



Swiss Thai



APRIL 2021 | SWISS-THAI CHAMBER OF COMMERCE | E-NEWSLETTER #129

Good food, Good life

TOP NEWS:

- Economy:** Balancing risks to rates
- Legal:** Social Security Contribution Temporarily Reduced
- STCC Internal News:** AGM 2021 / Webinar by EHL in April
- RIS Swiss Section:** Kindergarten at RIS Swiss Section / Chemistry class / Open House Day / Ice skating trip / Super-hero drawing competition / Maturaball 2021

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STCC EXECUTIVE DIRECTOR'S MESSAGE

DEAR MEMBERS OF THE STCC, DEAR READER,

We successfully held our Annual General Meeting (AGM) on 25 March at the Mövenpick BDMS Wellness Resort. You can find the report on this later in this edition or on [social media](#) and [LinkedIn](#). If you haven't already, I recommend you follow us there to keep up to date with our activities.

At the AGM decisions were taken that will help to improve the operation of our Chamber. One of the key decisions made was to increase the membership fee. The new fees are the following:

Corporate Membership THB 15'000

Individual Membership THB 7'500

Associated Membership THB 5'000

The increased fees help the STCC to provide you with more information, events, networking and business opportunities and much more.

The invoices for the year 2021 will be sent out by mid-April. The in-

voice contains all the necessary information to make the payment of the membership fee, but should you have any questions about this process, we are happy to assist. For information and advice in Thai, you can send an email to accounting@swissthai.com for questions in English you can contact me directly via exec-director@swissthai.com.

If you are interested in applying for a membership with the STCC, I would like to refer you to our new application forms (**Corporate, Individual, Associated**), which contain all the relevant information.

Upcoming Events

As a new wave of covid cases is currently spreading in Bangkok and the rest of Thailand, we have to postpone a joint event with the Embassy that was planned for 22 April to a later date. We will keep you informed and monitor the situation closely. For the time being, we still hope to be able to hold the Crystal

SERVICE

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



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STCC EXECUTIVE DIRECTOR'S MESSAGE

Ball Luncheon on 28 April and the Multi-Chamber Networking Night on the same day. Should there be any changes regarding these events, we will inform you accordingly.

Last but not least:

Let us share your news!

Let me also remind you that the multiple STCC communication channels (Newsletter, [Facebook](#), [LinkedIn](#), [Twitter](#)) are available to communicate your news to the Swiss-Thai business community and beyond. This may range from announcements from management, introduction of new products, innovations, CSR programs etc. In addition, our members have the opportunity to promote their services, products and promotions through these channels at a special rate.

Finally, I would like to take this opportunity to wish you and your loved ones a happy Songkran!

David Stauffacher
Executive Director

Feel free to connect with me:
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STCC EXECUTIVE DIRECTOR'S MESSAGE

STCC CALENDAR MARCH 2021:

- Postponed: **STCC-Embassy Connect Networking** at the Swiss Residence
(Member only event)
- Thursday, 28th of April: **Multi-Chamber Luncheon - Crystal Ball Economic Outlook**
at Rosewood Hotel Bangkok
- Thursday, 28th of April: **Multi Chamber Networking Night** at Volti Restaurant,
Shangri – La Bangkok

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

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ECONOMY SPECIAL REPORT BY DEUTSCHE BANK

BALANCING RISKS TO RATES

It is not sufficient to see improvement in headline GDP growth or even higher inflation for central banks to raise policy rates. A broad-based rebound that sees a material recovery in employment is required before policy makers end their support to the economy.

Apart from China, Taiwan, and Vietnam, other economies in Asia are unlikely to see their economies surpass their pre-Covid trend levels this year. In fact, much of the output loss last year is expected to be permanent for most of them, although they may return to pre-Covid growth rates. The persistence of a negative output gap into next year underpins our expectation that the near-term spike in headline inflation is unlikely to lead to significantly higher core inflation. Therefore, central banks are unlikely to raise rates in response.

Coming out of the worst recession since at least the Asian Financial Crisis, we don't think Asian central banks will be in a hurry to withdraw monetary policy support especially since fiscal policy is likely to exert at least a slight drag on growth this year. Instead, we expect that most will wait until next year to begin policy normalization when they are more confident in the sustainability of the recovery – vaccination programs will at least be well underway if not completed and domestic demand will be healthier with tighter labour markets.

