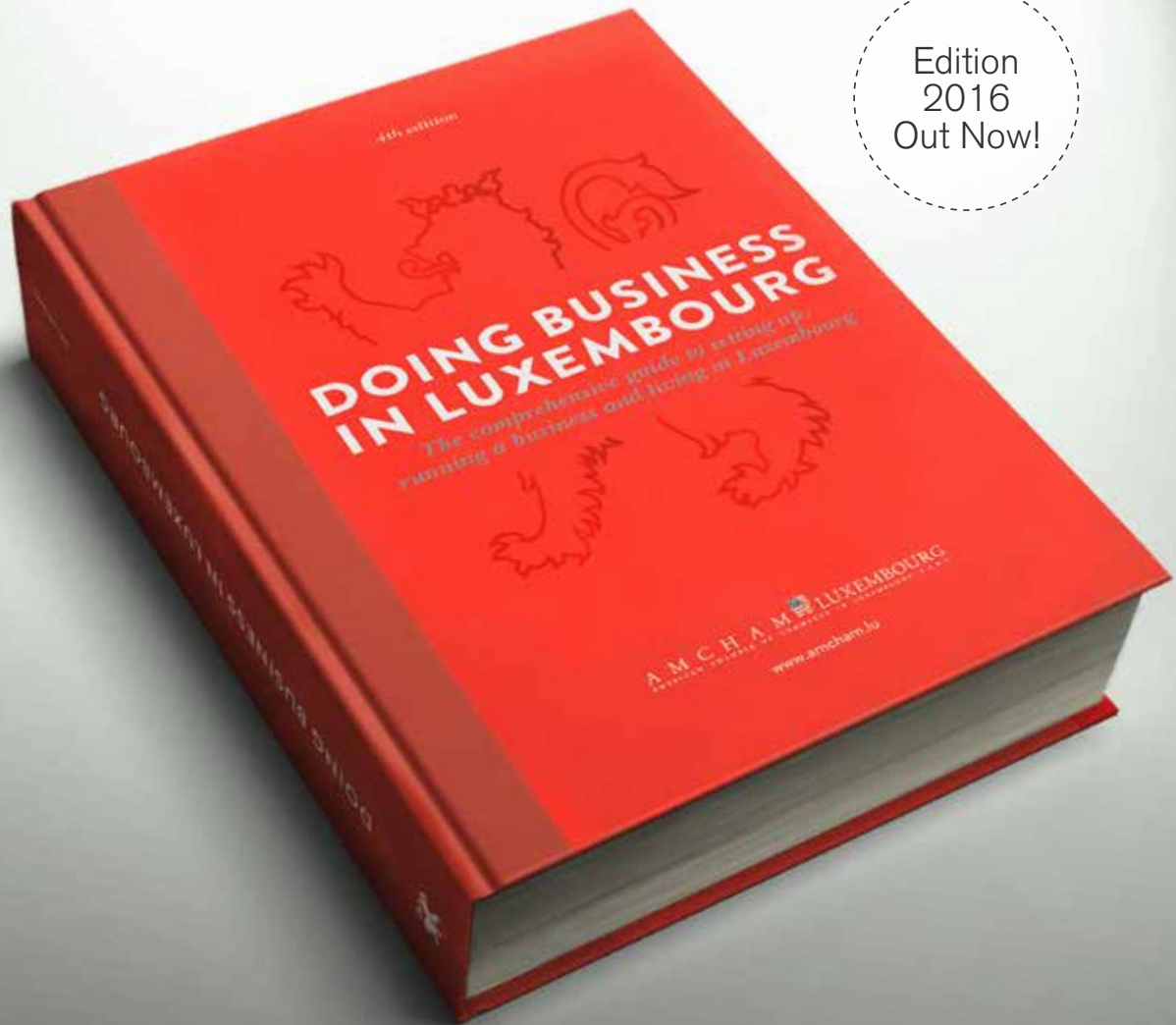


# CONNEXION

DOING BUSINESS IN LUXEMBOURG



We wish you

**A HEALTHY, HAPPY  
AND SUCCESSFUL NEW YEAR!**

# CHAIRMAN'S REMARKS



Paul-Michael SCHONENBERG

## Dear AMCHAM Colleagues and Friends,

Please accept our warm and sincere best wishes for a healthy, happy and prosperous New Year for you, your family and those you love!

We are excited with all of the opportunities of the coming year 2016. In just a few days on the 26 of January, we will finish the last year and begin the New Year with a New Year's reception at Cercle Cité. This party will also be the launch party for the newest edition of our "Doing Business in Luxembourg" series, a project which we began sixteen years ago and which has already seen three earlier editions. This fourth edition is our gift to the government and people of Luxembourg to thank them for their hospitality which allows us and our families to live and work in this wonderful small country in the heart of Europe. We believe Luxembourg is absolutely the best place in Europe for international companies who wish to have a European presence. We say this sincerely and in great detail in our new book. Please take a look, tell your friends and let's together promote Luxembourg to ensure we attract the best companies on the planet to join us here in Luxembourg.

Also in this Connexion edition please find the text of Minister Gramegna's AMCHAM lunch Christmas greeting and a summary of the content of our recent successful Intellectual Property seminar. Please don't forget to look at the online slide presentations associated with this event as well which can be found on our AMCHAM website.

On 20 November we celebrated AMERICAN Thanksgiving at Kikuoka Country Club with the biggest crowd we have ever had. In addition to fabulous dancing music, the serious part of the evening was focused on honoring Ambassador Alice Walpole and Mr. David Goldrake for the excellence of their contributions here in Luxembourg. We were pleased to partner with Luxembourg Air Rescue to give both of these honorees wooden boxed American flags that had been flown (with accompanying certificates of acknowledgement) all over the skies of Luxembourg by Luxembourg Air Rescue. We were particularly pleased to do this as a surprise...and we add here a repetition of our sincere thanks to both Ambassador Walpole and Mr. Goldrake for the strength and character of who they are, as well as their accomplishments.

We are pleased to launch a new feature in this issue of our magazine: a four page section introducing our readers to the expats, both short and long term. Through this feature, we hope to introduce both new international arrivals and long-term foreign residents to the members of the Greater Luxembourg society. We are doing this to promote integration. Our hope is founded in the belief that knowing the person, their motivation, background, interests, hobbies... will reduce the level of mistrust, uncertainty and fear that residents can sometimes have towards newcomers who they do not know. Please take a look at this feature and let us know what you think. For additional information please contact Natalia Duruş at [durus@amcham.lu](mailto:durus@amcham.lu).

If you are already an AMCHAM member, thank you. If you are not a member, we warmly invite you to join us. Our mission is to provide to our members and friends four things: networking... in English, problem solving for both business and the other long-term expat needs, information on how to do things, who to see and what to bring, and lobbying with the government to ensure that the needs of the international business community are appropriately addressed, so that we have the strength to contribute to the process of making Luxembourg an even better place to live and work. Our membership demographic has 30% U.S. companies, 20% Luxembourgish companies and 50% other international companies as members. We are proud we have become an international melting pot!

For the coming year, as always, we are here for you, our members and friends. Your needs are our needs, your concerns are our concerns, your challenges are our challenges. We are at your disposal and will do everything we can to help you, your companies and your employees to be happy and successful. Join us! For information on joining AMCHAM or any other additional information please see the contact details on our website [www.amcham.lu](http://www.amcham.lu).

With respect and my best wishes,

Paul-Michael Schonenberg  
Chairman and CEO

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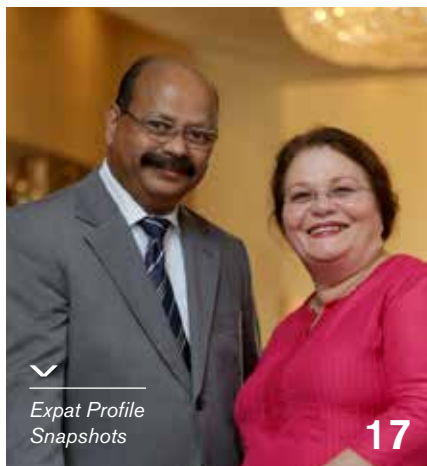


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# THE INTERNET OF THINGS



Philippe Goutière



The promises Internet of Things (IoT) holds are not simply improvements over existing processes and economic models; rather, they are transformational in scope. The IoT economy will revolutionize the way businesses produce, function, and perform. And the change is happening faster than any previous revolution.

At the same time, IoT will present significant challenges across all sectors and for all industries. As it solves problems that have plagued businesses for decades, if not centuries, it will also create entirely new dilemmas, both procedural and ethical. Concerns over privacy, cybersecurity, and property and products liability will quickly become just as robust as the opportunities IoT presents. While businesses must begin to implement IoT technology if they hope to survive over the long term, they also must implement strategies that account for the many risks associated with IoT.

