, the rugby Challenge Cup final is on the 22nd followed by the Investec Champions Cup final the following day and as mentioned above, we round off with the Champions League final on the 30th. The conclusion of all the football competitions always makes for compelling viewing at this time of the year and there's plenty to look forward to. Happy viewing!

Premier League 2025/26





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Opening the Door to Exceptional Education

by Paul Corr, Director of Admissions, Rugby School Thailand

Getting into a leading international school such as Rugby School Thailand can feel daunting for families, particularly those relocating or navigating a new education system. However, with the right approach and preparation, the process is far more manageable than it might first appear.

The first step is understanding what the school is looking for. Selective international schools are not only assessing academic ability, but also a child's attitude, character, and potential to contribute to the wider school community. Curiosity, resilience, and a willingness to engage in co-curricular activities are often just as important as test scores.

Early research is essential. Families should take time to explore the school's curriculum, ethos, and pathways. A simple website check can be invaluable with many schools, including Rugby, offering AI bots to help answer simple and sometimes more complicated questions quickly in multiple languages. For example, understanding whether the school offers AP, IB or A Levels will help you assess whether it aligns with your child's strengths and long-term goals. Arranging a personalised campus visit allows you to 'see the school in action', which can provide valuable insight and allow you to ask questions directly.

Preparation for assessments is another potential factor. Most top schools will require some form of entrance testing in cognitive ability and for the later years of senior school, subject knowledge too. It's important not to over-coach, but ensuring your child is familiar with the format and comfortable working under timed conditions can make a real difference. Encouraging regular reading in English and practising core numeracy skills will naturally build confidence. Don't over think these as they are designed to see if the school is a good fit for your family; plus they are always age appropriate and a good admissions team will be experienced enough to not allow your child to become too stressed or worried.

School reports and references can also play a significant role. Admissions teams will look for consistent effort, positive behaviour, and engagement in learning over time. If there are any gaps or concerns in a child's academic history, it's best to be open and provide context. Schools appreciate honesty and are often more interested in progress and attitude than perfection.

English language ability is particularly important in international settings. If English is not your child's first language, consider whether additional support may be required before applying. Some schools offer English as an Additional Language programmes, but there is usually a minimum level required to ensure students can access the curriculum effectively and spaces can be limited.

Timing can also affect your chances. Applying well in advance gives you access to more places and allows for a smoother transition. Mid-year or late applications can be more challenging, especially in popular year groups where spaces are limited. Most schools know in April how many places are available for the following August so applying October to February is advisable.

Finally, remember the process is a two-way decision. While schools are assessing your child, you are also deciding whether the school is the right fit for your family. A strong partnership between home and school is crucial for long-term success, so it's important that values and expectations align.

In summary, gaining entry to a school like Rugby School Thailand is about meeting the minimum academic and English standards required for your child's age group. However, it is also profoundly about character, authenticity and fit. By understanding the process and engaging openly with the school through a visit and as many questions as are needed, families can approach applications with confidence and clarity to make the best decisions for their family.

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How to Buy Property in Thailand Without a Bank Account Using Escrow Services

by Anthony Justice

Buying property in Thailand can be exciting, especially for foreigners who want to buy a vacation home, a retirement home, or an investment property. But a common problem for many foreign buyers is this: how do you safely finish the purchase if you don't have a Thai bank account yet? Using escrow services is one of the smartest and safest things you can do.

People often get escrow wrong, but it's a simple way for a neutral third party to hold money safely until all the terms of the sale are met. The buyer puts money into the escrow account instead of sending it directly to the seller. Once the property documents, ownership transfer, and legal conditions are confirmed, the funds are released. For buyers without a Thai bank account, this can solve multiple problems at once.

Why Buyers Without a Bank Account Face Delays

Many foreign buyers begin the property process before opening a local account. Sometimes they are still overseas, visiting Thailand temporarily, or waiting for visa documentation. In other cases, banks may require residency proof, tax documents, or in-person verification before opening an account. This creates practical problems such as:

- Difficulty sending deposits quickly
- Concerns about sending money directly to a seller you don't know
- Delays in payment deadlines
- Currency transfer complications
- Lack of confidence in cross-border transactions

This is where escrow becomes highly valuable.

How Escrow Protects the Buyer

Based on what I've seen, buyers feel safest when they know their money is safe. You want things to be clear and organized if you're sending a lot of money from another country. When you use escrow, the money is usually only released when certain goals are met, such as:

- Signed sale and purchase agreement
- Title deed verification
- Completion of due diligence
- Transfer appointment at the Land Office
- Delivery of keys or possession terms

This means that the seller can't just take the money early, and the buyer can't unfairly delay once all the conditions are met.

Why It Helps Sellers Too

Many people think escrow only benefits the buyer. That is not true. Sellers also gain confidence because they know the buyer has real funds available and committed. This reduces wasted time with uncertain purchasers who say they are ready but cannot complete payment. In competitive markets like Bangkok, Pattaya, Phuket, and Chiang Mai, sellers appreciate serious buyers who use professional transaction structures.

Currency and International Transfer Advantages

For foreign buyers without a Thai account, sending money internationally can be stressful. Exchange rates move daily, banks ask for documentation, and transfers can be delayed. An escrow arrangement can make timing more organized. Funds can be sent to the approved escrow account first, then released once the transaction is ready. This avoids situations where money arrives too early or too late. For condominium purchases, foreign buyers should also consider the importance of proper incoming transfer records, especially where legal ownership quotas and documentation apply.

My Advice: Never Skip Due Diligence

Escrow is excellent, but it is not a substitute for legal checks.

Before any funds are deposited, buyers should still ensure:

- Title deed is clean and transferable
- The seller has the right to sell
- No hidden mortgages or disputes
- Contract terms are fair
- Taxes and transfer fees are clarified
- Foreign ownership eligibility is confirmed

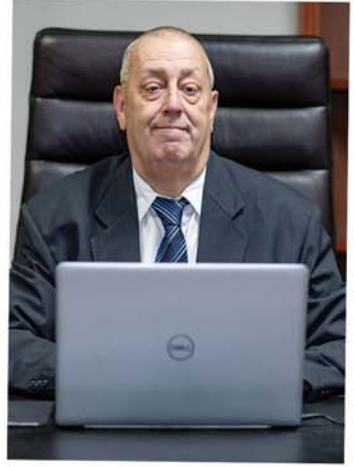
Escrow protects the payment process, but due diligence protects the whole deal.

Common Mistake Buyers Make

Some buyers from other countries hurry because they are afraid of losing the property to someone else. They send deposits straight to personal accounts without checking who owns the account or what the terms of the contract are. As a consultant, I strongly advise against transferring emotions. A professional property purchase should be planned, written down, and easy to find. If you do not yet have a Thai bank account, that is not a reason to take shortcuts.

