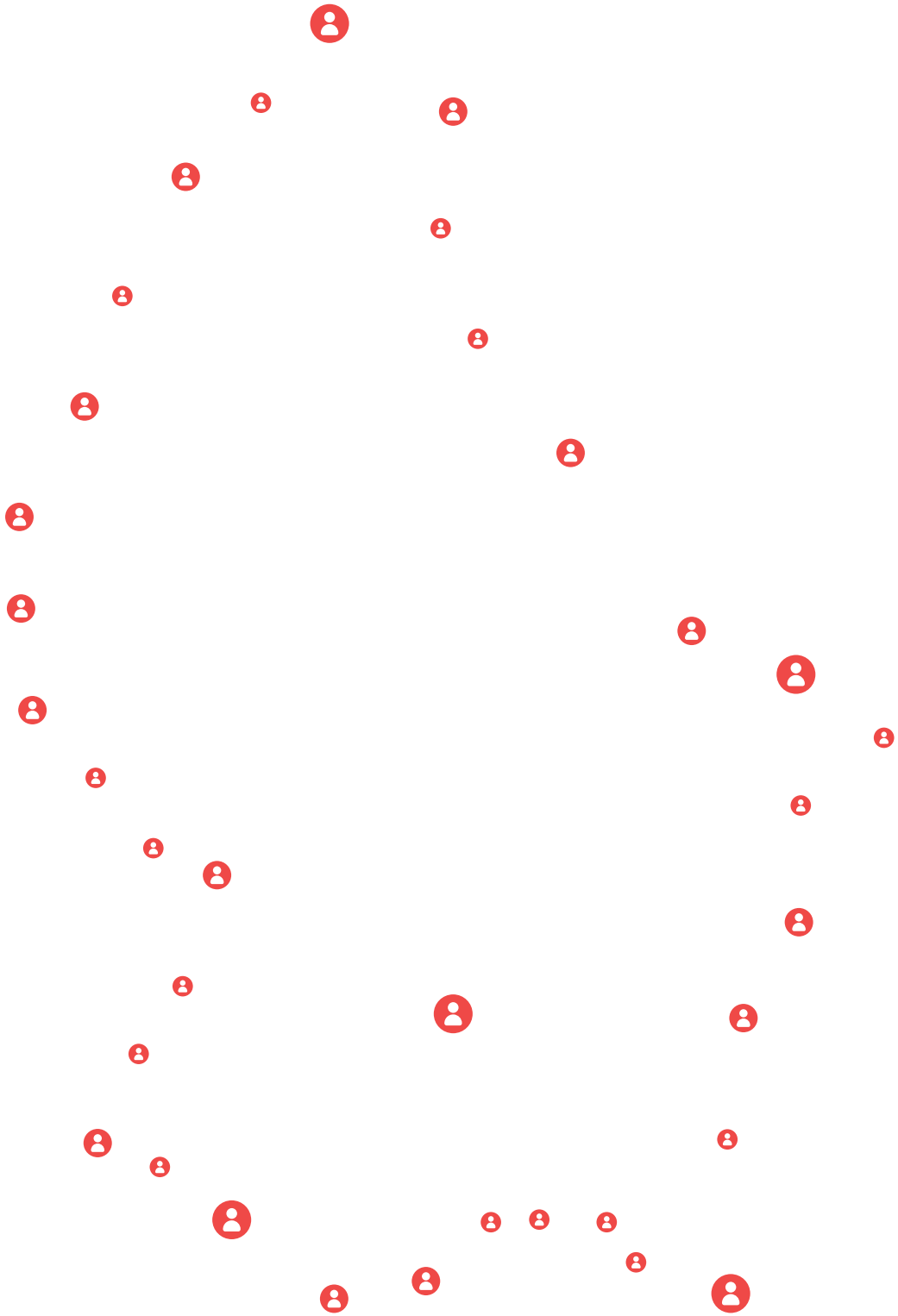




EXPAT PROFILE SNAPSHOTS



AMCHAM.LU



EXPAT PROFILE

SNAPSHOTS

LUXEMBOURG, 2018

AMERICAN CHAMBER OF
COMMERCE IN LUXEMBOURG

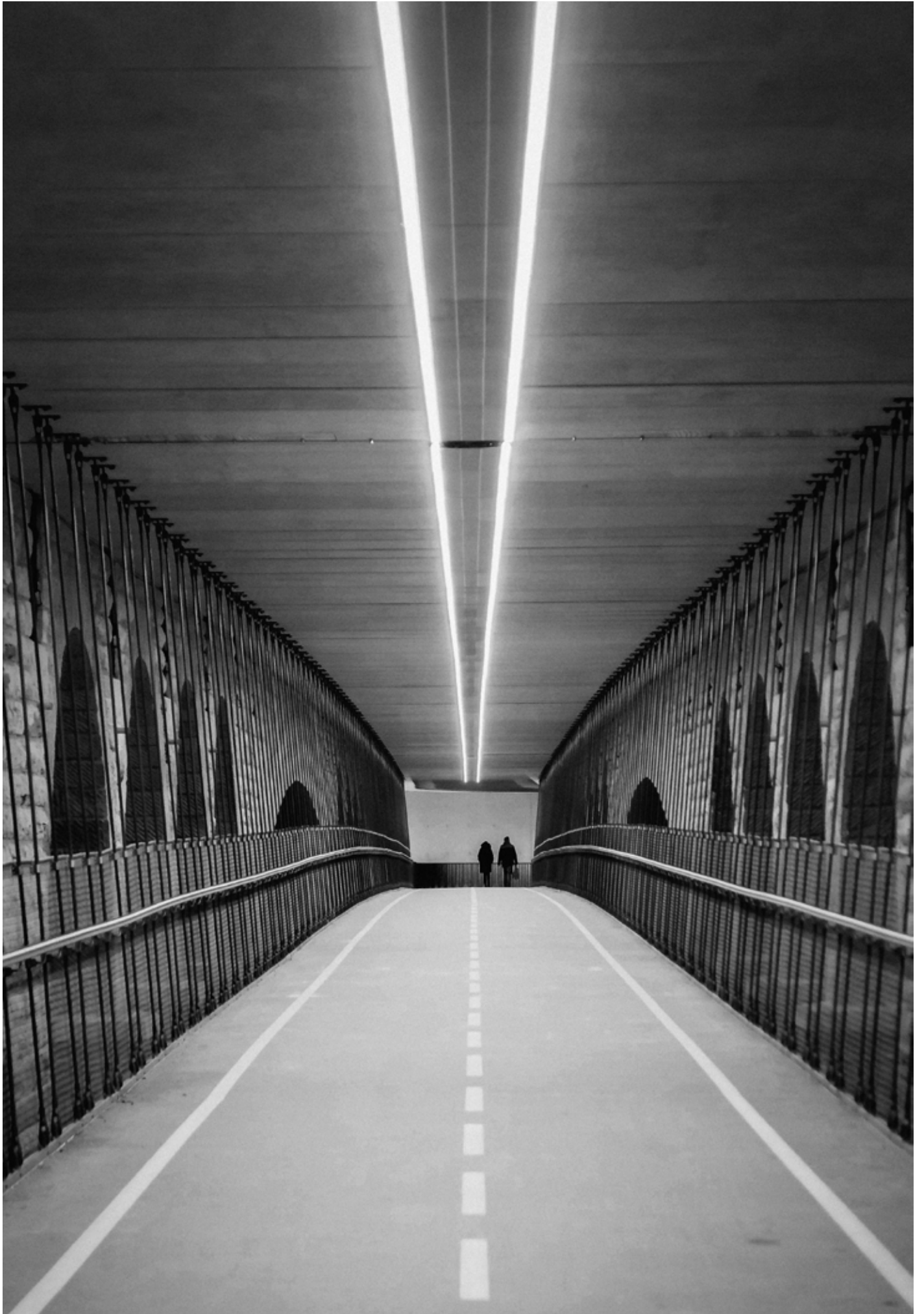
Summary

EXPAT PROFILE SNAPSHOTS





- 01 RYAN VICENTE**
CHAMP CARGOSYSTEMS,
NETWORK MANAGER
DISPELLING ASSUMPTIONS
FOR INTEGRATION P. 8
-
- 02 ROY SUHASH**
RESTAURANT ORCHIDÉE, OWNER
PUTTING INDIAN CUISINE
ON THE MAP IN LUXEMBOURG P.10
-
- 03 JENNY CHEN**
FERRERO GROUP, HR CONSULTANT
A BRIGHT FUTURE:
ECONOMIC COOPERATION
& CULTURAL UNDERSTANDING P.12
-
- 04 MARTY DOBBINS**
STATE STREET LUXEMBOURG,
COUNTRY HEAD
BUILDING COMMUNITY;
CONTRIBUTING
TO ECONOMIC HEALTH P.14
-
- 05 ILSE FRENCH**
PWC LUXEMBOURG, PARTNER
A PASSION FOR REAL ESTATE P.16
-
- 06 DENISE VOSS**
FRANKLIN TEMPLETON,
CONDUCTING OFFICER
RAISING THE GAME P.18
-
- 07 PAUL SCHONENBERG**
AMCHAM LUXEMBOURG,
CHAIRMAN AND CEO
HEART & HEAD WORKING FOR
LUXEMBOURG IN LUXEMBOURG P. 20
-
- 08 JEREMY BIRD**
DELOITTE, AUDIT MANAGER
EXPLORING THE HEART
OF EUROPE P. 22
-
- 09 SAMAH ABDEL GELEEL**
RESPECTING COMMUNITY
WISELY P. 24
-
- 10 ATLE HEDLÓY**
ARENDE SARL, OWNER
SEEING THE POSITIVE P. 26
-
- 11 HAKAN SEKULU**
INTEGRATION IS KEY P. 28
-
- 12 MICHAEL MANDIC**
BADENOCH & CLARK,
SENIOR CONSULTANT
FOLLOW YOUR DREAM P. 30
-
- 13 JIM ROBINSON**
THE LUXEMBOURG TIMES,
EDITOR-IN-CHIEF
PEOPLE WANT TO FEEL
MORE CONNECTED P. 32
-
- 14 SUSAN ALEXANDER**
PUBLIC POLICY
EXPERT & AUTHOR P. 34
-
- 15 KRISTI ROBERTS**
UNITED STATES EMBASSY,
POLITICAL & ECONOMIC CHIEF
APPRECIATING DIVERSITY P. 36
-
- 16 VIRGINIA ANDERSON**
MATRIX CONSULTING, OWNER
WORKING EFFECTIVELY,
REDEFINE HONESTLY P. 38
-
- 17 LISA FRANCIS-JENNINGS**
STRATAFFECT, OWNER
LEAD INTERVIEWER P. 40
-
- 18 ARLENE -
EVERINGHAM-VAN OEKEL**
SECOND INTERVIEWER P. 42