However, rising yields in the core mean higher yields in the periphery – most Asian bond yields have risen about as much as US Treasury yields in the recent move. And as yields rise, Asian currencies weaken – again, this is the typical pattern in this region. But currencies are generally holding up better than historically they would have been expected to – not triggering rate hike responses unlike in other EM regions with higher inflation and weaker external balances than is typical in Asia. Moreover, expectations of a stronger CNY and continued external surpluses should limit the weakness in Asian currencies, allowing the timing of rate

hikes in Asia to be motivated by local growth and inflation concerns.

Thailand

- After facing headwinds in Q1 amid a resurgence of Covid-19 infections, Thailand is likely to resume its recovery in Q2. But, a rate hike by the BoT is long way off, in our view, although it is likely shift its efforts to improving credit distribution without rate cuts. As such, the economy will be more dependent on fiscal support this year, albeit limited, to keep the government's debt below the ceiling.

Thailand ended 2020 on a positive note, expanding 1.3%qoq sa, supported by a sustained rise in private consumption and a sharp rise in restocking. In Q1, however, we expect a resurgence of Covid-19 infections to challenge Thailand's recovery, resulting in a 1%qoq contraction, albeit rebounding notably thereafter by about 2% on average for the remaining three quarters. This would leave Thailand's GDP growth at +3.7% in 2021 vs. -6.1% in 2020, above the upper limit of the government's forecast range (2.5-3.5%) – this divergence in forecast versus our own may be attributable to the fact that the government normally considers global growth forecasts given by international organizations, such as the IMF forecast, which stands about

Large gap with its pre-Covid trend

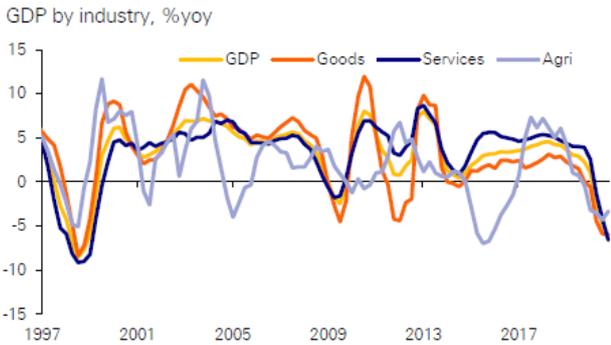


Source: CEIC, Deutsche Bank Research



ECONOMY SPECIAL REPORT BY DEUTSCHE BANK

Broad-based fall, worst since the AFC



Source: CEIC, Deutsche Bank Research

80bps lower than our own, but is still below the pre-Covid level until 2022.

Risks to Thailand’s growth – such as negative developments regarding the virus and vaccination rates – are largely shared by others, albeit the impact is likely to be more pronounced for a tourism-oriented economy like that of Thailand (11% of GDP). The authorities expect the number of inbound tourists to Thailand in 2021 to range from 3.2 to 5 million, on average about one-tenth of the pre-Covid-19 level (39.9 million), although a significant pick-up from the 6.5 thousand in recent months. Success in reviving the country’s tourism industry will also depend on how the opening process is managed. While rapid tests would certainly help

in easing travellers’ concerns, they may also need to be assured of the availability of high-quality treatment centres in case of unexpected medical needs. Public health is even more important to the government, hence the its conservative assumption on the pace of recovery in tourism, along with its assumption of a slower easing of precautionary (safe) measures (such as quarantines). As per its vaccination programme, the government is seeking to inoculate 50% of its population by end-2021 and 75% by mid-2022. In contrast to services exports, risks to goods exports are tilted to the upside, given the larger-than-expected fiscal stimulus plan in the US. Throughout 2020, the US contributed positively to Thailand’s goods exports, limiting their annual decline to -1.5%, while services exports collapsed by 74.8%. We expect the latter to continue to weigh on Thailand’s CA in 2021, hovering around mid-3% of GDP, about half of what it was before the pandemic (7% of GDP in 2019) and more or less moving sideways from that of 2020 (3.3% of GDP).