The insurance industry will be poised to help businesses navigate this new IoT world. In many ways, the insurance industry stands to gain the most from embedded

***“The insurance industry will be poised to help businesses navigate this new IoT world.”***

sensors that produce massive amounts of data, which will provide deeper insights into minimizing risks to customers. Long at the center of data-driven analytics and risk mitigation, the insurance industry will be ready to help maximize businesses' IoT opportunities and minimize their exposure. AIG embraces those issues and launches

working groups to find the best solutions. AIG will further investigate those risks and provide practical steps for businesses to avoid or reduce them.

**By Philippe Goutière**  
General Manager AIG

**Following is the AIG point of view on the Internet of Things:**

It's safe to say that we are at the start of another industrial revolution. The rise of the connected objects known as the "Internet of Things" (IoT) will rival past technological marvels, such as the printing press, the steam engine, and electricity. From the developed world to the developing world, every corner of the planet will experience profound economic resurgence. Even more remarkable is the speed with which this change will happen. A decade ago there were about 500 million devices connected to the Internet.



Today, there are 10 to 20 billion. In five years, there could be 40 to 50 billion.

Unlike previous industrial revolutions, however, we see this one coming. IoT is not one earth-shattering invention, like the cotton gin. Industries won't be caught unaware by a better mousetrap that renders their manufacturing systems and products obsolete. In fact, every industry and individual company stands to gain and prosper by implementing IoT objects into their business model and, as a consequence, uncover newer and better ways of doing business. Which is not to say there won't be disruption; there will be massive disruption, as new industries spawn and old models fade away. But the phenomenon of IoT is unique because it allows the forward-thinking company to prepare, adapt, and thrive in this new economic age.

The rise of IoT also means we are at the start of a new age of data. Two chief components of an "IoT object" are its ability to capture data via sensors and transmit data via the

Internet. As this white paper makes clear, the declining cost of sensors since the start of the new millennium has been a main driver in the rise of IoT. In short, sensors are dirt cheap today. This has had profound implications on our ability to capture data previously out of our reach.

According to the Norwegian research organization SINTEF, 90 percent of the world's data has been generated over the past two years. Every second, over 205,000 new gigabytes are created, which is the equivalent of 150 million books. This is the amount of data created in a world with 10 to 20 billion connected and sensorized objects. The world is producing more data than ever before and, critically, we are moving it around, using it with increasing frequency. Imagine a world with 40 to 50 billion IoT objects.

How well an industry or individual company utilizes the massive influx of data unleashed by IoT objects will greatly determine its competitive advantage and future success. In some form, every organization will have to become data-centric in its approach and outlook.

It will be the data that informs a supply-chain manager about inefficiencies or security holes in the supply chain; it will be the data that tells a marketer whether consumers are responding to the latest campaign; and it will be the data that gives businesses a greater insight into its processes and products than ever before.

At the center of this new universe of data will be the insurance industry, which has been using massive amounts of data to understand and mitigate risk. It's only a slight exaggeration to say that insurers invented the idea of Big Data. Naturally, as IoT objects proliferate and permeate all levels of our economy, it will be the insurers who are best placed to analyze this data and extract meaningful and actionable insights – insights that could make our world a safer and more productive place than we could ever have imagined.

---

**By Dr. Shawn DuBravac**

*Chief Economist at the Consumer Electronics Association and author of the New York Times bestseller "Digital Destiny: How the New Age of Data Will Transform the Way We Work, Live, and Communicate."*

For decades we've been dazzled by new and better gadgets. Better computers; better music players; better televisions; and better phones. This trend has made technology seem like one long train of miraculous gizmos that had no antecedent in our lives. One might expect that this will continue; that the next revolutionary technology will come in yet another plastic or metal container. Yet that might not be the case.

Indeed, there is another technological revolution looming, but it's far simpler and at the same time potentially more ground-breaking than any single device. It is a data-driven revolution that could do away with many inefficiencies, hassles, dangers, and unsafe practices of modern life.

Call it the "Internet of Things" or "Internet of Everything", the transformation deals with the steady but inexorable rise of connected and sensorized objects – in short the online dig-

itization of our physical world. Autonomous objects can constantly acquire, analyze, and transmit reams of data captured from their surroundings. In turn, economies, cities, businesses, and people will respond to this flow of information - opening an unprecedented array of opportunities.

The Internet of Things is giving rise to pervasive digital networks within the physical space - the networked lifeblood of the "smart city." Not just a network of municipal services, such as electricity and water, truly "smart" cities combine elements from all urban stakeholders, including citizens, government and business. And, once again, a broad spectrum of implementation models is emerging in different parts of the world.

In the United States, the general idea of smart urban space has been central to the current generation of successful start-ups. Design itself has a positive impact on revolutionizing most aspects of urban life – from commuting to energy consumption to personal health. These new initiatives are receiving eager support from venture capital funds.

In South America, Asia, and Europe, all levels of government are identifying the potential benefits of building "smart" cities, and are working to unlock significant investment in that area. Rio de Janeiro is building capacity at its "Smart Operations" center; Singapore is about to embark on an ambitious "Smart Nation" effort; the European Union's Horizon 2020 program has earmarked €15 billion in 2014-2016 – a significant commitment of resources to the idea of smart cities, especially at a time of fiscal constraints.

The future will show how the different models outlined above will play out.

---

**By Dr. Carlo Ratti**

*Director of the MIT SENSEable City Lab and designer of the Future Food District at the 2015 Milan Expo.*

# INTERVIEW WITH FREDDY BRACKE

Luxembourg's First *Dirigeant Maritime Agréé*

As one of the goals of AMCHAM is connecting people, we are starting with this edition an introduction of Newcomers in Luxembourg and with Freddy Bracke's interview, also an introduction of the different AMCHAM members we have. Enjoy reading about Freddy Bracke's experience coming and working here in Luxembourg!

## It all started in 1990...

In 1990 the Belgian ship owners had a cost problem with regard to operating the merchant fleet and wanted to flag out. In a kind of a political compromise, the Belgium Government together with the Luxembourg Government arranged that they could flag out to the neighboring country instead of going to Hong Kong, or Singapore or way out somewhere else...

Luxembourg is a landlocked country, nevertheless since 1990 it has a maritime flag: the Roude Leif (The Red Lion) is the recognized flag for Logistics and Transport.

I am not a sea ferry man, I'm an economist and a banker and, as there was no maritime expertise here, I was sent to Luxembourg in 1994 to represent a part of the Belgian ship owners, create a structure here, register ships under the Luxembourg flag, buy ships, etc. We established the maritime business in Luxembourg and I was the first *Dirigeant Maritime Agréé* recognized by The Ministry. It's a high responsibility position as ships are mobile entities, so you need confidence, you need serious people that are not cutting corners, and you need to do the necessary for being in line with E.U. and International regulations.

## The Maritime Affaires business

Maritime Affairs is an international competitive business where every element of cost counts; it's a completely different business than a plant, or a shopping center, etc., so we needed to train the local staff that was hired. The company I was working for, COBELFRET is now

a port, you can be running a fleet from anywhere in the world, Luxembourg included.

One of the elements that puts Luxembourg ahead of Brussels or Paris is the fast reaction time. For example, if you need an exemption signed by the Ministry to place a non-E.U. captain on a ship, in Luxembourg you can get that very quickly through a Ministerial Decree. A second main economically sound advantage is the tax credit for investment in fixed assets law, which encourages companies to invest. This second element also came with a challenge.

Those investment tax credits get used up (in the good times), of course, which means that at a certain time you need new investments to benefit from this economically well founded advantage. In the shipping sector this means usually acquiring new vessels – which translates into a partial renewal of the fleet: the end result of this incentive is a fleet with younger,

more modern vessels that happen also to be more environment-friendly.

A second challenge was our collaboration with the Labor Unions with reference to the Collective Bargaining Agreements (CBA). We negotiated a CBA with the late John Castegnaro who - even though OGBL didn't have members from the maritime sector – understood it was politically internationally necessary to negotiate one. It took several meetings to establish that the CBA for a ship with crew is not the same as a CBA for a plant; for example, a captain master on a ship has still a dis-



Freddy Bracke

***“Shipping is a little city; it's an ensemble of many goods and services.”***

CLdN. Even if Luxembourg needs the Belgium ports as main ports (Zeebrugge, Rotterdam, etc.), the administration, the consolidated accounts, the running of the ships from shore, etc. is located in Luxembourg, the whole business is run from here. With the means of modern communication you don't need to be in



ciplinary function, on the ship his/her instructions stand and all complaints should be done "at shore". A second element is that you cannot strike on a boat. These are all differences from normal industries, and one needs the knowledge and the experience.