The following interviews are presented to put a human face on individual expats explaining who they are, what they think about Luxembourg, their aspirations, why they are here and what contributions they have or will make to Luxembourg. In this book, we have put together 16 interviews of third country nationals. Two expat profiles were published in each edition of the AM-CHAM Connexion magazine over a three-year period; a newcomer and a long-term resident. Our goal has been to bridge the gap between newcomers and long-term Luxembourg residents... to make connections between them and therefore to support integration. This initiative is supported by the “Asylum, Migration and Integration Fund” (AMIF) and the Luxembourg Reception and Integration Agency (OLAI) / Ministry of Family Affairs, Integration and the Greater Region.

The opinions and views expressed in this publication are solely those of the authors and subjects interviewed. They do not reflect the position of the Ministry of the Family, Integration and the Greater Region / Luxembourg Office of Reception and Integration or the companies that employ/employed the subjects.

Les opinions et interprétations exprimées dans cette publication engagent uniquement leurs auteurs et ne reflètent pas nécessairement les positions du Ministère de la Famille, de l'Intégration et à la Grande Région / Office luxembourgeois de l'accueil et de l'intégration.



01

RYAN VICENTE

CHAMP CARGOSYSTEMS, NETWORK MANAGER
DISPELLING ASSUMPTIONS FOR INTEGRATION

Short visits to Luxembourg lead to longterm residency for some. That was the case for Ryan Vicente and his family, who arrived at the end of 2015. 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





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.

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.

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 Ryan'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 Luxem-