In 2021, we expect a reversal of Thailand’s disinflation, to +1.3% from -0.8% in 2020, led by rising fuel prices. A persistent 10% increase in oil prices has historically resulted in a 0.3ppt rise in Thailand’s headline inflation, while that in food prices points to a 0.5ppt rise. Due to base effects and an end to subsidies, Thailand is likely to temporarily see its headline inflation rise

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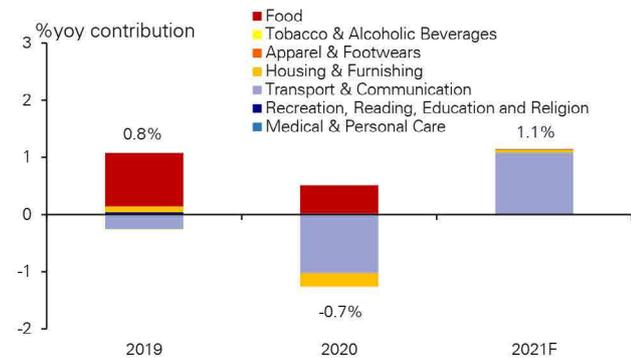




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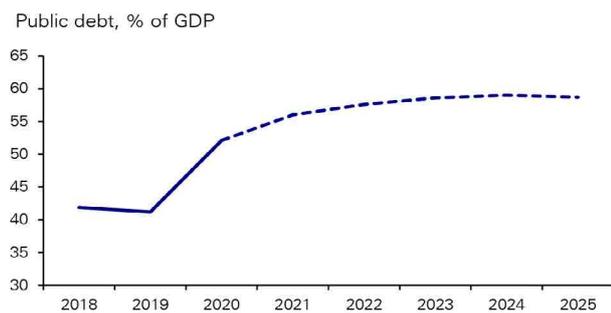
sharply to high 2% in Q2, then fall to a low 1% range toward end-2021. Thereafter, coupled with a sustained economic recovery, it is likely to rise further to 1.5% in 2022. While a reversal of disinflation is likely to add to expectations of monetary policy normalisation, we believe it is too early, especially given the large negative output gap and the fact that Thailand's (median) inflation expectations remain well anchored, albeit having hit a trough in Q3 and now being 10bps higher at 1.4%.

Higher inflation led by fuel



Source : CEIC, Deutsche Bank Research

Public debt to peak below the ceiling



Source : MoF, Deutsche Bank Research

While the Bank of Thailand (BoT) is unlikely to provide further rate cuts, it is also unlikely to contemplate rate hikes in the foreseeable future. If the economy grows 3.7% this year, by Q4, Thailand's GDP will be 7.3% below its pre-Covid trend level. That is, although Thailand is likely to see its quarterly GDP rebound to pre-Covid-19 levels in Q1 next year, it is likely to see a permanent loss of output relative to the pre-Covid-19 outlook – an out-

come shared by most of its ASEAN peers. This negative output gap in turn suggests that it is a rather long way off until the BoT starts contemplating monetary policy normalization. While the BoT will remain on hold for the foreseeable future, it will seek measures to improve monetary (credit) transmission.

For its part, the government will continue to support the economy. It has distributed a little over one-third of its Phase 3 Covid relief fund (THB1tn), leaving the rest of this package to be used in 2021 and 2022. For this year, we expect about 3% of GDP (based on 2020 GDP) to be utilised. To finance this and to maintain an on-budget deficit, the government expects public debt to rise to 56% of GDP (an annual increase of ~THB950bn) in 2021, up from 52.1% (but lower than ~THB1,200bn in 2020) in 2020. According to the government's plan, as it manages its fiscal soundness, public debt should peak at 59% of GDP in 2024, below the debt ceiling (of 60%), then fall thereafter.



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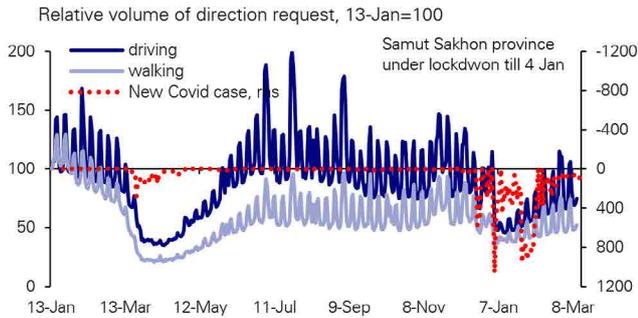
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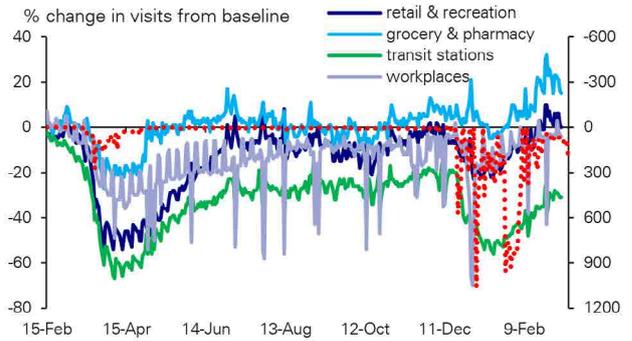