Final Thoughts

Buying property in Thailand without a bank account is possible—and common. The key is using the right process. Escrow services give both the buyer and seller peace of mind, security, and professionalism. They lower risk, build trust, and let transactions go through even when the banking details are still being worked out. If I were giving advice to a foreign buyer who was buying property in Thailand, especially for the first time, I would say this very clearly: protect your money first, then finish the deal with confidence. In many cases, escrow is the smartest way to do exactly that.



by Anthony Justice



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Time to try Protein Shakes and Aloe Vera

In last month's magazine I wrote the article "Should we all be taking supplements?" If you missed this, it is still available to read online at pattayatrader.com. It describes how by examining my intermittent fasting of one meal a day routine and using some body composition scales, I discovered that my protein levels were lower than they should be. It became clear that I needed to increase my protein intake to maintain muscle mass and support a healthy metabolism. With that in mind, I decided to try a meal replacement plan.

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So I have started using Herbalife Nutritional Shake Mix, which is rich in vitamins, minerals, fibre, and, most importantly for me, protein. When prepared with 250 ml of low-fat milk, each shake contains just 214 calories, so that makes it a controlled option. I was reassured to learn that these protein shakes are Herbalife's number one product, with more than four million consumed globally every day. Available in individual sachets or a large tub with a scoop, I blended mine with low-fat milk, though you could mix them with water or fruit juice using a shaker, if you don't have a blender. Easy to prepare and, importantly for me, pleasant to drink, I had the choice of chocolate or vanilla and preferred the vanilla..

After a couple of weeks of replacing one meal a day with a shake, I've already noticed some positive changes. My energy levels feel more consistent throughout the day, rather than dipping in the afternoon once the effects of my morning coffees have worn off. Also, by the time I sit down for my evening meal, I'm no longer ravenous, which has helped me eat more slowly and mindfully. While I may not quite reach the recommended 20-30 chews per bite (for optimal digestion), I'm no longer rushing through my meals as if my life depends on it! With a goal to lose weight without sacrificing muscle mass I can also report back that so far, my weight has remained stable. This is good as it seems that adding the meal replacement isn't leading to any weight gain. Although I haven't yet noticed any increase in strength that's likely to be because I still need to improve my weekly exercise routine.

I believe the real test will come in the next few weeks when I travel to the UK. This is because I tend to gain weight whenever I'm there which is probably due to the colder weather and massive temptation to eat carb-heavy comfort foods. So on this trip I'll be taking some sachets and a travel shaker with me to see if maintaining my meal replacement routine will help me avoid returning back to Thailand a few kilos heavier.

In addition to the shakes, I've also started using Aloe Vera Concentrate. This is said to help kick-start the day and support digestive health, as well as benefiting the skin and helping to potentially lower cholesterol—and who doesn't want that? So far, I've noticed an improvement in my digestion, particularly as I have struggled with constipation - perhaps a little too much information? However, it's worth sharing that things in this department have improved.

ALOE VERA

Aloe vera is a tropical succulent plant.

What does it do?
Aloe vera is well-known for its ability to soothe, moisturize the skin. It also helps in soothing the stomach and supports overall digestive health.

Aloe vera gel is a clear substance derived from the fleshy leaves of the plant, and after processing to remove certain phytochemicals, it is the form in which aloe vera is commonly used.

HERBALIFE NUTRITION

Information adapted from: <http://www.herbalifebrandguidelines.com/content/nutrition-content/>

#SummerStrongHerbalifePH



Just as importantly the Aloe Vera Concentrate tastes pleasant which is always a plus for me. So I've been adding a couple of capfuls to my morning collagen powder, which on its own tastes disgusting and that has definitely made the concoction more palatable.

I'll report back next month with an update on how I'm getting on with both products after more prolonged use. If you'd like to try these products for yourself or learn more, feel free to get in touch with me at gloria@pattayatrader.com, and I'll be happy to share the details.

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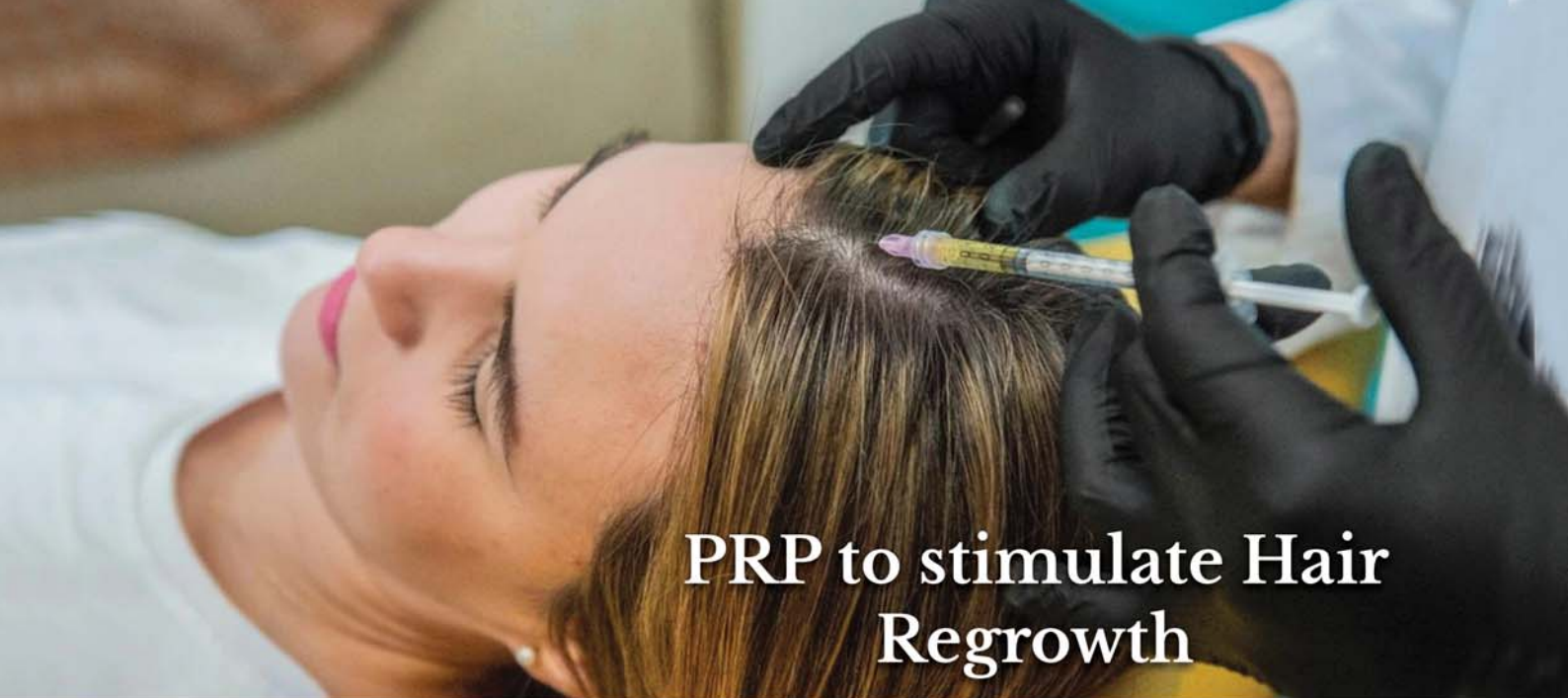


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PRP to stimulate Hair Regrowth

A couple of months ago we examined the case for Platelet-Rich Plasma (PRP) therapy as a cosmetic procedure. If you missed this article it is still available to view on our website pattayatrader.com. The procedure commonly known as “The Vampire Facial” literally uses blood drawn from the patient for the injections. This month we look at this non-surgical procedure for the treatment of hair loss. As, by harnessing the body's own natural healing mechanisms, PRP injections offer a scientifically grounded approach to stimulating hair regrowth and slowing the progression of hair thinning.

