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MYANMAR BUSINESS BRIEF

DAILY BRIEF / 18 NOVEMBER 2026

Can a buyer pay an overseas supplier before delivery?



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Discover.
Connect.
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Start with the background, one story at a time.

Myanmar today: four stories to start with

Guide / 18 NOV 2026

Money across borders: paying suppliers and sending yen home

For a company buying edible oil overseas, the payment date can affect when a shipment leaves. For a family receiving 10,000 yen from Japan, the payout depends on how they collect it. This issue looks at the new import policy and the transfer rates displayed on 18 November.

Paying an overseas supplier in advance

The central bank has announced it will allow advance payments for imports. An edible-oil order illustrates where payment fits between the order and shipment.

Follow the payment →

What 10,000 yen will buy

At KYODAI's rates on 18 November, before fees, the equivalent is 249,000 kyat in cash or 250,500 kyat in an electronic wallet.

Compare payout methods →

An Isuzu company calls its final meeting

The item on 13 December is the winding-up account. The company name and registration number identify the business concerned.

Read the notice →

Wednesday clinics at rural health centres

The health minister cited a 2024 diabetes survey in November. The report also explains when rural centres offer screening and care.

The survey and local clinics →

Gold, fuel and the share index →

Daily indicators: exchange and remittances

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Exchange rates in the market

Figures are in kyat. Private dealers' buying and selling rates were updated on 14 November. The central bank's market trading rates are for 17 November. The buying rate is what the dealer pays for foreign currency.

Currency	Unit	Dealer buys	Dealer sells	CBM market rate
US dollar (USD)	1 dollar	4,830 MMK	4,930 MMK	3,660.00 MMK
Japanese yen (JPY)	100 yen	3,039 MMK	3,116 MMK	2,301.81 MMK
Thai baht (THB)	1 baht	143 MMK	146 MMK	108.28 MMK
Chinese yuan (RMB/CNY)	1 yuan	722 MMK	740 MMK	549.11 MMK
Singapore dollar (SGD)	1 dollar	3,749 MMK	3,840 MMK	2,841.06 MMK

Sending money from Japan

Rates displayed by each provider on 18 November, in kyat per yen.

Provider	Cash pickup	Bank account	E-wallet
SBI Remit	25.10 MMK	24.94 MMK	Not listed
KYODAI	24.90 MMK	24.94 MMK	25.05 MMK

What difference does the payout method make on 10,000 yen?

At KYODAI's displayed rates, 10,000 yen converts to 249,000 kyat in cash or 250,500 kyat in an e-wallet before fees. For the same budget, compare both the total you pay and the amount the recipient gets on the order screen.

Sources and dates

The central bank's trading rates and providers' transfer rates serve different purposes.
Market Rate Plus · 14 Nov ↗ ／ CBM · 17 Nov ↗ ／ SBI Remit · 18 Nov ↗ ／ KYODAI · 18 Nov ↗

Daily indicators: gold, fuel and shares

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Gold reference price: 7.05 million kyat

On 17 November the gold reference price committee quoted one tical (16.329325 grams) of gold with a density of at least 19.25 g/cm³. For jewellery of the same weight, workmanship and the difference between buying and selling prices can change the final price.

Fuel reference prices: use retail for a fill-up

Kyat per litre on 18 November. Retail is the guide for drivers. Wholesale is useful for businesses comparing purchasing terms.

Fuel	Yangon retail	Yangon wholesale	Mandalay wholesale
Petrol 92 RON	4,270 MMK	4,056 MMK	4,170 MMK
Petrol 95 RON	4,315 MMK	4,096 MMK	4,212 MMK
Diesel HSD (500 ppm)	4,380 MMK	4,176 MMK	4,290 MMK

Myanmar Stock Price Index (MYANPIX): 913.46

Yangon Stock Exchange, 13:00 on 18 November. The index tracks share prices on the main board. The share count and turnover below show how much actually traded.

Market	Shares traded	Turnover (MMK)
Main board	3,448	35,508,700 MMK
Pre-listing board	7,573	41,445,500 MMK
Total	11,021	76,954,200 MMK

Sources and dates

Myanmar Alin · 18 Nov, p. 2 (gold and fuel) ↗ ／ Eleven Media (fuel) ↗ ／ Yangon Stock Exchange (YSX) ↗. Share counts and turnover include ordinary and block trades.

Can importers pay before the goods arrive?