### Retiring in Luxembourg

After a banking career in Brussels and New York with several international banks, I came to Luxembourg in 1994. I have seen Luxembourg changing enormously in 21 years, including the whole Kirchberg. I retired at 68, and I still hold some non-executive functions.

I would advise everybody who arrives in Luxembourg to involve themselves as soon and as deeply as possible in the local business environment. For example, as soon as I arrived, I made COBELFRET a member of AMCHAM. Today, I am still part of AMCHAM as a senior member.

I would also advise everybody to get involved in the civic and cultural local life, beyond business. You can meet people at both business-focused events or meet the same people in a more social context, at the Philharmonie for example.

Luxembourg is a nice place to retire because it's - a smart but still - a small city with all the advantages of a capital. There are not many cities of 100,000 people which have a Philharmonie as we do. There are not many cities where you can follow French as well as German - and occasionally English - theatre, at the same time. And all that while still being in a small city.

Let me tell you why the city of Luxembourg is a good city to retire for us. As I lived with my family in New York at the beginning of

my career - while working for Citibank - we have the habit of going back to New York now and then for visits. A couple of years ago we were back for a visit in New York and we took the subway. We put the tokens in the machine, we wanted to go through and the passage was already blocked and a message showed up saying "too slow". When you are 65 and you get this message from a machine, you start thinking "New York is the city that never sleeps, is this the city I want to retire in?"

In Luxembourg you have, at a reasonable level, the best of both worlds: it's a city with a lot of culture, a lot of entertainment, you are in the heart of Europe, you are not too far away - if need be - from Brussels and Paris, you have an airport. You can take a plane each and every day to London if you wish (which you do when you are working in a bank sometimes). It has everything of the amenities of a capital, of a big city but it's still a small human scale city and for older people that counts. You need a quieter space, you need also a pace which you can maintain: to walk, not to run all the time, that's one of the reasons for retirement. As a member of AMCHAM, I'm not sure I'll attend tax events anymore, but there are other ones and you want still to keep abreast with what's going on and meet people.

### Maritime Affairs: A growing sector

After retirement, I felt the need to remain associated with that peculiar business sector which I had seen established and developing in this country, so I remain very active as chairman of the Cluster Maritime Luxembourgeois, a professional non-profit organisation and lobby for our sector. The 50 members of the Cluster include all the main ship operators of Luxembourg. It's a growing sector, and other connected industries are also benefiting from that, the

banks for example. There's a lot of business around shipping: you need steel for the hull, furniture for the cabins, electronics for the bridge (satellite communication nowadays). For example, Villeroy & Boch supplies the tableware for the cruise ships, and I've been told that 10% to 20% of the tableware has to be regularly replaced.

At the moment, Luxembourg looks around to export his knowledge and Cabo Verde is one of the Luxembourg's target countries for development aid. We, the Cluster Maritime Luxembourgeois have a cooperation agreement with the Cluster Maritime Cabo Verde in order to assist them and develop the maritime economy.

The maritime economy, the Blue Economy as it is called, has well established itself in Luxembourg and I'm happy to have contributed to that from the very first day.

*By Natalia Maria Duruş*  
AMCHAM

# AMCHAM'S ANNUAL CHRISTMAS LUNCH

with Minister of Finance Pierre Gramegna



Luxembourg's Finance Minister, Pierre Gramegna, was AMCHAM's special guest speaker at the Christmas Lunch on Wednesday 2 December 2015 at the Sofitel in Luxembourg-Kirchberg to talk on the **Luxembourg Budget 2016 and Impact on Expat Business**.

Minister Gramegna introduced his address by stating that if there is one country where bankers are still liked, then it

to attract foreign investment. He said that having AAA rating is key for investment, growth and jobs.

#### VAT

On the 2015 budget, he acknowledged that the anticipated revenues have not been totally as planned, but expenditure has been as forecast. "Our VAT rates are still the lowest in the EU". The VAT increase of 2015 had intended to generate €280m, but this

The major issues facing Luxembourg at present are **security** and **refugees**, both which have a massive impact on finances and life in Luxembourg.

#### Refugees

He said that he has included a new line in the state budget, in a transparent way, addressing refugees. Luxembourg is one of the few countries, he stated, that "we are prepared to welcome refugees even before



is Luxembourg. Solving things in Luxembourg is not easy and one needs a sense of humour. "I'm delighted to be here for the second time!" he stated before addressing the issue of public finances in Luxembourg.

He said that the government is now rolling out the series of measures defined early last year in the Programme of Government and is working towards achieving a balanced budget in 2018. Regarding the 2016 budget, he said that there is no bad news for companies and explained that having a balanced budget is so important to be able

will not be achieved, probably 20% lower than expectations, he admitted. He did, however, put forward the issue of "elasticity" which is where such issues may not have the desired effect immediately, but will do so over time as consumers' trends stabilise.

He explained that the European Commission makes recommendation, but each Member State has a lot of latitude in policies on running the country. Germany, The Netherlands, Estonia and Slovakia are the other 4 EU Member States which, together with Luxembourg, have the most balanced budgets in Europe.

they ask; we are taking this responsibility very seriously". He also said that much investment has been done in infrastructure, with a focus now on learning languages and finding jobs. He added that he hopes the roots of the problems will be resolved. He also stated that Luxembourg is not advertising their policy on refugees, rather doing things quietly and getting things done.

He also explained that Luxembourg is now spending double on NATO as before, while still spending 1% of GDP on development aid (Luxembourg being one of only 3 countries in the world to achieve this).

Luxembourg is a small player in defence and security issues; however, the Government works hard to achieve the targets set for Defence and Security spending on a percentage of GDP basis.

#### Taxation

On taxation, he referred to the recent meeting of the G20 Finance Ministers who have worked to revamp international taxation as we know it. The main message, in his view expressed most clearly by George Osborne





(British Chancellor of the Exchequer) he revealed, wants each company to pay its fair share of tax. "We need a level playing field" he stated, in order to achieve the goals.

"I am ready to listen and to act, if necessary", he addressed directly the AMCHAM members attending. He said that solutions must be BEPS-compliant which needs long-term thinking, and that many experts have been working on this in order to close loopholes.

He also stated that Luxembourg will remove nominal taxation for companies, meaning companies will have to pay more tax. "That's a given, and will be implemented by a step-by-step approach".

He stated that we must be attractive for foreign companies to be convinced that "Luxembourg is the best place in Europe to do business".

Paul Schonenberg, Chairman of AMCHAM Luxembourg, had introduced Pierre Gramegna as the former Director of Luxembourg's Chambre de Commerce and former Luxembourg Ambassador to Japan, who is currently the Minister of Finance in the Grand Duchy. He described Minister Gramegna as a great friend of the business community in Luxembourg and stated "He's the best friend we have in the government".

During the Questions from the Floor section of the event, Paul Schonenberg explained that what helps businesses most is predictability, referencing the issue of tax rulings which had developed a bad reputation recently. Minister Gramegna responded by explaining that tax rulings have not been exclusive to Luxembourg, with most countries providing such guidance to companies in their jurisdictions. He stressed "Luxembourg is not part of the problem, it is part of

the solution". He said that one of his first priorities after finishing hosting the EU Presidency is to accelerate the administration of taxation of companies in Luxembourg, ensuring taxes are paid quicker, quoting "Anticipation leads to efficiency".

**By Geoff Thompson**

*G-Media sarl & The Luxembourg Chronicle*



# FREE NEWCOMERS ORIENTATION COURSES

for Third Country Nationals

AMCHAM Luxembourg is pleased to announce the launch of "Newcomers Orientation Courses for Third-Country Nationals" as of December 2015. The Newcomers Orientation Courses are organized under the auspices of and with the funding sup-

ported that the courses will take place 12 times per year, with 6 courses in English and 6 courses in Portuguese. Because of the AMIF and OLAI funding support, we are very pleased to be able to offer these 6 hour long courses (to be taught once a month on

Sign up information can be found on the Events section of the AMCHAM website: <http://www.amcham.lu/events/>. If you know of someone who is eligible and interested to attend these courses, please refer them to the AMCHAM website for registration. The 2016 course dates are:

- 20 February 2016 (English)
- 27 February 2016 (Portuguese)
- 30 April 2016 (English)
- 7 May 2016 (Portuguese)
- 28 May 2016 (English)
- 4 June 2016 (Portuguese)
- 18 June 2016 (English)
- 25 June 2016 (Portuguese)
- 24 September 2016 (English)
- 1 October 2016 (Portuguese)

THANK YOU TO OUR  
SPONSORS AND PARTNERS:



Organizers and presenters, AMCHAM's "New2Luxembourg" event on 15 October 2015, from left to right: Venera Vladoianu (Mylanguage), Ana Barreiro (Office House Capellen, teacher for the course in Portuguese), Simône Van Schouwenburg (ING), Hakan Sekulu (Clearstream), Paul-Michael Schonenberg (AMCHAM), Beverley Atkinson (European Relocation Services, teacher for the course in English), Dionne Abramson (Allen & Overy), Sylvie Schmit (European Relocation Services), Laura Foulds (Analie Tax), Xavier Guell (AXA Luxembourg).

port of the "Asylum, Migration and Integration Fund" (AMIF) and the Luxembourg Reception and Integration Agency/Ministry of Family and Integration (OLAI). Due to the funding specifics, these course offerings in English and Portuguese are targeted for attendance by non-EU citizens legally residing in Luxembourg.