As with all PRP procedures the blood once extracted from the patient is placed in a centrifuge, which spins at high speed to separate its components. The result is a concentrated solution of platelet-rich plasma which can be injected exactly where required. It contains growth factors at levels significantly higher than what normally circulates through the body. These include platelet-derived growth factor (PDGF), vascular endothelial growth factor (VEGF), transforming growth factor (TGF), and insulin-like growth factor (IGF). So when injected into the scalp, these growth factors work together to stimulate dormant or weakened hair follicles, encouraging them to enter and sustain the active (anagen) phase of the hair growth cycle.

The beauty of using the patient's own blood is that there is no allergic reaction so this platelet-rich solution can be injected directly into the scalp at the level of the hair follicles to stimulate growth. The entire process typically taking less than a couple of hours which includes time to allow for numbing cream to be applied and take effect. This along with an ice compress used before injecting make the procedure as painless as possible. It is also an attractive option for people who want effective treatment without the recovery time associated with surgical hair restoration.

PRP also promotes angiogenesis (the formation of new blood vessels) which improves circulation to the scalp and ensures that hair follicles receive a richer supply of oxygen and nutrients. This improved follicular environment is essential for producing thicker, healthier strands of hair over time making the therapy particularly effective for individuals suffering from androgenetic alopecia, the most common form of hair loss, affecting both men and women. In men, this presents as a receding hairline and thinning at the crown; in women, it typically manifests as diffuse thinning across the top of the scalp.

The treatment tends to work best in patients who are in the earlier stages of hair loss, where follicles are still present but have become weakened. PRP is less effective in areas where follicles have been completely lost for an extended period. So getting treatment as an early intervention is a key factor in achieving the best outcomes. Beyond alopecia, PRP has also shown promise for patients experiencing hair thinning following hormonal changes, nutritional deficiencies, or general stress-related shedding. In trials research has consistently shown that patients receiving PRP injections experience measurable increases in hair density, hair shaft diameter, and the number of follicles in the active growth phase. In many trials, results were visible within three to six months of beginning treatment, with continued improvement observed after a full course of sessions.

One advantage frequently noted in clinical settings is that PRP not only helps regrow hair but also improves the overall quality of existing hair. Patients often report that their remaining hair becomes visibly thicker and stronger, which can produce a significant cosmetic improvement even before new growth becomes apparent. Side effects are generally mild and temporary, typically limited to minor scalp tenderness, redness, or swelling at the injection sites, all of which resolve within a day or two. This makes PRP a highly tolerable option for people who are not candidates for, or who prefer to avoid, medications such as minoxidil or finasteride, both of which can carry their own side effect profiles.

PRP is not a one-time cure. Most protocols involve an initial series of three to four monthly treatments, followed by maintenance sessions every three to six months to sustain results. However, for those seeking a treatment grounded in the body's own biology, PRP injections represent a compelling option. Offering a meaningful opportunity to slow hair loss, revitalize weakened follicles, and restore confidence, all without surgery and with minimal downtime.

**“ I USED TO HAVE KNEE PAIN
and a catching sensation every time I walked**

due to boxing training and exercise. But after receiving PRP treatment at Taara Clinic, the knee pain and catching sensation have significantly improved. I'm now able to return to exercising normally. ”

Khun Yodsaenklai, a professional Muay Thai fighter.



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THE DEVIL WEARS PRADA

By Gloria Jones

Two decades ago I went with my daughter to see “The Devil Wears Prada”. Its themes of ambition and identity resonated strongly with female audiences making it a favourite for shared cinema outings between mothers and daughters like us. Produced for a relatively modest budget of around \$35 million it was not expected to be a great money spinner. However, it became a runaway success, grossing over \$300 million worldwide thanks to the wit of a well written screen play and standout cast performances. Now the highly anticipated sequel is making what began as a sharply written comedy-drama a major, global brand.

The original film was produced by Wendy Finerman in collaboration with Fox 2000 Pictures, The Devil Wears Prada 2 has been made by the Walt Disney Corporation with a budget many times over that of the original. Much of this is due to rising actor salaries, and increased production costs but mostly it's because the sequel needs to meet modern audience expectations and deliver a product that will be a bankable dead cert.



Photo taken 2006



The success of The Devil Wears Prada in 2006 was driven by traditional marketing and word-of-mouth recommendations, 20 years on with the influence of streaming platforms like Tik Tok and Instagram the sequel is already being marketed as a major entertainment event. Its trailer reportedly amassed over 181 million views in just 24 hours.

Big brands are also getting on board. Not just with product placement but with pre release collaborations such as Coca Cola with its Devil Wears Prada 2 Diet Coke tin and a rather fun advert from Starbucks. Featuring Adrian Grenier, the “It’s All Good Energy” advert playfully acknowledges what happens when you’re not invited back for the most anticipated film sequel of the year.





However, fans will be happy to see that many of the original cast do return. Meryl Streep as the formidable Miranda Priestly, Anne Hathaway as ambitious journalist Andy Sachs, Emily Blunt the ever-sharp Emily Charlton and Stanley Tucci as beloved fashion editor Nigel. Joining them for DWP2 are: Kenneth Branagh, Justin Theroux, Lucy Liu, Simone Ashley, and Lady Gaga.

Also, Aline Brosh McKenna, who penned the original screenplay, returns for the sequel. Her involvement ensures continuity in tone and storytelling, helping the new film stay true to its roots. These roots being the adaptation of the first film from Lauren Weisberger's bestselling novel and now its sequel drawing inspiration from her follow-up book *Revenge Wears Prada*



If the original film was a love letter to the fashion world, the sequel promises to be a full couture showcase. The late lamented designer Valentino played a prominent role in the original film and now with the sequel there are more iconic fashion houses including Balenciaga, Dior, Chanel, Saint Laurent, Fendi and Tom Ford. This heightened focus on fashion not only enhances the film's visual appeal it also aligns with the modern marketing strategy, where brand collaborations and designer partnerships play a major role in promotion.

At the same time, the sequel reflects evolving conversations around women in the workplace. Remember how Anna Wintour played down the similarities between herself and Miranda Priestly? The character being seen as unsympathetic and "a bit of a bitch" to her employees. Now is a successful, powerful woman that Anna is happy to be associated with - even sharing the Front Cover of Vogue with Meryl Streep to further promote the film.