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Thailand- Second wave under control

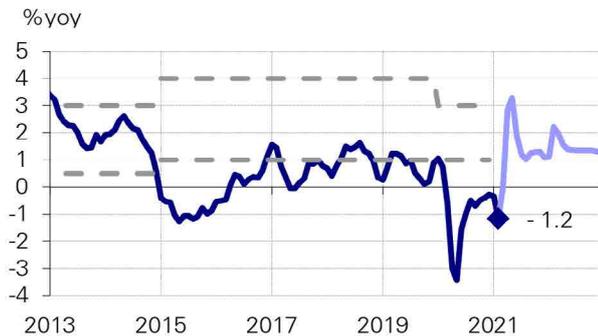


Source : Apple, Deutsche Bank Research



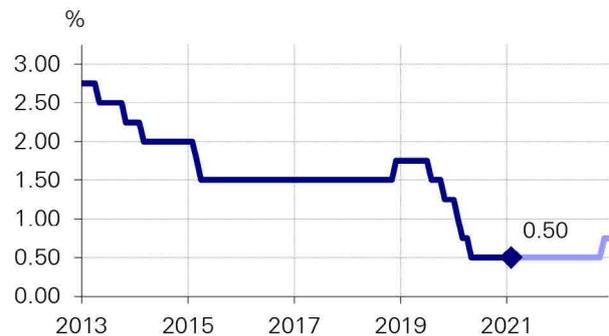
Source : Google, Deutsche Bank Research

Thailand – Inflation (CPI)



Note: Next CPI release: Apr 5, Deutsche Bank forecast (previous): 0.0% (-1.2%)

Thailand – 1-day Repurchase Rate



Note: Next policy meeting: Mar 24, Deutsche Bank Rate Call: No change in rate expected

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Thailand

	2019	2020F	2021F	2022F
National Income				
Nominal GDP (USDbn)	543.8	501.8	541.7	584.5
Population (mn)	66.6	66.8	67.0	67.1
GDP per capita (USD)	7,752	7,216	8,089	8,672
Real GDP (YoY%)	2.3	-6.1	3.7	6.5
Private consumption	4.5	-1.0	3.6	5.0
Government consumption	1.4	0.8	3.1	1.7
Gross fixed investment	2.2	-4.8	5.7	5.3
Exports	-3.0	-19.4	7.0	17.8
Imports	-4.4	-13.3	6.2	15.0
Prices, Money and Banking				
CPI (yoy %) eop	0.9	-0.3	1.1	1.3
CPI (yoy %) ann avg	0.7	-0.8	1.1	1.5
Core CPI (yoy %) ann avg	0.5	0.3	0.5	0.7
Broad money	4.1	8.9	6.2	6.4
Bank credit ¹ (yoy %)	1.8	6.8	6.5	6.6
Fiscal Accounts (% of GDP)¹				
Central government surplus	-2.7	-5.1	-4.7	-3.1
Government revenue	15.2	15.0	15.6	16.4
Government expenditure	17.9	20.1	20.3	19.4
Primary surplus	-1.4	-4.3	-3.7	-1.9
External Accounts (USD bn)				
Merchandise exports	243.0	226.7	252.9	268.9
Merchandise imports	216.4	186.9	214.0	236.5
Trade balance	26.6	39.8	38.9	32.4
% of GDP	4.9	7.9	7.2	5.5
Current account balance	37.3	16.5	19.4	34.3
% of GDP	6.9	3.3	3.6	5.9
FDI (net)	-7.1	-2.1	-6.3	-7.5
FX reserves (eop)	224.3	258.1	275.3	303.4
FX rate (eop) USD/THB	29.7	30.0	30.0	29.7