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When a supplier asks to be paid before shipping

A supplier asks to be paid before loading the ship. The buyer has kyat and needs to send foreign currency. On 16 November, Myanmar Digital News reported the central bank's announcement that it would allow advance payments for imports.

An edible-oil order

For a company importing edible oil, the date it can pay may affect when the cargo is loaded. According to the central bank, banks licensed to deal in foreign exchange have supplied currency for imports including fuel, edible oil and fertiliser.

What to ask the bank

The report sets out the policy. For a specific order, have the contract currency, amount and payment deadline ready. Ask the handling bank what documents it needs and when it can send the funds, so you can give your supplier a date.

Sources and dates

Checked 18 November. Myanmar Digital News · 16 Nov ↗

Which Isuzu company is winding up?

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Is this the company on your service invoice?

If you own a truck, news that an Isuzu company is winding up raises a practical question: who will do the next service? The company named is Isuzu Truck Service Factory (Myanmar) Company Limited. Its registration number, 105431368, offers a second way to identify it.

What happens on 13 December?

Myanmar Business Journal checked the notice in the 13 November issue of Myanmar Alin. It schedules an online final general meeting for 11:30 a.m. on 13 December. The liquidator is to explain to members how the company's assets were dealt with.

Start with your warranty

The notice concerns one legal entity. It gives no individual dealer or repair shop's trading schedule. Check the name and number on your warranty or service invoice to identify the right contact.

Sources and dates

Checked 18 November. Myanmar Business Journal · 17 Nov (notice checked) ↗ ／ Myanmar Alin · 13 Nov issue ↗

Diesel, gas and fertiliser: which import taxes are waived?

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One extension, different tax relief

An importer buying fertiliser and one importing gas for electricity both come under the extension. The taxes covered differ. Myanmar Digital News reported on 13 November that the finance and revenue ministry's measure covers 1 October through 30 November.

Read the fuel specification

For high-speed diesel with 500 ppm sulphur, the exemptions cover customs duty, specific goods tax, commercial tax and 2% advance income tax. For liquefied natural gas (LNG), the report lists customs duty, commercial tax and advance income tax.

Checking a fertiliser quotation

For fertiliser, the relief is on the 2% income tax paid in advance at import. It does not translate into a uniform 2% cut in the selling price. Freight and exchange rates also affect the cost. Looking at tax and freight separately makes quotations easier to compare.

Sources and dates

Checked 18 November. Myanmar Digital News · 13 Nov ↗

Who learns to settle trade disputes?

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Asking a third party to decide

Imagine a buyer and seller disagreeing about the quality of a shipment. If they agreed to arbitration in their contract, a third party can hear both sides and give a decision. On 14 November in Yangon, the 13th commercial arbitration training course held its graduation ceremony.

Ten hearings after the course

According to the college chairman, about 1,000 people have trained so far. Before joining the arbitration centre's panel, graduates must observe at least ten hearings. They see how arguments and evidence are handled in practice after learning the procedure in class.

What do the 1,000 trainees and 18 cases tell us?

The first number counts people trained. The second counts cases the centre has handled. A company looking into the time or cost of its own dispute can start by checking which institution its contract names.

Sources and dates

Checked 18 November. Myanmar Digital News · 16 Nov ↗ ／ Myanmar Business Journal · 17 Nov ↗

Education spending: why 6.92% and 9.22%?

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Two figures at a teacher-training ceremony

At a ceremony for graduates of the education universities in Yangon and Sagaing, speakers discussed teacher training, education research and digital tools. Both percentages they cited are planned shares of the 2026–27 national budget.

One year, two ways of counting education

The plan gives the education ministry 6.92%. Including education programmes at other ministries brings the share to 9.22%. The difference is 2.30 percentage points. Think of each figure as kyat out of the same 100 kyat budget, rather than as growth from last year.

For suppliers of training or classroom materials

A national allocation cannot tell a supplier how many devices a university will buy. Procurement notices name the schools, specifications and delivery dates. The ceremony gives an earlier clue about the teaching methods being encouraged.

Sources and dates

The Global New Light of Myanmar · 2026-11-18 · p.3 · www.moi.gov.mm ↗

How a 30 million kyat fund lent 40 million

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A shared fund for farms and livestock

In Hwepahlaing village in Mongton Township, Shan State, residents borrow from a village fund for farming and livestock. The rural development department says the fund started with 30 million kyat. Cumulative loans to 19 members have reached 40 million kyat.