What was once an organic trend has now become a recognized and strategically leveraged phenomenon. *The Devil Wears Prada 2* isn't just revisiting a beloved story; it's redefining how films connect with audiences in a digital, multi-generational world. With a larger budget, a star-studded cast, and a renewed cultural relevance, the sequel is ready to step back onto the runway—and this time, the spotlight is even brighter.

What's on The Small Screen



Bill Pullman, Geena Davis, Alfred Molina

Set in a retirement community in the New Mexico desert, the story follows a group of unlikely heroes who must band together to stop an otherworldly threat from stealing the one thing they have left: time.



Spider-Noir

Nicolas Cage, Lamorne Morris, Brendan Gleeson

Set in the rainy streets of 1930s New York City, Spider-Noir is a gritty live-action reimagining of the Marvel icon.



The Four Seasons Season 2

Tina Fey, Will Forte, Marco Calvani

The "squad" is back with four new seasonal adventures. Expect the same blend of heart and snark.



Lord of the Flies

Winston Sawyers, David McKenna, Lox Pratt

A group of schoolboys finds themselves stranded on a remote tropical island after a devastating plane crash



Good Omens Finale

David Tennant, Michael Sheen, Miranda Richardson

Returning for one last "miracle," the Good Omens Finale brings the beloved saga of the angel Aziraphale and the demon Crowley to a definitive, feature-length conclusion.

What's on The Big Screen



The Mandalorian and Grogu

Pedro Pascal, Sigourney Weaver, Jeremy Allen White

Din Djarin and his apprentice Grogu are enlisted by New Republic Colonel Ward to hunt down the dangerous remnants of the Galactic Empire. Their mission leads them into a confrontation with a ruthless Imperial Warlord and a "buff" gladiator version of Rotta the Hutt



Mortal Kombat 2

Karl Urban, Ludi Lin, Jessica McNamee

Earthrealm's champions are forced into the long-awaited Mortal Kombat tournament to halt the dark rule of Shao Kahn.



The Sheep Detectives

Hugh Jackman, Bryan Cranston, Emma Thompson

After a shepherd who spent his nights reading whodunnits to his flock is found dead, his observant sheep decide to solve the murder themselves.



In the Grey

Jake Gyllenhaal, Henry Cavill, Eiza González

A covert team of elite extraction specialists are hired to reclaim a multi-billion-dollar fortune stolen by a ruthless despot.



Mother Mary

Anne Hathaway, Michaela Coel, Hunter Schafer

A pop superstar reconnects with her estranged best friend and legendary fashion designer, on the eve of a major comeback performance.

TICK TECH

The Apple Watch Series 11 remains the gold standard for premium wearables, blending a refined, thinner design with life-saving health technology. This latest iteration features a significantly more durable display and the new S11 chip, which powers proactive hypertension alerts and advanced sleep quality scoring. With the addition of 5G cellular connectivity, users can enjoy faster data and seamless performance away from their phones.

The Series 11 also delivers a major boost in battery life, offering up to 24 hours of normal use and ultra-fast charging that hits 80% in just 30 minutes. Whether you are tracking a workout with the new AI-powered coaching or monitoring your long-term wellness, it is the most cohesive and capable smartwatch for the modern professional.



ROLEX



The 2025 Rolex Land-Dweller is a masterpiece of "quiet tech," utilizing a high-frequency Calibre 7135 movement to measure time with 1/10th-second precision. Its internal architecture features a silicon Dynapulse escapement and a patented ceramic balance staff, pushing the boundaries of mechanical performance through advanced materials science.

On the exterior, a microscopic honeycomb pattern is carved into the dial using a femtosecond laser for absolute accuracy. By merging robotic manufacturing with traditional horology, the Land-Dweller offers a sophisticated evolution for collectors who value cutting-edge engineering within a classic luxury silhouette.

OMNIXIE®

The Light Never Fades



The Omnixie breathes new life into mid-century cold-cathode displays by blending vintage aesthetics with cutting-edge internal engineering. While the hand-blown glass tubes and warm neon glow evoke a retro charm, the clock features modern Wi-Fi synchronization for atomic-clock accuracy and seamless mobile app controls.

Under the hood, advanced microcontrollers prevent cathode poisoning to significantly extend the life of the neon display, while integrated ambient light sensors automatically adjust brightness to suit your environment. It's a sophisticated fusion of nostalgic craftsmanship and 21st-century precision, making it a standout functional art piece for any modern workspace.

SAMSUNG

The Galaxy Watch 8 is the world's first smartwatch to integrate Google Gemini AI out of the box, offering a proactive assistant that manages everything from complex multi-step tasks to personalized health coaching. Driven by a high-performance 3nm processor, it moves beyond basic tracking to provide an AI-powered Energy Score and advanced medical insights like sleep apnea detection.

This timepiece introduces revolutionary metrics such as the Antioxidant Index to measure nutritional status and Vascular Load monitoring to track cardiovascular stress during rest. With a brilliant 3,000-nit display and a refined, slim profile, it blends sophisticated electronics with a modern aesthetic, making it the ultimate tool for a tech-driven lifestyle.



CALIFORNIA \$CHEMIN'

- Barry Upton

If you were a record executive in London in the early 2000s, you probably thought you were pretty savvy. You had a nose for 'authenticity', a finger on the pulse of 'street cred', but apparently, absolutely no ear for a fake Californian accent. A friend of mine, musician/songwriter Laurence Hobbs, who held a monthly new pop act showcase at Madame Jo Jo's in London's West End at that time, got a call from Billy who was part of a hip-hop duo called Silibil 'N' Brains who were over from California and asked if they could appear.

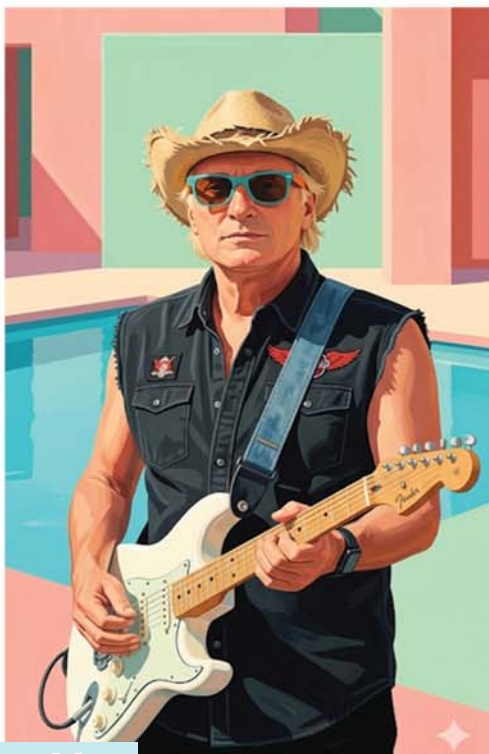
Another past friend and collaborator of mine, top artist manager Jonathan Shalit, saw potential in the duo and landed them a deal with Sony Music UK. Everything was going great until a year later when it transpired they weren't American but Scottish. They'd fooled everyone that they were from California to appear 'hip' when, as Scottish rappers, they were not taken seriously.