This announcement was made at the "New2Luxembourg" event organized by AMCHAM's "New2lux" Committee in the evening of 15 October 2015 at Abbaye de Neumünster. Following the testimony of Dionne Abramson, a former participant of the pilot orientation courses, AMCHAM's Chairman and CEO, Paul Schonenberg an-

notated that the courses will take place 12 times per year, with 6 courses in English and 6 courses in Portuguese. Because of the AMIF and OLAI funding support, we are very pleased to be able to offer these 6 hour long courses (to be taught once a month on Saturday) **free of charge**. Our thanks to the Chamber of Commerce of Luxembourg for offering the venue and to ING for sponsoring the lunches!

The course covers the following: Bureaucracy, your local commune, working life, day to day living, tax card, renting, utilities, phone and internet, TV, radio and the press, history, geography, politics, insurance, vehicles, driving and transportation, education, music tuition, health scheme, child allowance, culture, etiquette and customs, leisure and entertainment, shopping, expat organisations, sports, music, cycling, recycling, integration, and much, much more.

# EXPAT PROFILE SNAPSHOTS

Integration is a two-way street: newcomers need to adjust and fit in, but at the same time they can make a great contribution to the economic and quality of life success of Luxembourg. The following two interviews are designed to put a human face on expats explaining who they are, what they think about Luxembourg, their aspirations, why they are here and what contributions they have or can make to Luxembourg. In this edition and all of the 2016 editions of Connexion we will feature two Expat Profile Snapshots. Our goal is to bridge the gap between newcomers and long-time residents... and therefore support integration. This initiative is supported by the "Asylum, Migration and Integration Fund" (AMIF) and the Luxembourg Reception and Integration Agency/Ministry of Family and Integration (OLAI).

# RYAN VICENTE

## CHAMP Cargosystems: Dispelling Assumptions for Integration

Short visits to Luxembourg leads to long-term residency for some. That was the case for Ryan Vicente and his family, who arrived 3 months ago. Ryan, the Network Manager for CHAMP Cargosystems, had visited Luxembourg several times in the last two years. During these visits he began noticing the attention to detail that pervades government services and daily life here. Ease of travel around the Greater Region was the first thing that really impacted him. 'When I visited, I spent every weekend touring different locations. There is such great public transportation! Manila has very serious traffic issues; public transportation is very inefficient. It's quite difficult to get around without a car.'

As Ryan learned more, his appreciation grew. 'The government looks after its people very well. When my wife and I discussed this posting, we thought we might be here for 2 or 3 years. Now that we know more, the family-oriented lifestyle and the government's support for the health and well-being of its people, we'd like to stay through to retirement.'

With an Electrical & Communications Engineering Degree and over 14 years' experience in networks and security, Ryan brings a wealth of knowledge and expertise to CHAMP Cargosystems Luxembourg. CHAMP is the industry expert in providing world-wide IT systems and solutions and, after almost three years in the Manilla office with CHAMP Philippines, Ryan has a good understanding of the company. He divides his time between managing his team and working on projects such as upgrades and expansions. 'Sometimes, I have even more than my hands full with this job.' Ryan smiles. With more than 200 client airlines, services that impact over 3,000 forwarders and connect over 9,000 offices, supporting CHAMP's world-class service is exciting.



***"I would just say, Come! Luxembourg is a wonderful country."***

As with many corporations in Luxembourg, CHAMP Cargosystems has handled the family's residency application, so that Ryan could concentrate on his work responsibilities throughout the transition. Even with the legislative help, getting settled can still be a challenge. The Vicente family spent most weekends since they arrived creating their home. Finding an apartment is only the beginning of a long list that includes arranging utilities, buying and assembling furniture, and organizing living space. Handling this all independently is already a cultural shift for their family. 'In the Philippines you can easily hire someone; here you have to do it all yourself. It's more hands on, and more expensive.' Not speaking French caused further complication. 'We are happy though,' says Ryan, 'We feel welcome and comfortable here and hope to learn French and Luxembourgish soon.'

Although the Vicente's daughter is not yet one, they are planning her future. 'She will go to a local school,' says Ryan, 'she'll find it easier to integrate if she speaks the language

and starts school with Luxembourgers. We hope to integrate and become part of the culture quickly.'

Expanding their social network is important to the Vicente's; both to integrate and to find the social support they left behind in Manilla. Perhaps the hardest for them has been missing their friends and family. They have already made some new friends, but found it difficult so far to get to know a wide variety of people. 'We've connected with a few people from the Philippines, who I knew from previous trips. They have been here for a while and are giving us advice and guidance. So far, I've mostly made friends at work but have only met one Luxembourger. It's pretty quiet right now and it's difficult to get out and meet your neighbours when it is cold and rainy.' Ryan chuckles.

'For me, a key to integration is to appreciate advantages that can sometimes be easily overlooked. We are not looked after in the Philippines, you really have to fend for yourself. People here are lucky to have such good medical facilities, infrastructure and amenities. You can certainly see that the government takes a long-term view.'

Ryan thinks that being observant and questioning assumptions is also vital. 'Based on what I've heard from my colleagues and read online, Luxembourg is a wealthy country where most of the people work for either the government or banks. I've also been told about locals who struggle to find affordable housing in the city. Both can't be true. By understanding each other, and questioning generalizations, we will build bridges between Luxembourg's wonderful culture and what we bring as immigrants.'

By Lisa FRANCIS-JENNINGS







# ROY SUHASH

Putting Indian Cuisine on the Map in Luxembourg

Renowned for his hospitality, Roy Suhash always greets his customers with a warm smile and a strong, firm handshake. Like many arriving third country nationals, Roy came with a good education in Commerce, diploma in Non-destructive Testing & Industrial Radiography, and high hopes for the future. Roy and his wife, Annie, dreamed of owning a restaurant one day but it was a long journey between their arrival in 1992 and achieving their goal.

'It was tough getting established. I only spoke English (and a variety of Indian languages) and the government did not provide 'user-friendly' material in English. As well, many of the businesses did not recognize my education, so I could not get a job in my field. I remember going for one interview,' says Roy, 'where they asked if my diploma was real. That was difficult! I came to build a life for my family and to be part of the community, but there were many roadblocks. Since the E.U. doesn't recognize some external standards, many arriving professionals have to take lower level jobs, and Europe loses a wealth of knowledge and experience. My wife Annie (who was a school teacher) and I, ended up taking whatever jobs we could get to make a start.'

Roy had been interested in and had experience cooking so he took a job as a dishwasher in a hotel restaurant. Working his way up in the kitchen, Roy's work ethic was noticed and he was promoted into maintenance and then took over full responsibility for maintenance. He took time to learn everything possible about the hotel business. During those years, when Roy wasn't working, he was in language classes. 'I learned French first,' says Roy, 'then German and Luxembourgish. It was relatively easy for our children. They learned languages in the local school. Annie and I had jobs and didn't interact much with the general public, so we didn't get the chance to practice.



But I made a commitment to Luxembourg and that includes learning the languages. I call it 'integration motivation'. Your level of energy or drive to become integrated really influences your chance for success. It is very important.'

In those early days, Roy's integration started with meeting his Luxembourgish neighbours. 'When we arrived in the 1990's, we found the Luxembourgish neighbours were quite reserved because of language. It took us awhile to become friendly with them, but as we learned the language, it became easier.'

Roy and his family met some Luxembourgishers who really made a difference in their lives. He was 'adopted' by a woman at work. She was invaluable in explaining how things worked in Luxembourg and helped sort out issues they had navigating the residency requirements. She even went so far as to phone government offices to resolve confusion with paperwork, etc.