Thailand

	2019	2020F	2021F	2022F
Debt Indicators (% of GDP)				
Government debt ²	38.4	44.0	47.5	48.9
Domestic	37.5	43.1	46.5	47.5
External	0.9	0.9	0.9	0.9
Total external debt	31.7	34.9	34.0	33.1
in USDbn	172.1	175.3	184.1	193.3
Short-term (% of total)	59.2	59.5	59.4	59.4
General				
Industrial production (YoY%)	-3.6	-8.8	8.0	5.8
Unemployment (%)	1.0	2.0	1.9	1.6
Financial Markets (eop)	Current	21Q1F	21Q2F	21Q3F
BoT o/n repo rate	0.50	0.50	0.50	0.50
3-month Bibor	0.63	0.63	0.63	0.63
10-year yield (%)	1.95	1.95	2.00	2.00
USD/THB	30.7	30.6	30.5	30.2

Sources: CEIC, Deutsche Bank Research, National Sources
 Note: (1) Excludes extra budgetary items.

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SOCIAL SECURITY CONTRIBUTION TEMPORARILY REDUCED

Contribution by Frank Legal & Tax

Due to the recent second outbreak of COVID-19 in Thailand, the Thai government then restricted some businesses from operating, which results in an increase in unemployment or reduced income for most people. As a method to ease the burden, the Ministry of Labor published a new regulation on 30 December 2020 under the Social Security Act (“SSA”) in the Royal Gazette called The Regulation on Determination of the Amount of Contributions to the Social Security Funds B.E. 2563 (2020) (“Regulation”).

The purpose of the Regulation is to reduce the rate of mandatory Social Security Fund contributions under Section 33 of the SSA, which is effective for a total of three months starting from 1 January 2021 to 31 March 2021. The reduction from a five percent contribution to a three percent contribution applies to both employers and employees. The table below shall summarize the breakdown of the reduced contribution according to the Regulation.

For further information please contact FRANK Legal and Tax (info@franklegaltax.com)

Contributors	Conditions	Rate
1. Compensation benefit in case of danger or sickness disability, death, or child-birth		
a.) Government		a.) 1.05%
b.) Employer		b.) 1.05%
c.) Employee		c.) 1.05%
2. Compensation benefit in case of old-age and child allowance.		
a.) Government		a.) 1.45%
b.) Employer		b.) 1.85%
c.) Employee		c.) 1.85%
3. Compensation benefit in case of unemployment.		
a.) Government		a.) 2.75%
b.) Employer		b.) 3%
c.) Employee		c.) 3%





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STCC INTERNAL NEWS

AGM 2021



#STCCAGM2021

Our Annual General Meeting was held last Thursday at the Mövenpick BDMS Wellness Resort where more than 70 attendees were present and participated in a constructive session. We were proud to present the multitude of STCC's objectives to our members and look forward to expanding our services and benefits for them in the coming year under the leadership of President Mr Bruno Odermatt-Maag and at the

operational level with Executive Director Mr David Stauffacher. During the exquisite dinner following the AGM, H.E. Helene Budliger Artieda gave an insight into the plans for the 90th anniversary celebration of diplomatic relations between Switzerland and Thailand. The STCC will work closely with the Embassy to support these celebrations.

We would also like to extend our gratitude to our sponsors of the year 2020 for their support!



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STCC INTERNAL NEWS

8 TOURISM ASSOCIATIONS CALL FOR ACCELERATION OF THE OPENING OF THE COUNTRY



On Thursday 25 March, STCC Director and Vice President of PATA Thailand Chapter, Mr Lutz Matzig, along with representatives of other tourism-oriented associations, met with Mr Pipat Ratchakitprakarn, Minister of Tourism and Sports, to present a plan to open Thailand to tourists on 1 July. The proposal also included

vaccine management guidelines and plans to open the country to receive tourists (who are vaccinated) without quarantine.