Now, a film has been made about the whole affair. Enter California Schemin', a film that asks the eternal question: How far would you go for a record deal? For Gavin Bain and Billy Boyd, the answer was 'about 5,000 miles west, but only in our heads'. The film follows two pals from Dundee who are desperate to make it in the hip-hop world.

The problem was that in 2003, the UK music industry viewed Scottish rappers with the same skepticism one might reserve for a vegan butcher. After being laughed out of auditions for having 'thick regional accents'. However, the duo didn't give up. Instead, they went home and emerged as 'Silibil N' Brains', a pair of 'hard-partying skater punks from California'. The story behind the film is, quite frankly, a masterclass in 'fake it 'til you make it'.

The real-life Gavin and Billy didn't just trick a few indie labels, they conned titans of the music industry. They bagged a massive record deal with Sony, appeared on MTV, and even toured with Eminem's D12. Their downfall, as the film depicts, was keeping up the lie is exhausting. It's hard to stay "California Cool" when you're secretly craving a Scotch egg. The whole escapade is a comedy of errors about the music industry's obsession with image over talent.



Shades

I'm hoping that my foray into A.I. inspired recording right now, will emerge as talent over fakeness. After researching A.I. generated music programs, I believe I've found a 'sweet spot' whereby the role of the computer becomes a partner rather than a replacement. On my forthcoming new album of original songs tentatively titled 'Shades of Barry Upton', I will be including some recent hit successes plus some new tracks that I'm writing in conjunction with new technology.

After some experimentation, I can now reveal that A.I. doesn't really provide what the creative artist wants completely, choosing to always go off on a tangent somewhere resulting in a certain amount of unwanted chaos. However, it sometimes throws up ideas that can be developed by said artist (me) and can help the production development process. No surprises to find that some online music distribution companies now have software to detect fully A.I. generated offerings and subsequently banning them. Good! It means that legitimately composed, produced and performed new music can be identified to shield an unsuspecting public from even more fakeness in the world.

*** Check out Barry's original material on his dedicated YouTube channel FAB BAZ MUSIC TV.



TWO ENGLISH SPEAKING RADIO STATIONS IN PATTAYA

88.25FM
www.pattayapeople.com


90.75 FM
& Rotary
 Radio 

What has been for many years the very popular pop station 96FM, has now changed frequencies to 88.25FM - PATTAYA PEOPLE RADIO. This is because new Thai licensing arrangements have been brought in from the start of 2026. Frequencies had to be bid for and CEO Niels Colov was triumphant in successfully obtaining the only two available for English speaking stations in Pattaya. So 88.25FM - PATTAYA PEOPLE RADIO is the same, same, but different mix of fun/upbeat/singalong/pop/rock/oldies, but now at a new frequency. Online remains – www.pattayapeople.com

The other frequency, 90.75FM has been allotted to ROTARY RADIO under the umbrella of Pattaya People Media Group. ROTARY RADIO is now operational around Pattaya on 90.75FM and online at rotarypattaya.com/rotaryradio. 90.75 - ROTARY RADIO has an original concept which will not only entertain, but seeks to inform about Rotary clubs from all over the Pattaya region and, hopefully, beyond. The thought is that by having a one stop centre where people can learn about Rotary and it's many fund raising events, the city and individual Rotary clubs can benefit from 24 hour, 7 days a week radio exposure.

Rotary Radio features a much more 'easy listening'/'soft rock' vibe with artists such as Steely Dan, America, Fleetwood Mac, The Eagles, Chicago, James Taylor, Joni Mitchell, The Carpenters, Bread, Carole King, Cat Stevens, Enya, Jazz, Soul and Country classics with additional love song ballads from the Beatles and The Beach Boys. The station logo ident is 'Rotary Radio - Cool Music For Cool People'. In between the wonderful relaxing music will be voice idents from Rotary members, useful information about Rotary in general plus details of upcoming events.



The Rotary Club of Pattaya is extending a hand of friendship to all other Rotary clubs in the area and it's very much hoped that they will respond by contributing to the radio output with events, personal voice idents about themselves and any relevant issues which can educate a wider public to the benefits of Rotary and the good deeds the organization provides. This is indeed, a project for our local community and beyond.

Both stations and playlists are supervised by radio production manager Barry Upton. He's maintained the popular sunshine mix on 88.25 - PATTAYA PEOPLE RADIO.

UPDATE: At the top of each hour on both stations is a worldwide news summary from FSN except for 8am and 6pm when the Thai National Anthem plays. So, we can all now enjoy two English speaking stations in Pattaya with two contrasting personalities.

ACCOUNTING FOR SUSTAINABILITY

CHAPTER 7- Free Cash Flow and Related Ratios for Deeper Analysis

In the previous chapter, we discussed Capital Expenditure (CapEx) and Free Cash Flow (FCF) in terms of evaluating long-term financial sustainability. In this chapter, we explore the role of FCF in other important financial aspects. Free Cash Flow is more than just a number—it represents the cash a business truly controls after maintaining its operations. This is the money available to reward shareholders, reduce debt, or fund future growth.

Key FCF Ratios

FCF Yield:

Formula: $\text{FCF per Share} \div \text{Share Price}$.

A higher yield means shareholders are getting more real cash for every Baht invested. It also signals that the share price is well-supported by the company's cash-generating ability.

FCF to Sales:

Formula: $\text{FCF} \div \text{Total Sales}$

This ratio shows how much of every 100 Baht in sales becomes true free cash. It reflects both profit efficiency and quality of asset management.

Cash Flow to Debt Ratio:

Formula: $\text{Operating Cash Flow} \div \text{Total Debt}$

This ratio indicates how many years the company would need to repay all debts using only operating cash flow.

Higher ratio = lower risk

Example: A ratio of 0.4 means total debt could be repaid in 2.5 years, considered financially safe.

How to Interpret the Ratios

> 0.4 — Strong Position

Excellent financial health with high flexibility and strong debt-servicing ability.

0.2 – 0.4 — Acceptable, but Monitor

Performance depends on economic conditions and should be compared with industry averages. Around 0.3 is often typical.

< 0.2 — Warning Sign

Indicates liquidity risk and rising financial pressure. Management should investigate whether low cash flow or high debt is the cause.

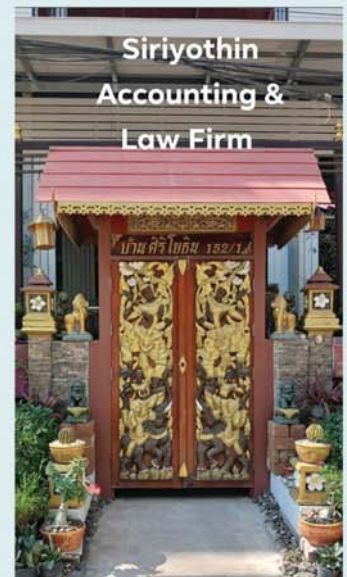
In the next chapter, we explore the role of FCF in greater detail.