Despite the challenges of settling here, Roy never considered establishing himself anywhere else in the E.U. 'There was really no

contest,' says Roy, 'We did our homework. Luxembourg is safe, polite and family friendly. It's a great place to live and do business, and there are opportunities for our children.'

Eight years ago (2007), he and his wife, opened their restaurant. 'It's always been a dream of ours – to own a business.' Roy says. Today, he combines his education, love of food, and his great way with people. Orchidee employs six people, but more; with almost 300 reviews, and 4.5 stars on Trip Advisor, Orchidee stands in the top 10 restaurants in Luxembourg and has held the coveted Certificate of Excellence for last few years. It has become the heart of a community of food lover.

Roy also heads up the Bangladeshi Chamber of Commerce and has conducted several missions aimed at creating strong, direct lines of commerce between Bangladesh and Luxembourg, including establishing the air agreement and double taxation treaty.

'Things have changed here,' says Roy, 'When we arrived, few spoke English. It was difficult to understand what we needed to do to get established. Now it is quite different. A new arrival can search the internet and find the information they need in minutes. Luxembourgishers have become more cosmopolitan; travelling and living in other countries. More and more, the children of immigrants are going to local schools, making friends and even marrying Luxembourgishers. All of this helps us connect. But above all, immigrants must remember; this is Luxembourg. As much as we see changes, we have the responsibility to learn the language, to understand and become part of the culture.'

By Lisa FRANCIS-JENNINGS

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# BEPS SHAPES BEHAVIOURS

## What are the origins of BEPS?

BEPS, which stands for “Base Erosion and Profit Shifting”, represents today the most extensive international initiative driven by OECD in order to reshape international tax rules.

The initiative was formally launched back in July 2013, when OECD presented the 15 Action Points, which became the main themes aimed at re-shaping the international tax framework.

We can clearly say that it is a massive, coordinated approach that aims to tackle from all angles what is now being considered as aggressive international tax planning, notably by recommendations for substantial and often fundamental amendments of domestic legislations, of double tax treaties and of administrative and inter-governmental practices.

After roughly two years that included releases of draft reports and public consultations on the subjects, the OECD released the Final Reports containing the final recommendations on all the 15 Action points on 5 October 2015.

Without going into the technical details, the main themes of the BEPS initiative can be grouped on four main axes: (i) economic substance and reality of functions, (ii) transfer pricing and global profit allocation, (iii) elimination of double non-taxation and certain international mismatches and (iv) transparency and international cooperation.

## We usually define BEPS as being a game changer in the current tax environment. Is it true?

Why BEPS is usually defined as “climate change” is that it shapes behaviours; and for

this it was not even necessary to wait for the release of the final reports. We observe globally that local tax administration and governments already reshaped their behaviour, some countries already anticipated some of the recommendations by introducing unilateral legislation and the behaviours and focus of taxpayers evolve as well. BEPS is on the boards' agenda and not only a subject for the tax departments.



Alina Macovei

## Do you consider BEPS as a threat for Luxembourg?

Every company is a taxpayer and to the extent to which any taxpayer has any international transactions, which for Luxembourg is obvious, BEPS becomes relevant, whether from a Luxembourg perspective or from the counter-party perspective and usually both.

It is important to note that although in its early conception BEPS targets rather the multinational operational groups, its potential effects and the themes contained, even if not all of them, are clearly relevant for the financial services sector, from banks, insurance companies, asset managers to the alternative funds and wealth management sector.

All the players will need to consider not only the effects of how Luxembourg will transpose BEPS but also how all the other countries in which they operate or transact with will do. In this respect, it is paramount that the implementation of these principles remains proportional, practical and does not lead to situations where the domestic rules go beyond the purpose and end up hindering the commercial functioning of the players.

This is the risk which is usually raised with BEPS, that domestic implementation can be unilateral and the desired international cohesion of the rules too little or broken.

It is very important in this sense that the Luxembourg financial market remains best in class and competitive, while BEPS compliant in the same time.

Then, concretely at the level of the market players, what we expect to see as BEPS-induced focus can be structured on three themes: focus on enhancement of local functions and substance in order to be

able to support existing tax attributes, focus on transfer pricing and focus on enhanced reporting. Over the last years we have actually already seen concrete actions taken by international players in both the operational and financial services sector, in these three directions, in relation to their Luxembourg-based operations.

Alina Macovei

Partner and BEPS Leader at PwC Luxembourg





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MEMBER SPOTLIGHT

# NEW YEAR'S RESOLUTIONS!



One good thing to do to protect yourself and your family in the New Year is to become a member of the Luxembourg Air Rescue. This non-profit organization has helicopters to transport you and your family members to hospital in the event of a local accident. In addition, they also have 5 fixed wing jets to repatriate you back to Luxembourg from abroad in the event of an accident while you are on business or private travel anywhere in the world.

At Thanksgiving this year I gave Luxembourg Air Rescue memberships to the AMCHAM staff. Make sure you and your family likewise are protected by this service. You could be very happy one day that you have!

We are very pleased to have arranged a price reduction for AMCHAM members to join Luxembourg Air Rescue and urge you to sign up. The prices will be 45 in-

stead of 54 EUR for a single person and 79 instead of 97 EUR for a whole family, in short, a discount of more than 17%! Please see [www.lar.lu](http://www.lar.lu) for further details.

**Paul-Michael Schonenberg**  
 Chairman and CEO of AMCHAM

# YOUR 1-1-1 AND YOUR IP?

Protecting intellectual property with a 1-1-1 company



Ana Barreiro (Office House Capellen)



Paul Schonenberg (AMCHAM)

Small entrepreneurs very often don't think about the value of the Intellectual Property they hold until it is too late. To raise awareness, the AMCHAM New Business & Entrepreneurship Committee put on a panel presentation on which included Ana Barreiro (Manager, Office House Capellen), Dr. Serge Quazzotti (Managing Director, L'Institut de la Propriété Intellectuelle Luxembourg - IPIL) and Me. Christophe Maillard (Partner, AMMC Law). Approximately 100 small business owners, would-be entrepreneurs and other interested parties attended this event on 24 November 2015 at the BGL BNP Paribas headquarters in Kirchberg.



Ana Barreiro (Office House Capellen), Christophe Maillard (AMMC Law), Serge Quazzotti (IPIL), Jed Grant (KYC3), Karin Schintgen (BGL BNP Paribas), Paul Schonenberg (AMCHAM)



Jed Grant (KYC3)



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# MORAL HARASSMENT

On 22 October 2015, ALLEN & OVERY and AMCHAM co-hosted a seminar on the topic "Moral Harassment". The aim of the seminar was to better understand the notion of moral harassment and to present the case law of the Luxembourg labour courts.

After a brief introduction by Paul-Michael Schonenberg, AMCHAM's Chairman and CEO, who emphasized the importance of treating people with respect and dignity, André Marc, Employment Law Partner at ALLEN&OVERY, Gilles Dall'Agnol, Employment Law Senior Associate, and Sabrina Bodson, Employment Law Associate provided the audience with an updated picture of moral harassment through recent case-law developments and practical cases.

## The present article aims to summarize the presentation.

The Labour Code is silent on a definition of moral harassment and hence, on the acts that would be constitutive of harassment. The matter is regulated by an Agreement of 25 June 2009 on moral harassment and violence in the workplace, which has been negotiated between social partners and declared generally binding in the same year by a Grand-Ducal regulation.

## Considering the limited legal framework, case-law is of utmost importance.

Moral harassment occurs when a person belonging to an undertaking REPEATEDLY and DELIBERATELY commits wrongful acts against an employee or a manager THE PURPOSE OR EFFECT OF WHICH is to (i) affect the employee's rights or dignity, or (ii) impair working conditions or career by creating an intimidating, hostile, degrading, humiliating and/or offensive work environment, or (iii) undermine physical or mental health. These elements are not cumulative, i.e. harassment could be given if only one element is satisfied. However, in practice the three elements are usually met.

The definition puts the emphasis on REPETITION, so an isolated act, no matter how inappropriate and damaging, will not be constitutive of moral harassment.



Sabrina Bodson

- An isolated remark to the employee that he has a neglected appearance and that he reflects a poor corporate image is not constitutive of harassment.

## The wrongful behaviour must be VOLUNTARY but NO INTENT TO HARM IS REQUIRED.

Case-law is clear on the fact that harassment must be proven by objective facts and that subjective feelings must be set aside in the assessment. In particular, the courts have decided that stress and difficulties inherent to any professional activities such as relationship conflicts and decline in the atmosphere at work due to pressure are not constitutive of harassment.

The bottom line of the reasoning is that the employer, as holder of the power of direction and organisation can take all measures necessary to the proper running of the undertaking within the limits of the Labour Code and the contractual provisions, without such actions being deemed constitutive of harassment.