PATA Thailand Chapter

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STCC INTERNAL NEWS

WEBINAR BY EHL IN APRIL

Market Perspective: Indonesia

Wednesday, April 21st

18:00-19:00 SGT
12:00-13:00 CET

Emily Subrata
Director
Sudamala Resorts

Lucienne Anhar
Co-Owner
Tugu Hotels & Restaurants

EHL

21.04.21 Industry Webinar: Market Perspective: Indonesia

„It’s hard to beat Indonesia for the sheer range of experiences on offer.“ - Lonely Planet. With more than 17’000 islands and having the world’s fourth-largest population, Indonesia is indeed „Wonderful Indonesia“, the official tagline coined by the country’s tourism bureau. Join us in conversation with Emily Subrata of Sudamala Resorts and Lucienne Anhar of Tugu Hotels & Restaurants to learn about the country’s tourism and hospitality industry, how it has picked

itself up after countless disruptions (2002 Bali bombings, 2003 Jakarta attacks, 2004 and 2018 tsunamis etc.), the hidden travel gems of Indonesia beyond Bali and how smaller family-owned hospitality companies can remain competitive amidst increasing global competition.

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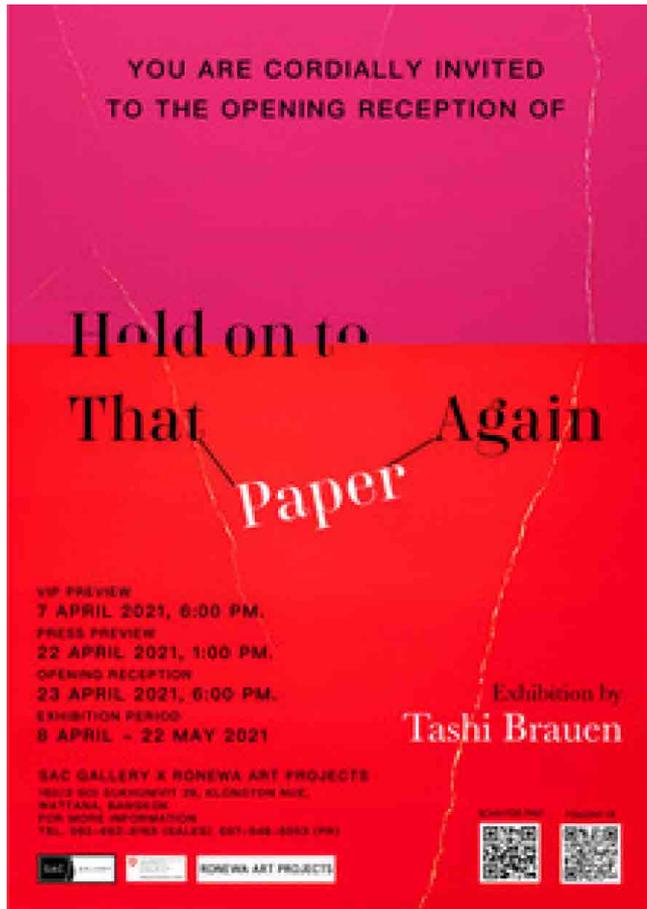


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NEWS FROM THE EMBASSY

AN ART EXHIBITION BY TASHI BRAUEN



The colorful artworks of Swiss artist Tashi Brauen are coming to Bangkok!

The exhibition „Hold On To That Paper Again“ is currently open for exhibitors at the SAC Gallery. The official opening of the exhibition is scheduled for 23 April (TBC). To keep up to date with the official opening, follow [the Swiss Embassy’s event page](#).

Tashi Brauen experiments with the physical quality of his everyday materials. For him, paper is a flat surface to paint on, but also a pliable material to manipulate. He employs unique methods for creating his abstract imagery, such as bending and tearing cardboard for his ‘Crack’ series and pressing paint between paper for his ‘Du’ works that repurpose pages of the Swiss art and culture magazine. Both series on show in the exhibition call on the balancing act of intentional actions and spontaneous forms seen across his practice.

The works of Zurich-based Tashi Brauen return to Bangkok after exhibiting at the Serindia Gallery and creating a memorable large-scale sculptural installation at the Embassy of Switzerland in Bangkok in 2016.

Opening of the exhibition ‘Hold On To That Paper Again’ at SAC Gallery on April 23, 18:00

Special thanks to SAC Gallery and Renewa Art Projects.



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RIS SWISS SECTION DEUTSCHSPRACHIGE SCHULE BANGKOK

CHEMISTRY CLASS



Do you know how soap is made? The Grade 11 students of the RIS Swiss Section - Deutschsprachige Schule Bangkok learned the basics on how to make soap in their Chemistry class. They successfully planned, designed and created

their soap by deciding the ratio of their own choice of oils and calculating the right amount of each ingredient. In this activity, the students not only gained Chemistry knowledge, but they also experienced fun and excitement.