bourger. 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."





02

ROY SUHASH

RESTAURANT ORCHIDÉE, OWNER

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, a 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 Luxembourgish 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."

In 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. Luxembourgish 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 Luxembourgish. 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."

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.



03

JENNY CHEN

FERRERO GROUP, HR CONSULTANT

A BRIGHT FUTURE: ECONOMIC
COOPERATION & CULTURAL UNDERSTANDING

As Luxembourg expands its economic horizons, arriving third country nationals are enthusiastic about building bridges. Xiaoyi (aka: Jenny) is one of the individuals who sees a very bright future in the economic cooperation between Luxembourg and China.

Jenny arrived from Shanghai in August 2015 to work in the corporate headquarters of the Ferrero Group. Originally from Shangdong QingDao, a city famous for its beer, Chen moved to Shanghai when she was very young. She worked in different multinational companies in business and the HR departments before taking a job with the Ferrero Group eight years ago. Ferrero, an Italian family-owned confectionary company, headquarters 1000 employees and manages its global operations from Luxembourg.

Jenny's assignment here will allow her to explore many countries in Europe and even the globe, to expand her international network and also to gain a valuable global view of business. Her big challenge is the language. Since Jenny's assignment is only two or three years, she's torn between learning French; to help her in her day-to-day activities, or Italian; to help her communicate more fully with colleagues at work.