Hence, in that framework, as an example - relocating an employee returning from several repetitive absences to an open space next to an assistant is not constitutive of harassment if the relocation is justified by the fact that no other office was available due to a reorganisation of the working space.

Likewise, the reassignment of an employee to another department justified by underperformance is not constitutive of harassment.

## The ultimate assessment of harassment is made by the Labour Court.

Regarding the perpetrators, harassment can be perpetrated by a superior on a subordinate, by a subordinate to a superior, by a colleague to another colleague or by a third party on an employee.

In any case, irrespective who the perpetrator and the victim are, the employer is always responsible for acts of harassment considering that he has the power to give instructions, to supervise and control and to sanction.

Hence, the prevention and the proper handling of harassment situations are important.

The employer has an obligation to prevent, to the largest possible extent harassment situations and to adopt a zero tolerance approach. Besides the legal obligation, it is of course also in the employer's economic interests to do so. The prevention includes raising awareness on the subject, for instance by holding training sessions, in particular for managers. The agreement of 2009 requires the involvement of staff representatives in the implementation of prevention and handling measures.

André Marc



Gilles Dall'Agnol



**In practice, the employer should implement an internal policy on moral harassment in the workplace.**

The policy should reflect the steps to be taken by the employer if a harassment complaint is raised. In fact, in such a situation and assuming the employer or a representative has been duly informed, a discrete investigation has to be launched, with hearings of the parties and an analysis of the documentation (if any). At the end of such investigation, the employer must draw a conclusion, i.e. take position on whether a harassment situation is given. If a harassment situation has occurred, the victim is protected against any measures (such as a re-assignment).

***“Irrespective who the perpetrator is, the employer is always responsible for acts of harassment considering that he has the power to give instructions, to supervise and control and to sanction. Hence, the employer has an interest in implementing an internal policy on moral harassment in the workplace.”***

*By André Marc, Gilles Dall'Agnol,  
and Sabrina Bodson  
Allen & Overy*



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# SOMETHING YOU JUST NEED TO KNOW

On December 21st 2005 at around 5 p.m. my parents arrived to spend Christmas with us. My brother and sister-in-law were already there and we were expecting my niece to join us on Christmas Eve.

My mother had suffered from arthritis for many years and even had it in her jaw, so eating the crusty roll offered to her on the plane was too difficult. She said she was really hungry and so I gave her some homemade soup. Whilst she was eating her soup, my son had said goodbye to them, saying he would be back in time for dinner. As I drove him to the bus he remarked that he never knew what to say to his grandparents. I replied that he should just smile and answer their questions as due to my mother's mobility problems they didn't get up to much or have much to talk about. My own relationship with my mother had always been strained but I told him I was making much more of an effort, as every time we saw them could turn out to be the last. She was later pronounced dead just as my husband and son returned from the bus and I had not seen her either in the interim. In my short absence my mother had announced she was going to have a "lie down". This was her way of saying she was going to have a cigarette in the only room in the house she was allowed to smoke in. Her smoking in my home had always been a big bone of contention and source of irritation between us, and some years earlier we had reached this compromise as even I, the most vehement anti-smoker on the planet, was not heartless enough to send an arthritic 86-year old outside in the middle of winter.

She remained in her room for a couple of hours, smoking and reading we assumed, and then we heard her go to the bathroom, which is next to the kitchen, where we were all sitting chatting. We then heard a loud thud. My daughter thought it was the toilet

seat banging down, my brother thought she had dropped her stick, but my sister-in-law and I were not so sure. Fortunately, she had not locked the door so we were able to get in and found her lying on the floor wedged between the bathtub and the toilet. I immediately called for an ambulance. I then asked my brother to help me move her but quickly changed my mind. If she had broken

the SAMU doctor crowded into the bathroom. She died at around 8 p.m. and the first thing I thought of was that at least she was warm. She always felt the cold terribly but was lying on a warm under-heated floor. In rural parts the emergency services are manned entirely by volunteers. Due to years of first aid training as a Scout Leader I had been able to follow what was going on and I know they had done everything they possibly could. Once the doctor had asked us a few questions – including if we wanted an autopsy – and issued the death certificate, the paramedics asked if we minded if they left before the trauma team arrived as they needed to get back to base in case there was another call out. They told us the trauma team would arrive shortly but they wouldn't leave before they arrived if we needed them to stay. Slightly bemused we thanked them and said they could leave, wondering what the trauma team was for.

Shortly after, a man and a woman arrived to assist us through all the things that needed to be

done that evening. They observed that my father kept disappearing to the lavatory and were concerned that he was in shock, but we assured them this was quite normal. They kept a very close eye on him though. They then phoned the mayor to get the key to the local cemetery where bodies must be kept. It is not permitted to keep the coffin at home. They organised for a local undertaker to come and talked us through the administration that we needed to do the next day. When they left they gave me a card and said we could call any time, even months later, if we needed someone to talk to. As we stood in the cemetery building I wondered to my brother, who has lived in France for many years, what my mother would have thought about dying on foreign soil. A xenophobe at the best of times – she didn't even consider herself British, but ENGLISH - she had embarrassed us all on many occasions



Beverley Atkinson

***“We encountered nothing but support and kindness during a difficult time.”***

anything we might make things worse. She was unconscious but definitely breathing. Assuming she would be taken to hospital we started to put some things together in a bag. I knew if she woke up in hospital – and even worse, a foreign one – she would be mad with us and say we should have just got her into bed, but I certainly wasn't going to do that. We laughed, anticipating the flak we would get from her when she came round.

The ambulance took a while to arrive but eventually there were six paramedics and



making contentious remarks to locals. He replied "well, at least it wasn't France" and we all laughed, remembering her boycott of all things French during a period where the Daily Mail, her preferred newspaper, had been particularly anti-French.

The next day we went to the commune to register the death. My father did not need to attend but we had to take both their passports. Our commune secretary was incredibly helpful and efficient and took the initiative. He organised the appointment at the crematorium and gave us 10 national and 10 international death certificates. He also arranged with Luxair for us to transport the ashes on the plane back to London when my father returned.

The cremation took place 39 hours after the death as we were faced with the weekend and public holidays and everything needs to be done within 72 hours. My brother's remaining two children managed to get there in time and a friend very kindly organised the English-speaking Community Church choir to sing Christmas carols at the service as my mother loved Christmas. We arranged with the undertaker that the flowers should come home with the ashes and we placed them on the picnic table outside the dining room window. The urn was placed on the coffee table near the dining table and we reminisced as we celebrated Christmas together. My mother would have wanted us to celebrate her favourite time of year and not be miserable. Until I was talking to the undertaker later I had no idea that normally we would not have been allowed to have the ashes at home, they would be kept at the cemetery until burial. In an incredible act of sympathy and kindness he told me that he had applied to the Ministry of Health on our behalf to be able to keep the ashes as we were going to transport them to the UK anyway. He said he had been amazed at how we had coped as a family and that he knew we needed my mother with us for Christmas. Our laughter and joking was something he had never seen at such a time and he asked me about it. I said that we were

celebrating her life, not mourning her death. She drove us all nuts at times, but she was our mother, wife and grandmother. We loved her and she loved us and would have done anything for us and we for her. I will be eternally grateful for the way my mother died. She knew nothing about it and was surrounded by family, as were we individually. We encountered nothing but support and kindness during a difficult time.

#### **If someone dies:**

- Call an undertaker who will bring a coffin and take the body to the local cemetery and can arrange for an appointment for burial or cremation. It is important to do this before you go to register the death.
- Register the death at the local commune- bureau de l'état civil. This can be done by anyone, including the undertaker. You will need to provide the following documents:
  - Passport or ID of the deceased (and spouse, if applicable)
  - You may be asked for the marriage certificate, birth certificate or will in some circumstances, if available
  - Details of parents and children of the deceased - livret de famille or Familienbuch, if you have one
  - Death certificate issued by the hospital or medical practitioner

With respect to scattering or burying the ashes after cremation, please consult the undertaker as to the regulations in place. Luxembourg international death certificates are widely recognised by many countries, but if transporting the body or ashes to your home country it would be wise to consult your embassy first, in case you also need to register the death with them.

If the deceased was resident in Luxembourg you will also need to inform those mentioned below and provide an original death certificate to each of them. The commune will issue as many death certificates as you need.