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RIS SWISS SECTION DEUTSCHSPRACHIGE SCHULE BANGKOK

OPEN HOUSE DAY AT RIS SWISS SECTION – DEUTSCHSPRACHIGE SCHULE BANGKOK



On Wednesday, 10 March 2021, RIS Swiss Section – Deutschsprachige Schule Bangkok welcomed many visitors to the first Open House Day of this year. It was a great opportunity to gain insights into our everyday school life. From 7.30 am onwards, guests were visiting the classes, taking

part in school tours, meeting and chatting with staff and students over coffee in the courtyard, or taking pictures with our new inflatable cow “Annabelle”.



Swiss Thai



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Good food, Good life

RIS SWISS SECTION DEUTSCHSPRACHIGE SCHULE BANGKOK

ICE SKATING TRIP



The students of our primary school made a trip to the ice skating rink at Mega Bangna, where they spent a wonderful morning ice skating! It was amazing to see how the students progressed - for some it was the very first time on skates!

Ice Skating is a very popular winter sport in the German-speaking countries, where many children learn to skate on naturally occurring bodies of frozen water, such as lakes and rivers during their early childhood.



Ice skating is not just fun it is also very good for one's joint and muscle health because ice skating engages almost every muscle group in the body. Gliding on ice further requires synchronized movement of the legs, which improves one's coordination and dynamic balance abilities. It is very important to develop strong coordination and balance abilities during the primary school age, since it helps the children to



protect themselves and reduces the likelihood of injuries since children with sound coordination and balance abilities show appropriate postural reactions when needed, for example putting their hands out when falling.



asian trails

Blazing New Paths in Travel

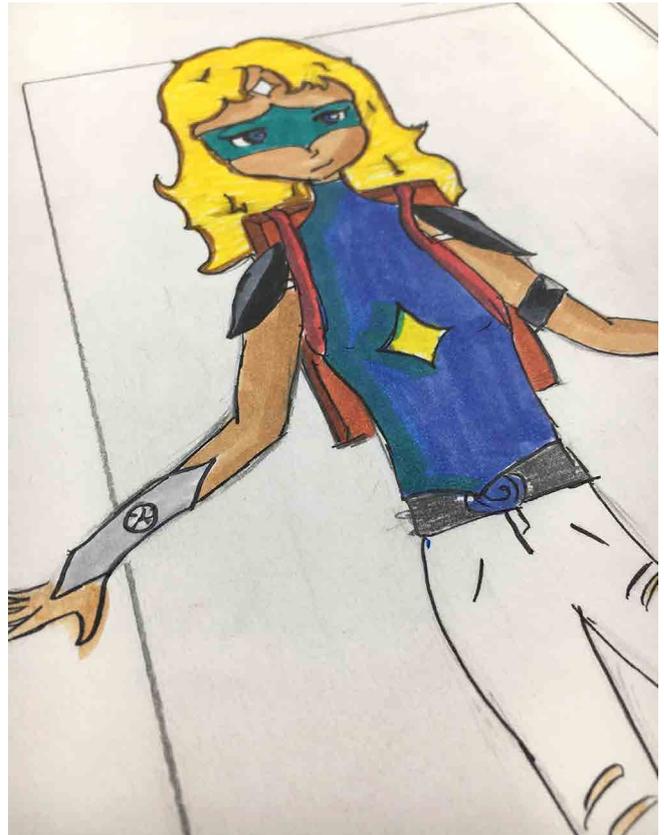
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SUPERHERO DRAWING COMPETITION



Preparations for the upcoming yearbook are in full swing. Our secondary school students, thereby, contribute to the design of the yearbook. For this purpose, our art teacher, Fabian Studerus, orga-

nizes a drawing competition, where students develop their own superheroes. The best results will guide us then through the 2020/21 yearbook. We are looking forward to exciting drafts



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RIS SWISS SECTION DEUTSCHSPRACHIGE SCHULE BANGKOK

MATURABALL 2021



The Class of 2021 invites you to the Maturaball, the highlight of every school year. Join us for a glamorous party with the graduating students of the RIS Swiss Section – Deutschsprachige Schule Bangkok! The ball marks an exclusive event in a festive atmosphere at the S31 Sukhumvit Hotel on June 12th, 2021.