Siriyothin Accounting & Law Firm

152/1 Moo 12 Soi Jomtien 1, Jomtien Beach Road Pattaya

Tel. 080-4432899

Email: sampattaya2020@gmail.com



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OPEN 24 HOURS

GOOD FOOD FOR GOOD HEALTH



PATTAYA-KLANG 0 3836 0171
PATTAYA- TERMINAL 21 0 3325 2000

IMPORTANT TELEPHONE NUMBERS

The Pattaya City Center 1337 then 9 for English



Emergency Hotline: 191
Pattaya Police Station: Soi 9
038 420 - 802
Tourist Police 1155



Fire & Rescue 199
Pattaya Fire Station
038 425 943



General Emergency 191 or 911
Bangkok Pattaya 038 259 999
Pattaya international 038 428 374
Pattaya Memorial 038 488 777



Electricity Pattaya
038 426 463
Water 1416 Press 9
For English
Garbage Collection
038 428 100



Airport Flight Information
Suvarnabhumi (02) 132 1888
U-Tapao Airport 038 245 593



Traffic accidents
medical assistance 1669
Highway Police 1193

SOLUTIONS

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CHANTHABURI Beach

SPRING ROAD TRIP FROM PATTAYA TO

By Carla Marie Rupp and Jason Rupp

We were looking for a quiet, obscure getaway from Pattaya. Even though we love Pattaya and its beaches and many things to do, we wanted a little trip away. We were looking for a really local beach and the local experience, especially fresh seafood and the freshest fruit. We were hungry for a family road trip out of Pattaya. One that is easy. So instead of going north towards Bangkok, this time we decided to go south, straight down the coast. Past Rayong to Chanthaburi. Most people traveling from Pattaya just pass right by Chanthaburi to go to Koh Chang in Trat but Chanthaburi has a lot to offer, and is very much off the tourist trail for foreigners.

After booking an Airbnb lodging (a beach house!), we set off to the Laem Sing Beach area of Chanthaburi – a province and city known for its mountains, waterfalls, beaches, and fruit farms. It was going to be a three-hour plus drive to get there and after the five of us (four adults and one two-year-old child) piled into our car with our bags, we headed out. We took the 36 highway shortcut to Rayong and on the way stopped at Pa Dee in the Wild - Rayong, a charming stop that we recommend for its beauty. After we had refreshments inside at the Brown Cabin Chocolate Cafe, we walked around the lovely grounds, perfect for our picture-taking, with rustic, barn-style looks everywhere.

After driving some more, we stopped at a local Thai restaurant where we could sit down to eat on a platform over the river. The food was fantastic. It included fish, shrimps, and fresh vegetables. We navigated the last part of the trip to our beach house in the dark and arrived at night. We figured out the self-check-in, and sorted out who sleeps in which of the four rooms, then put the fruits and other foods we brought in the refrigerator, and enjoyed the first night of sleep.

The next morning, we awoke to amazing beach views out of our bedroom windows, then made breakfast with the eggs we brought and the coffee furnished by our lodge host. Some of us took dips in the little swimming pool with an ocean view. We all walked down to the beach to the only coffee shop there called Ao Yang Lagoon Cafe, with expansive ocean views and retro-vintage decorations. A hot Americano cup was only 50B. We sat around enjoying the peace and quiet.





Then we took the car out to explore the area. Our discoveries were fun because we were eager to see new places. The little Ao Yang Beach area was filled with places to eat, but we kept going and decided on our lunch spot, the ocean front Krua Ao Moo Restaurant where you can order all kinds of fresh seafood (most still alive and kicking when you order it). Then on our second day, our friends Nong and his family, who live in Chanthaburi, visited us at the beach house. We did a lot of catching up with our friends Nong and Arin and their two children Pen and Oy.

Nong is a local tour guide for a fruit and adventure retreat in Chanthaburi. The beach house we rented is surrounded by jungle and jungles in Thailand can have monkeys. We forgot about that. While we were in the pool, two monkeys showed up and jumped on the table looking for food. Luckily, Nong knew exactly how to scare them off - with a stick.

In our drives out exploring, we looked around for a barbershop for the Jason Rupp Youtube channel, and luckily found a unique open-air-under-the-house barbershop; it was so local. Jason got a haircut and a beard shave and enjoyed the sounds of the birds and the full experience of being in a jungle atmosphere even though we weren't too far off the main road. Then in the evening we took a long walk along the main Laem Sing Beach. The air is so nice here. At one end was a night market, where our little Fitzroy played with local children on the beach with their sand toys.



The next day we packed up the car again, sorry to leave but on the way back we stopped to buy fresh durians at a roadside stand as durian trees are plentiful in this area. We also stopped at Creamii Cafe Beach Rayong, near Mae Phim. We each sat on bean bags, facing the sea, and had delicious coffee and iced cocoa with little desserts under a clear blue sky. It was so perfect.

We also went to Oabb Farm. There were chickens, water buffalo, ponies, and other animals. We found a table at the open-air cafe in the beautiful landscaped gardens. Some of us did some hiking on the grounds. The matcha cheesecake with coffee was delicious and you can see all the plants they grow on the farm.

If somebody wants to get out of Pattaya and go local, we suggest going down the coast as we did. Rayong and Chanthaburi provide a beautiful area to go to. We had a wonderful time with our family and whilst in Chanthaburi ate the best mangoes, durians, dragon fruit, and watermelons.

Rayong and Chanthaburi beaches are beautiful and perfect for a road trip. The fun is in the journey and finding fun places along the way which adds to the trip.

Freelance travel journalists, Jason Rupp and Carla Marie Rupp can be reached at their emails of jasonruppy@gmail.com and carlaruppy@gmail.com.



TRAVELS TO VIETNAM



PART 3 HANOI

By Gloria Jones

It seemed impossible to live this close to Vietnam and not visit. So with Da Nang just 1 hour and 40 minutes from Bangkok's Don Mueang International Airport it was time to explore and report back. If you missed the article about Da Nang and the overnight train to Hanoi you can still read these articles at pattayatrader.com This month we explore Hanoi, the vibrant capital of Vietnam and a place I shall never forget.

First of all I have to warn you about the pollution in Hanoi. We didn't suffer too badly as we were only there for 3 days but for over 10 million people who call Hanoi home, escaping pollution isn't an option. A decade of rapid urbanisation and economic expansion has come at a cost. With over a million cars and 6 million motorbikes (many with outdated engines) Vietnam's streets are a constant flow of traffic, emissions and hooting of horns. I have never been to a city where everyone uses their horn quite so much - not necessarily in an aggressive way but more of a "I'm coming through" way. It takes some getting used to and for me it just added to the fact that I found Hanoi an exciting, vibrant place but I can imagine that to live here you would find it all a bit much.