- The *Caisse Nationale de Santé* (and/or other health insurance scheme)
  - Any medical bills related to the death should be paid and presented for reimbursement. It may be possible to get some other bills related to the burial or cremation reimbursed. Consult the health insurer / [www.cns.lu](http://www.cns.lu)
- The deceased's employer
- The employer of close family members in order that they can take advantage of special leave entitlement
- The school, if the deceased has school-age children or grandchildren
- The state pension scheme or any private scheme / [www.cnap.lu](http://www.cnap.lu)
- The deceased's bank
- The deceased's insurance company
- The embassy or consulate if a foreign national
- A notary, if the deceased had made a will
- The SNCA (driving licence authority)
  - In addition to the death certificate, the SNCA requires an affidavit from a notary / [www.snca.lu](http://www.snca.lu).

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*By Beverley Atkinson*  
European Relocation Services

# THE EUROPEAN INVESTMENT BANK AND NEW GROWTH FOR EUROPE



*Pim van Ballekom,  
Vice-President  
of The European  
Investment Bank*

© Geoff Thompson

**If someone told you to turn EUR 21 billion into EUR 315 billion, what would you do?**

**First, you'd probably ask for some time. Okay, so you've got three years.**

**Still not easy, right?**

That's the challenge facing the European Investment Bank today. Thankfully the bank has a lot of financial and technical expertise. We're ready to get this job done. We are fully committed to using that EUR 21 billion (which, by the way, includes some of the bank's own money and a big chunk from the European Commission) to drive economic recovery in Europe, sustain employment, improve infrastructure, and raise the continent's competitiveness to US levels.

When the European Investment Bank was first created in 1958 its main objective was to support the European Coal and Steel Community in building up infrastructure and boosting the economies of lagging regions, which at that time that meant mainly southern Italy. Since then the EIB has crucially supported European countries in the face of all kinds of economic and political upheaval. Traditionally the bank focussed on large infrastructure projects. You may have heard of the bridge across the sea between Denmark and Sweden. That's one of ours. But our focus has shifted recently. Our mission is to support the policies of the European Commission, and as those policies change, so does the bank's lending. Our focus has shifted to lending that counters global warming and supports small and mid-sized companies.

But there's an elephant in the European room, and the EIB is the institution chosen to confront it. For decades Europe has been living off its capital. Since the financial crisis of 2008, a lack of investment has led to a reduction in productivity growth – which was already low. Total investment in Europe is currently about 15% lower than in 2007.

Compared with the 2007 peak, the volume of investment has fallen by EUR 430 billion and, at 19.3% of GDP, is 2% below the long-term average. In the field of energy and energy efficiency alone an extra EUR 100 billion per year is needed on top of what is already envisaged. Other sectors that really need extra investment are transport, water and sanitation systems, and innovative technologies like broadband networks and data centres.

Investment isn't the only problem. In innovation we lag behind Japan and the US. Europe's strength in the future will be determined first and foremost by our ability to make up for lost ground in terms of digital technologies and services.



This "EFSI", as we call it for short, is essentially a managed account inside the EIB. It's backed by a EUR 16 billion guarantee from the European Union's budget and EUR 5 billion from the EIB's own funds. We will use this money as a guarantee to generate about 61 billion euros worth of capital by issuing bonds, and then invest that through the EIB and EIF.

The first order of business for the EFSI is to increase the EIB's risk-taking-capacity. We'll take more risk. That doesn't mean we'll invest in super risky projects—but we will take on more higher-risk projects than we used to do. By investing in such projects, we believe we'll mobilize additional private capital over the next three years, bringing the total

infrastructure, and transport, as well as access to finance for smaller businesses. The European Investment Fund, which is part of the EIB Group, has already signed more than 50 EFSI operations, with total financing of EUR 1.2 billion. That is expected to trigger more than EUR 17 billion of investments. Some 65,000 small and mid-sized European companies will benefit.

The United States obviously benefits from a thriving European economy, as one of the continent's foremost partners. But the Investment Plan for Europe also holds more direct possibilities for American investors. The EIB never contributes more than half of the total value of any project (it's usually only about 30%). Private investors lend alongside the EU Bank. The EIB does a very rigorous appraisal of each project with its team of 300 engineers and economists. Investors take EIB participation as a stamp of quality and are keen to join our projects. We'll have lots of opportunities for you to do so as part of the Investment Plan for Europe.

So, now you know how you're going to create EUR 315 billion in the next three years. Get to it.



Jean-Claude Juncker, the president of the European Commission, and EIB President Werner Hoyer recognised this situation and came up with an idea to put Europe back on track. It's called the Investment Plan for Europe. The plan includes regulatory reform, but its aim to create new investments is where the EIB comes in, because we're administering the plan's big financial weapon, the European Fund for Strategic Investments.

funding sparked by this programme to EUR 315 billion. By the end of 2015 we will have already approved higher-risk projects of approximately EUR 9 billion, which will generate around EUR 44 billion of investments.

Of these projects, half support renewable energy, energy efficiency and other climate-action investments. The others include R&D and industrial innovation, digital and social in-

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*By Peter Jacobs,*  
Head of Division  
Project Finance  
and  
**Pim van Ballekom,**  
Vice-President of the European Investment Bank  
Responsible for Finance





# THE LANGUAGES OF LUXEMBOURG

Welcome to Luxembourg! With the help and support of survival guide (English, French, German, Luxembourgish, Mylanguage, AMCHAM Luxembourg has developed: "My Portuguese) which enables a speaker of any one language to learn the other four. Join us in this journey! Download the complete pdfs available at no cost on the AMCHAM website: Our thanks to Mylanguage for making this happen!

<http://www.amcham.lu/language-learning/>

ENGLISH	FRANÇAIS	DEUTSCH	LËTZEBUERGESCH	PORTUGUÊS
<b>Socializing at work and outside the office</b>	<b>Socialiser au travail et en dehors du bureau</b>	<b>Geselligkeit am Arbeitsplatz und außerhalb der Arbeit</b>	<b>Geselligkeet op der Aarbecht an ausserhalb vum Büro</b>	<b>Ser sociável no trabalho e fora do escritório</b>
I have just given a presentation. It went well.	Je viens juste de soutenir une présentation. Tout s'est bien passé.	Ich habe gerade einen Vortrag gehalten. Es ist gut gelaufen.	Ech humm elo just eng Presentatioun gemaach. Et ass gutt gelaaf.	Acabei de fazer uma apresentação. Correu bem.
I need help with my computer / with the printer / scanner.	J'ai besoin d'aide avec mon ordinateur / l'imprimante / le scanner.	Ich brauche Hilfe an meinem Computer / Drucker / Scanner.	Ech brauch Hëllef mat mengem Computer / mam Printer / Scanner.	Preciso de ajuda. O meu computador / impressora / scanner tem um problema.
Could you advise me about this document?	Pourrais-tu me conseiller concernant ce document?	Könntest du mir einen Rat bezüglich dieses Dokuments geben?	Kéint Dir mech iwwert dëst Dokument beroden?	Podes dar-me um conselho relativamente a este documento?
Can you tell me how to get to this office, please? Is it in this building?	Pourrais-tu me dire comment aller à ce bureau, s'il te plaît? Est-ce qu'il se trouve dans ce bâtiment?	Kannst du mir sagen, wie ich zu diesem Büro komme? Befindet es sich in diesem Gebäude?	Kéint Dir mir soen, wéi ech bei dee Büro kommen? Ass et an deem Gebai?	Podes dizer-me como posso ir até este gabinete, por favor? É / Fica neste edifício?
Whom / Where should I call in case of a technical problem?	Qui / Où puis-je appeler au cas où il y a un problème technique ?	Wen soll ich im Falle eines technischen Problems kontaktieren?	Wien soll ech uruffen, wann ech technesch Problemer hunn?	A quem me posso / poderei dirigir em caso de avaria / problema técnico?
Where is the coffee machine / kitchen? Would you like a coffee / tea?	Où se trouve la machine à café / cuisine ? Aimerais-tu boire un café tea? / thé ?	Wo ist die Kaffeemaschine / Küche? Möchtest du lieber Kaffee oder Tee trinken?	Wou ass d'Kaffiomaschinn / d'Kichen? Wëills du gär e Kaffi / en Téi drénken?	Onde está a máquina de café? Onde fica a cozinha? Queres um café / chá?
Do you have plans for lunch? Would you like to have lunch together?	As-tu des plans pour le déjeuner? Voudrais-tu que nous déjeunerions ensemble ?	Hast du Zeit zum Mittagessen? Würdest du mit mir zum Mittagessen gehen?	Hues du schonn eppes fir d'Mëttagstonn geplangt? Solle mer zesummen zu Mëtteg iessen?	Tens planos para o almoço? Que tal se almoçássemos juntos(as)?