Due to the COVID-19 situation, the tickets are only available online until further notice via email: matura2021@ris-swiss-section.org or phone at 0910313002

Important events in the second semester of the school year 2020-21:

22.05.2021	Open House Info Session (13:00 - 15:00)
10.06.2021	Flea Market for Primary School (11:00 - 12:00)
11.06.2021	Graduation Ceremony (10:00)
12.06.2021	Matura Ball

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



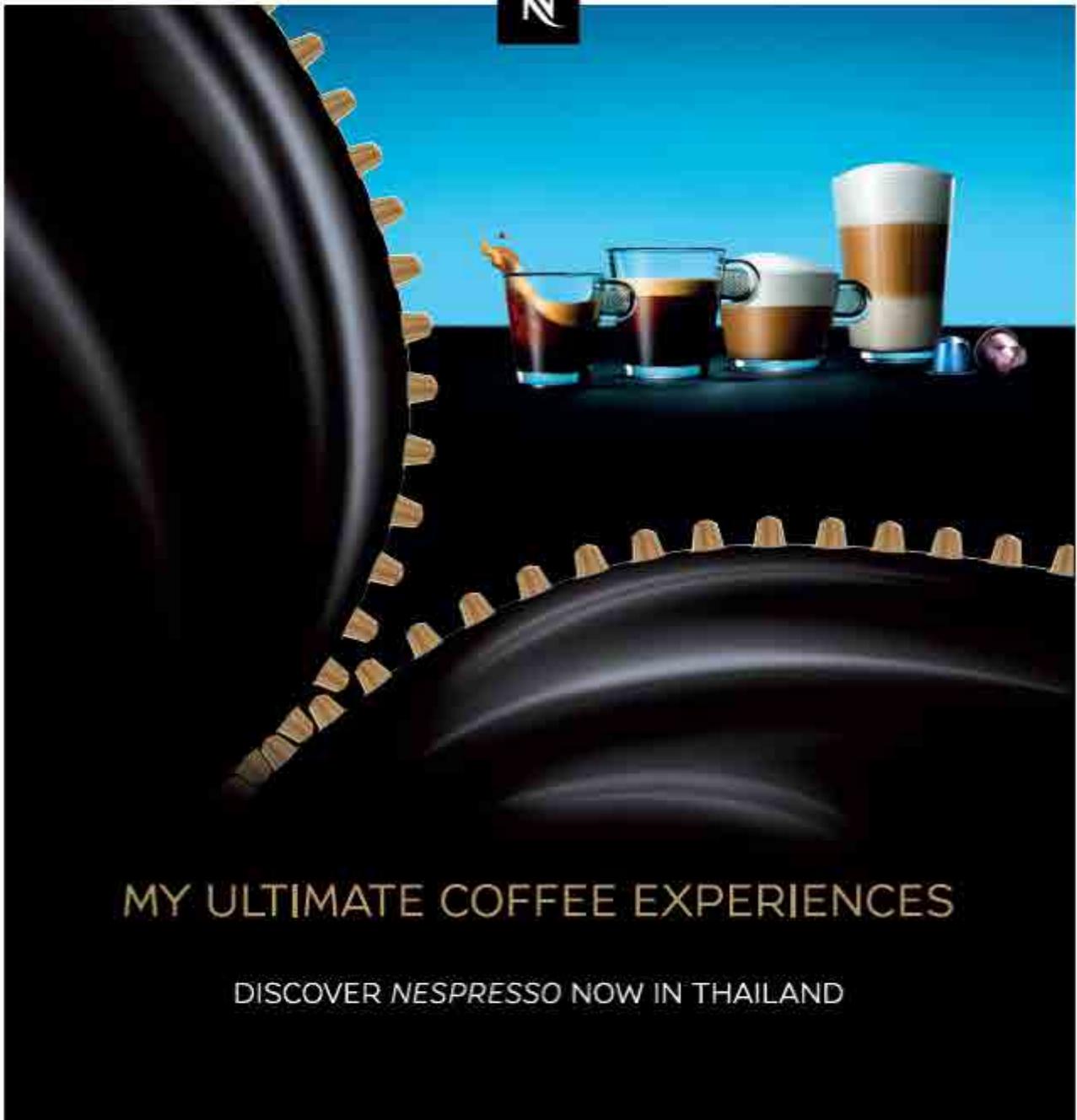
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