It's a challenge that many don't consider. Although English-speaking natives are happy to learn French or German as a second language, it's difficult for people from other nations. Having to translate everything from French to English and then from English to Chinese, or another mother tongue, can

be exhausting. It is a dilemma faced by many immigrants as Luxembourg focuses on increasing trade with non-French or German-speaking countries. "Luxembourg seems to take a very structured approach to welcoming immigrants. It knows its capacity to accommodate foreigners and their culture, while it also protects the local values." says Jenny, "But it would be great if the government would consider allowing more information and legal documents, like leases, to be written in English."

Jenny, who is responsible for initiating a global coaching and mentoring program for the Ferrero Group, works in English. She enjoys working for the third largest confectioner, and one of the most reputable companies in the world. "It's a big initiative. I've been told that I work a bit differently from the traditional Chinese person, and of course, my approach is quite different from the Italian, but with my background in coaching, the way we do things together works."





Since Ferrero is a 'glocal' company she focuses on needs and requirements at the local level, which takes planning and cultural sensitivity. She finds it easier to connect with foreigners because she's had more exposure working with different multinational companies. Her advice; be ready to jump in and immerse yourself. "You must prepare yourself mentally for the differences in food, weather, and cultural habits. The most important thing is to keep an open mind and be observant."

Jenny jumped into her cultural experience, going out with colleagues and connecting with different groups through social media, like Meetup, in her first month. "You must be proactive," she says, "or you will become isolated. Everyone is busy with friends and family here. You must make an effort to connect with people quickly, to build your local support group."

Since Jenny loves sport, she is excited by the variety of facilities and sports groups in this health-focused city; hiking, jogging, badminton, tennis, swimming, are all available in facilities, parks, gardens and green forests that are close at hand.

Jenny's first visit to Luxembourg was in 2008, as Ferrero China HR Head. Much has changed since then. Luxembourg's focus on expanding trade beyond its borders has brought more Chinese to the country. Jenny hopes to contribute to Luxembourg and to China by building bridges. She feels that she may be able to help Chinese citizens understand how to settle into an International posting and how to understand and adapt to the new culture more easily. She also believes she can help Luxembourgers to understand the Chinese.

"Luxembourg is an influential country; interesting and unique. It is tiny, but well-established and well-structured. It's like the train system here. The trains in Luxembourg may not go as fast as the trains in Shanghai, but they are solid. They know the speed they want to maintain and drive accordingly. Not rushed, not late. They go at their own pace."

Luxembourg's planned and steady approach to developing trade with China is paying off. "China now has a big investment here. I think understanding China, and the Chinese better, would be helpful to Luxembourg as well."

Luxembourg seems to take a very structured approach to welcoming immigrants. It knows its capacity to accommodate foreigners and their culture, while it also protects the local values.





04

MARTY DOBBINS

STATE STREET LUXEMBOURG, COUNTRY HEAD

BUILDING COMMUNITY

CONTRIBUTING TO ECONOMIC HEALTH



Like many expats in Luxembourg, Marty Dobbins arrived for an 18-month assignment and has been here ever since. Marty, after posts in the US, Asia and Europe, was given a choice between London or Luxembourg. “I chose Luxembourg mostly because of the exciting opportunity to grow the business here.” says Marty, a soft-spoken, and thoughtful family-man. “Quality of life was also a factor. I was looking at a 60 to 90-minute commute in London. That impacts the time you have with your family.”

The 20-minute commute here allowed Marty to carry more than a full workload at State Street, while still attending the vast majority of his children’s activities. In the last 15 years, with Luxembourg’s focus on expanding the international community, the quality and quantity of concert halls, cultural venues and even shopping has contributed to an even richer quality of life; where Marty did not have to choose between the job he loved and his family. It allowed him to have it all.

In Luxembourg, the quality of school programs, the culture, and the relationships he and his family have formed here have validated his choice. As well as the support from State Street, they developed strong ties to the community. “The more you feel a part of the community, the less you feel like an Expat.” Luxembourg’s family-centred nature allowed them to be welcomed and to adapt quickly, forming strong bonds with other families at the International School and at work.

“I love my work,” he says, “I feel lucky to come to work every day; to have new opportunities to learn and contribute.” Marty, with State Street since 1985, has managed its growth



from a mere 300 employees here in 2001 to over 1 100 today. The steady, effective growth provides high-quality employment for locals and frontaliers. State Street's involvement to the economy also includes supporting community activities and employee contribution matching programs for approved charities in the Greater Region, as well as playing a leading role in ALFI and the ABBL.