There are places to escape the hustle and bustle such as Hanoi's Old Quarter, the historic heart of the capital. With its narrow streets that stretch back over a thousand years and fascinating architecture, a blend of ancient Vietnamese and French Colonial, it's like stepping into a living museum. Also there are several large, serene lakes where I saw locals practising their Tai Chi early in the mornings and plenty of shade with tree line streets for as President Ho Chi Minh himself said "While the enemy was savagely spraying Agent Orange to destroy the trees and forests in the South, in the North our people competed to plant trees and reforest... We plant trees for ourselves and for our fellow countrymen." I know this because it was on the wall of the museum at the Ho Chi Minh Mausoleum, a must for anyone visiting Hanoi



The Mausoleum is where the preserved body of President Ho Chi Minh rests in state. As you file past there are strict rules. For the millions of people who visit annually are asked to dress appropriately (no shorts or sleeveless tops), be silent and refrain from taking photos as you shuffle past in the slow moving queue. I found it extremely moving and it was evident that the Vietnamese people still have such deep reverence for the man they consider their founding leader - some were in tears as they passed by his body. Before going to the mausoleum you should check online as it is sometimes shut for refurbishment and even when open has limited opening hours (mornings only). Its also advisable to arrive as early as possible (7:30 or 8 a.m. depending on the month) as there can be very long queues.

Whilst at the Mausoleum you can also visit a modest wooden stilt house that reflects the simple lifestyle of Ho Chi Minh, who chose to live here instead of the grand palace nearby.



Another important cultural and historical landmark is The Temple of Literature built in 1070 during the Ly Dynasty and featured on the back of Vietnam's 100,000 đồng banknote. This historic site was dedicated to Confucius and later became Vietnam's first national university.

Today amongst the tourists walking through the series of courtyards you will see students who come here to pray for academic success and good fortune.

Also worth a visit is Ngọc Sơn Temple in the centre of Hoàn Kiếm Lake that you get to via a beautifully decorated, red bridge.



Ngọc Sơn Temple is not only a place of worship but also a symbol of Vietnamese heritage and national pride. It is also where you will find several references to the Sword Lake Turtle, one of the Four Sacred Animals in Vietnamese culture and a symbol of longevity.

It is an extremely rare species of turtle close to extinction with only a couple believed to be left and inside the temple there are two that have been preserved and displayed in glass cabinets. The name comes from a legend of a Golden Turtle who lent a magic sword to King L Loi helping him win the war against Ming invaders.





If all this culture is making you hungry you should treat yourself to some Vietnamese coffee: Egg, Salt or Coconut served cold or hot and all equally delicious. Along with a bánh mì, a popular street food sandwich. It blends Vietnamese and French culinary influences being a light, crispy baguette introduced during French colonial times with bold Vietnamese flavours. You can choose from grilled pork, roasted chicken, or Vietnamese cold cuts with pickled carrot, sliced cucumber and chili mayonnaise and soy or fish sauce. What makes bánh mì special is how it combines both wheat and rice flour to make a unique crusty bread. We enjoyed many during our time in Vietnam.



Another iconic Vietnamese dish to try is Phở a traditional noodle soup that can be eaten for breakfast, lunch, or dinner, made from broth that is slowly simmered for hours with beef bones (for phở bò) or chicken bones (for phở gà), plus spices like star anise, cinnamon, ginger, and cloves, giving it a rich, aromatic flavour. Flat, soft, white rice noodles that soak up the broth are then added along with thinly sliced beef or chicken, cilantro, bean sprouts; lime wedges; and chili slices.



My favourite meal of all however, was Bún chả comprised of pork patties cooked over charcoal and served with accompanying soft white noodles fresh herbs and greens and a delicious dipping sauce: made from savory-sweet fish sauce broth with vinegar, sugar, garlic, and chili. Made internationally famous by Anthony Bourdain who ate it with Barack Obama back in 2016 in the simple, no frills restaurant Hương Liên. They have even encased the actual table and utensils (washed of course) used by the two famous visitors - which I just had to have a photo opportunity moment by.



What Homeowners Often Forget During Major Renovations

Major renovations are exciting until they're not. One minute you're pinning dream kitchens and obsessing over tile samples, and the next you're standing in a cloud of drywall dust, wondering why your hallway suddenly looks smaller and your budget is disappearing by the hour. Most people focus on the obvious stuff—cabinets, flooring, paint colors, lighting—but the parts that actually make a renovation smooth, smart, and worth the money are usually the things homeowners forget.

A lot of people renovate for aesthetics first, which is fair enough. But if you're only thinking visually, you're probably missing the upgrades that improve how your home works day to day. A beautiful kitchen means nothing if you still don't have enough storage. A stunning bathroom gets old fast if the ventilation is terrible. The smartest renovations balance style with function, asking less "Will this look good on Instagram?" and more "Will this still make sense six months from now?"

Storage gets ignored constantly. People knock down walls, build islands, and redo entire rooms, then realize they have nowhere to put half their stuff. Built-in storage, hidden cabinets, and practical shelving may not be glamorous, but they're often what make the final result feel truly elevated. Good design is not just about what people see—it's also about what they don't.

Homeowners also get caught up in trends, copying layouts from luxury homes without asking whether those choices fit how they actually live. A giant freestanding tub sounds nice until you realize nobody takes baths. A sleek all-white kitchen looks amazing until you have kids, pets, and a tendency to drop pasta sauce. The best renovations aren't the ones that look most expensive—they're the ones that quietly make life easier.

Budget surprises stack up fast too. Temporary storage, eating out because your kitchen is unusable, permit costs, and the dreaded "things that weren't visible until we opened the wall" can derail even careful planning. A renovation budget should cover the chaos, not just the plan.

Lighting is another area where people stumble. They'll spend weeks choosing paint and countertops, then throw in whatever fixtures were available last minute. But lighting completely changes how a space feels. A smart renovation includes layered lighting—ambient, task, and accent—rather than relying on one overhead fixture to do everything.

Don't forget the exterior either. You can transform your interior, but if the outside still looks tired, the whole property feels disconnected. Siding, drainage, windows, and roofing all affect how well your home performs over time, and it often makes more sense to address the structure before the interior finishes.