Lending the same 100 kyat twice

If one person borrows and returns 100 kyat and a second person borrows it, cumulative lending is 200 kyat. That is how a revolving fund works. The 10 million kyat difference between starting capital and total lending is not a measure of profit.

What the books and the farms tell us

Development officials visited borrowers' farms and livestock operations and examined the committee's monthly records. Cumulative lending shows how often the money has been put to use. To see how much can be lent next season, look at cash on hand and repayments due.

Sources and dates

The Global New Light of Myanmar · 2026-11-18 · p.6 · www.moi.gov.mm ↗

The day Taunggyi's rooms filled up

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The first balloons went up five days early

Taunggyi in Shan State holds daytime and night-time balloon competitions for Tazaungdaing. Organisers told Eleven Media in September that the opening was planned for 18 November. GNLM's 18 November issue says daytime events actually opened on the 13th, with the festival running through the 25th.

Almost 100% occupancy – on which day?

According to a tourism official, hotels and guesthouses took bookings early and occupancy approached 100% on opening day. Occupancy is the share of available rooms in use. This figure describes the first night, so availability on other dates is worth checking separately.

Ask night by night

If you cannot reserve several nights together, ask about arrival night and the following night separately. If you plan to watch the night competition, ask the hotel about transport to and from the venue when booking.

Sources and dates

GNLM · 18 Nov, p. 4 ↗ ／ Eleven Media · 17 Sep (organisers' original plan) ↗

When can a car buy extra fuel on the coast road?

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Extra fuel for stations on the coast road

A trip from Yangon towards Chaungtha or Ngwesaung takes more than a room booking. The Ayeyawady regional government is supplying additional fuel to stations along Pathein's main road and at both beaches, above their usual allocation for the tourist season.

The allowance depends on the trip

Sales to vehicles are recorded mainly using QR codes. According to GNLM, a tourist vehicle that has used its usual allowance can buy more according to the distance still to travel. Station supply and each vehicle's entitlement are handled separately.

If you book a return transfer

A one-way quote may leave out stops or the return drive. Tell the operator where you plan to stop and ask where the driver expects to refuel for the return leg. Then you can agree on breaks and departure times.

Sources and dates

GNLM · 18 Nov, pp. 1 and 5 ↗ / GNLM article ↗

From a diabetes survey to Wednesday village clinics

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A November announcement looks back to 2024

At a World Diabetes Day event in Nay Pyi Taw on 16 November, the health minister cited a 2024 survey. Eleven Media reports that 7.9% fell into the diabetes category and 12.3% into the prediabetes category.

What the two percentages mean

At 7.9%, the first figure is roughly eight people in a hundred. The 12.3% refers to a separate category. Both are survey results for 2024, not counts of new diagnoses this November.

The rural health centre as a first contact

The event also highlighted weekly Wednesday screening and care at rural health centres. Anyone planning a visit can ask their local centre about hours and registration before setting out.

Sources and dates

Checked 18 November. Eleven Media Group · 17 Nov (minister's remarks) ↗

At Shwedagon, a teak pillar carries 160 years of history

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A little history just beside the golden stupa

Shwedagon's golden stupa can be seen from a distance in Yangon. Its Buddhist museum offers a closer look at the buildings that shaped the grounds. Eleven Media described the collection on 16 November after the religious affairs minister's visit on the 14th.

What wood and stone can show

The exhibits include teak pillars about 160 years old and paving stones from historic pagoda structures. Looking at wood that carried a roof or stone people once walked on gives a sense of the buildings that even a carefully made model cannot quite convey.

Two dates to keep in mind

The museum building dates from 1992–93. The pillars are much older. Exhibits about the Buddha's life and models of pagodas from across Myanmar and Bodh Gaya in India also allow visitors to compare shrines in one place.

Sources and dates

Checked 18 November. Eleven Media Group · 16 Nov ↗

Articles by category

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02 Economy, finance and markets ↗ p.4

03 Law, tax and regulation ↗ p.9

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05 Skills, jobs and education ↗ p.10

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08 Manufacturing, vehicles and retail ↗ p.7

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10 Agriculture, fisheries and food ↗ p.11

11 Health and medical care ↗ p.14

12 Tourism, hotels and dining ↗ p.12

Dates for remittances and markets appear alongside each table. The links at the end of each article lead to reports and public notices.