Do you need something from the cafeteria? Shall I get you something while I'm there?	As-tu besoin de quelque chose de la cafétéria? Veux-tu que je t'achète quelque chose le temps que je suis là?	Brauchst du etwas aus der Cafeteria? Soll ich dir etwas mitbringen?	Brauchs du eppes aus der Cafeteria? Soll ech dir eppes matbréngen?	Precisas alguma coisa do café? Queres que te traga alguma coisa da pastelaria/ do café?
How long have you been working here? For 10 years, since 1994.	Depuis combien de temps est-ce que tu travailles ici? Depuis 10 ans, depuis 1994.	Wie lange arbeitest du hier schon? Seit 10 Jahren, seit 1994.	Wéi laang schaffts du schonn hei? Zënter 10 Joer, zënter 1994.	Há quanto tempo (tu) trabalhas aqui? Há 10 anos. Desde 1994.
Could you repeat your name, please? I am sorry, I didn't catch your name.	Est-ce que tu peux répéter ton nom, s'il te plaît? Je m'excuse, mais je n'ai pas retenu ton nom.	Kannst du bitte deinen Namen wiederholen? Tut mir leid, ich habe deinen Namen nicht verstanden.	Kéint Dir Ären Numm nach eng Kéier widderhuelen? Enschélegt, ech hunn Ären Numm net héieren / verstan.	Podes repetir o teu nome, por favor? Desculpa, não retive o teu nome.
Can I help you with something? Yes, please. I am not sure how to handle this. I am not sure what to do.	Puis-je t'aider avec quelque chose? Oui, s'il te plaît. Je ne suis pas sûr(e) comment procéder dans cette situation. Je ne sais pas quoi faire.	Kann ich dir mit etwas behilflich sein? Ja, bitte. Ich weiß nicht wie es funktioniert / was ich tun muss.	Kann ech lech bei eppes hëllefen? Jo, w.e.g.. Ech weess net wéi dat hei funktionéiert. Ech weess net wat ech maache soll?	Posso ajudar-te nalguma coisa? Sim, se não te importas. Não sei como lidar com isto. Não sei o que fazer.
The staff party will take place next month.	La fête du personnel aura lieu le mois prochain.	Die Mitarbeiterfeier findet nächsten Monat statt.	D'Betriebsfeier wäert nächste Mount sinn.	A festa do pessoal é no próximo mês.
I can give you a lift / ride to the city centre (U.K) / center (U.S).	Je peux te conduire jusqu'au centre-ville.	Ich kann dich mit ins Stadtzentrum nehmen.	Ech kann dech an d'Stad mathuelen / feieren.	Posso levar-te até ao centro (da cidade).
Do you want to have a coffee after work? Do you fancy a drink after work? We will all go to the pub in the city centre. Would you like to join us? What would you like to eat / drink?	Veux-tu prendre un café après le travail? Veux-tu aller boire quelque chose après le travail? Nous irons tous au pub du centre-ville. Veux-tu nous accompagner? Que veux-tu manger / boire?	Willst du einen Kaffee nach der Arbeit trinken gehen? Hast du Lust auf ein Gläschen nach der Arbeit? Wir gehen alle in die Kneipe im Stadtzentrum. Willst mit uns gehen? Was möchtest Du essen / trinken?	Wéills du e Kaffi no der Aarbecht drénken? Wéills de gär e Patt no der Aarbecht mat drénke goen? Mir ginn all an e Café an d'Stad. Wéills du gär matgoen? Wat wéills du gär drénken / iessen?	Queres ir tomar um café depois do trabalho? Que tal se fossemos beber um copo depois do trabalho? Vamos todos ao pub do centro. Queres ir / vir connosco? Que queres comer / beber?
Come on, join us for the movie tonight!	Viens avec nous au film ce soir!	Komm schon, geh doch heute Abend mit uns ins Kino!	Allez, komm mat eis mat, haut den Owend de Film kucken!	Vem connosco ao cinema, ver o filme desta noite.

## FOCALIZAR Verbos

No português, geralmente, a terminação verbal é suficiente para indicar o número e a pessoa gramatical do sujeito da ação verbal. Como o verbo concorda em número e pessoa com o sujeito a que se refere, a concordância verbal, permite deduzir a forma do pronome, mesmo que este não esteja visível.

Exemplos:

**You** ao cinema esta noite > a forma como o verbo "ir" se apresenta é suficiente para deduzir que o sujeito da frase é o pronome **Eu**; Ontem **fomos** à festa do liceu > a terminação verbal **emos** do verbo "ir" indica que o sujeito da frase é o pronome **Nós**.



# THE ANNUAL AMCHAM THANKSGIVING EVENT

at Kikuoka Country Club

For the second year in a row, the AMCHAM community and friends celebrated Thanksgiving at the elegant Kikuoka Country Club in Canach. Over 140 distinguished guests joined AMCHAM Chairman Paul Schonenberg and guests of honor Ambassador Alice Walpole, Chargé d'Affaires Alison Shorter-Lawrence and Magician David Goldrake to express thanks and share the camaraderie of a traditional Thanksgiving turkey feast with all the trimmings.

Following dinner, Paul Schonenberg gave a short speech expressing best wishes and thanks for the good life, health and prosperity that we all enjoy here in Luxembourg. Following this, he surprised the guests and assembled participants by presenting to British Ambassador Alice Walpole and Magician David Goldrake, American flags encased in glass fronted oak cases in the traditional triangular shape. He was joined for the presentations by Alessandra Nonnweiler who represented Luxembourg Air Rescue which had taken the flags and put them on their helicopters to fly them all around Luxembourg in honor and with thanks for the recipients who have been such valuable contributors during their time in Luxembourg.



*The Hon. Alice Walpole  
(British Ambassador to Luxembourg)*



*Jean-Marie Spaus (Post)*



After the official program, which also included speeches from sponsors Jean-Marie Spaus (Post) and Massimo Russo (Open Field), the assembled guests hit the dance floor and danced until the small hours of the following morning to the music and beat of Marco Boesen.





*Chargé d'Affaires Alison Shorter-Lawrence (U.S. Embassy in Luxembourg), Paul Schonenberg (AMCHAM), The Hon. Alice Walpole (British Ambassador to Luxembourg)*



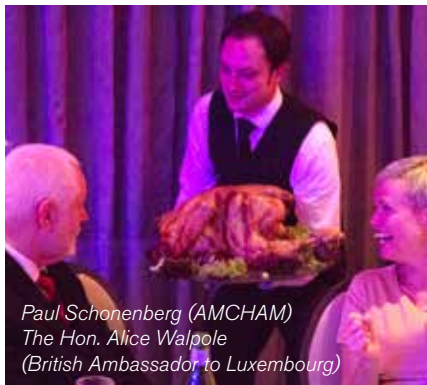
*Massimo Russo (Open Field)*



*Alessandra Nonnweiler (Luxembourg Air Rescue), David Goldrake (Magician), Paul Schonenberg (AMCHAM), Dilek Ayaydin (AMCHAM)*



*David Goldrake, Guy De Muyser*



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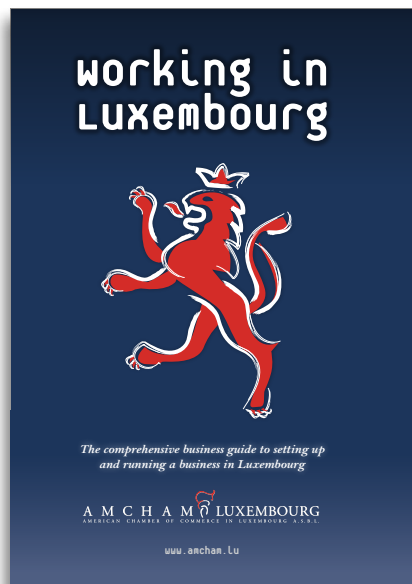
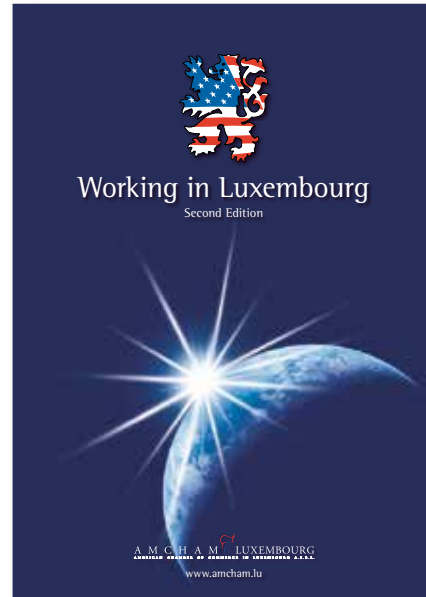
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# DOING BUSINESS IN LUXEMBOURG

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