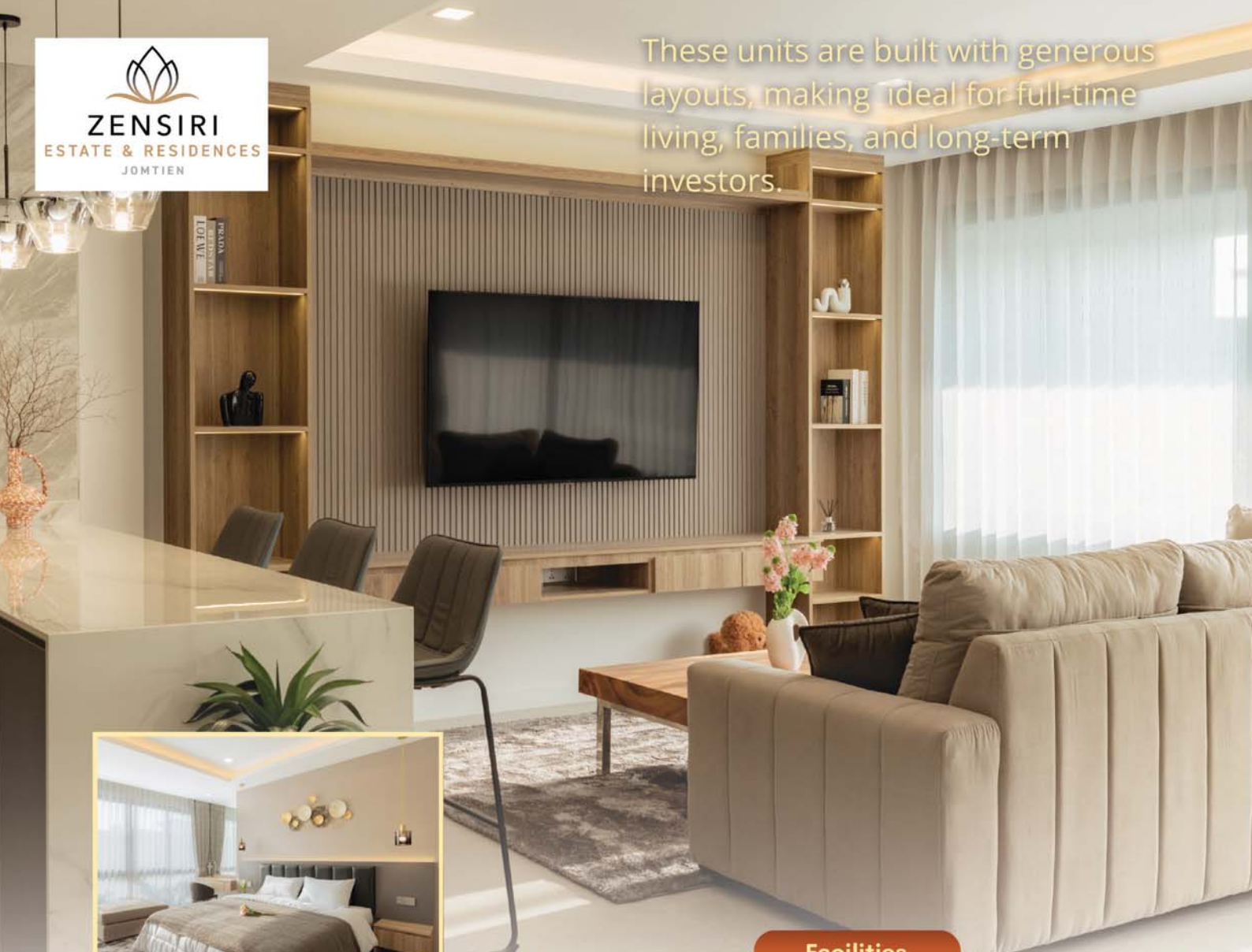
Living through a renovation can be draining, so plan for the disruption. A backup coffee station, a place to charge devices, a clean room that stays untouched—these temporary setups matter more than people realize. The smoother your workaround, the less likely you are to hate the project halfway through.

Finally, think about flow and maintenance. One room can look amazing on its own and still feel wrong if it doesn't connect with the rest of the house. And some materials photograph beautifully but age terribly. Before locking in every choice, ask how easy it will be to clean, repair, and maintain.

The most successful renovations aren't always the biggest or most expensive. They're the ones where homeowners paid attention to the less obvious stuff—storage, lighting, function, disruption, long-term upkeep. If you're renovating, don't just chase the transformation. Think about what will make the finished space feel smarter and more livable every single day. That's when a renovation actually hits.



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An Interview with Jo and Nee

A Life of Service in the Land of Smiles

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In the fast-paced world of Pattaya real estate, trust is the most valuable currency. While many agencies come and go with the seasons, ESP STETCO stands as a landmark of consistency. At the heart of this reputation is Jo Stetten, a man whose career began not in a sales office, but in the rigorous, high-standard world of European luxury hotels. Starting his journey in 1974 in Cologne, Germany, Jo worked his way through the ranks of global giants like Hilton and Accor. This "Old School" training where precision, discretion, and the "guest-first" mentality are law, has become the DNA of his property and legal services today. From opening major hotels in Vietnam in the 90s to founding the legendary Art Café in Pattaya in 2001, Jo's 50 year career has always been about one thing: taking care of people.

We sat down with Jo and Nee, to discuss their journey and the values that keep their clients coming back for decades.

Q: What brought you to Thailand, and what made you stay long-term?

Jo: "I first came to Southeast Asia in 1995 to specialize in hotel openings in Vietnam. By 1999, the energy and warmth of Thailand drew me in. What made me stay was the community in Pattaya. I saw a place where I could apply my European hospitality background to help expats navigate life here. It's been over 25 years now, and I still call it 'The Land of Smiles' for a reason."

Q: Where did you first start your business in Pattaya and how many years have you been working here?

Jo: "Many long-term residents remember the Art Café Pattaya, which I founded in 2001. It was more than a restaurant; it was a social hub for art and Mediterranean culture. Transitioning into estate management at View Talay Villas in 2009 felt like a natural evolution. Totalling it up, I've been serving this community for nearly a quarter of a century."

Q: When and where did you meet Nee?

Jo: "We met during the early 2000s, right as the local hospitality scene was truly blossoming. Our paths crossed through mutual professional circles, and it wasn't long before we realized we shared the same vision for how a service business should be run."

Q: When did you start working together and how do you think you complement each other?

Jo: "We founded STETCO together in 2011. We are a perfect balance: I bring the international management standards and hospitality 'DNA,' while Nee provides the deep local expertise, Thai legal understanding, and administrative precision. We are the 'bridge' between European expectations and Thai reality."

Q: How would you describe a typical day?

Jo: "There is no 'typical' day when you manage over 200 villas, apartments and commercial entities such as hotels and restaurants and hold the trust of property owners worldwide. It's a mix of site inspections, meeting clients who have become dear friends, and overseeing the legal intricacies of visas or company formations. It's about being available when a client has a problem, no matter how small."

Q: What personal values guide the way you run your business?

Jo: "Absolute customer satisfaction and the 'personal touch.' We are very selective about the properties we represent because our name is on the door. We believe in the 'extra mile'—whether that's a fruit basket for a new arrival or meticulously managing a client's property deeds while they are halfway across the world."

As ESP STETCO moves into its next decade, Jo and Nee remain dedicated to the families and investors who rely on them. Having managed the "Beverly Hills of the Eastern Seaboard," they understand that they aren't just managing buildings—they are protecting legacies.

"Trust is earned over decades, but it must be maintained every single day." — Jo Stetten

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