Through the years, the government's support for the finance industry was central to State Street's success. Marty cites the high quality of legal, audit and other financial players but also the government's openness to their business model; which outsources transactional activities while retaining fiduciary control here. This strategy allows State Street to spread cost and risk efficiently, and contributes to the healthy growth of value-add activities and employment in Luxembourg.

One advantage of being one of the larger organizations in Luxembourg is that he and his colleagues are able to participate actively in a number of governing bodies in the finance industry. Marty believes that the quality of auditors, legal and regulatory bodies in Luxembourg has influenced State Street's choice to be here, and its growth. As a leader in the field, State Street focuses on maintaining the quality service levels both for clients and staff, but it takes effort to be a first

mover on financial products. "There is a lot of governance around the way we run our business. Our products are delivered in 65 countries around the globe. Ensuring we can continue to innovate with and for our clients, as well as grow our business in the same consistent and structured approach, requires a great level of oversight, control and transparency."

That control and oversight creates one of the biggest challenges in the financial industry; regulatory changes. State Street expends substantial energy working with government and a variety of associations, helping to make sense of new regulations, both for the investors and for the industry. Dobbins and his colleagues participate in groups such as ALFI and ABBL and have been instrumental in working to interpret new regulations to determine if and how they can be applied correctly and implemented effectively.

State Street is a valued partner in Luxembourg's development. It works closely with the government and with high quality auditors, law firms and regulators to support innovative products. An example is KIID, Key Investor Information Document, and the 'quick time to market' for China's Stock Connect, for which they were a first mover.

Financial Institutions today, must not just keep up with regulatory changes, but confirm that they can be implemented in a pragmatic manner and are interpreted correctly. Marty continues to ensure that State Street's breadth of experience deep knowledge as one of the largest in the industry and keen eye for opportunities in a variety of markets, is used to lead product innovation, and to build positive, strong relationships here and in local markets around the world.

I'm not sure if it is because there is such a mix of cultures, or because immigrants find it a good way to make friends and meet people, but I think that volunteer work is also part of the fabric of the Luxembourgish community and culture. Whatever the reason, it serves an important purpose.



05

ILSE FRENCH

PWC LUXEMBOURG, PARTNER

A PASSION FOR REAL ESTATE

Ilse French is a business and practice developer extraordinaire. An energetic, motivated PwC Partner, she has 2 professional loves – Real Estate and Art. She pursues both with a passion. As a young student, she wanted to follow a career in Art, but her father suggested becoming a Chartered Accountant. “After that,” he counselled, “you can do anything you want.”

Discovering her talent for numbers, she started with PwC upon graduation. With the exception of 2 breaks to be self-employed, she has been with PwC ever since. What drew her back each time was the opportunity to further develop industry specialization and propositions, building a strong PwC brand and presence in South Africa. Ilse’s career started with a focus on the insurance industry where she assisted the Financial Services leader to further develop the practice through an advisory, regulatory and actuarial focus. She was active on many industry bodies and facilitated discussion forums, surveys, thought leadership and conferences. This helped PwC become a well-respected and high-value connector in the industry.

A few years later, after a brief stint running her own Art Consulting firm, she re-joined PwC as the Africa Asset Management leader. A Real Estate request for proposal changed her life, and started Ilse on the road to Luxembourg. “I fell in love with Real Estate,” says Ilse, “the important role it plays in society reflecting the progress of a city and nation, how it defines places; and of course its beauty.”

Ilse used her innate skill and well-developed talent to create a Real Estate industry presence for PwC Africa. One of the biggest





challenges was to establish the network across sub-Saharan countries. She also built strong relationships through industry association connections, hosting Africa Real Estate conferences and producing what is likely the first comprehensive thought leadership on growth drivers for the Africa real estate market. Her love for art helped her to always be creative in developing her professional business career; often these two “worlds” come together at the art events she hosted.

Having never lived abroad, Ilse was ready for bigger challenges and, like most highly skilled professionals, had a choice of assignments. “I came to Luxembourg to work in a more global role as the EMEA Real Estate Platform leader, connecting skills and talent globally to better serve our clients.”

Luxembourg, a gateway to Europe, affords Ilse the opportunity to work across many territories and cultures. Her focus is on how mega-trends, like urbanisation and technology, are impacting real estate decisions, resulting in real estate becoming a strategic topic for investors, governments and users.

**I fell in love with Real Estate,
the important role it plays
in society reflecting the progress
of a city and nation, how it defines
places and of course its beauty.**

Given her Africa industry background, she focuses on the continent by advising asset managers wanting to grow their business and distribution network in Europe, and investors wanting to enter Africa. “I worked with PwC Luxembourg CEO, John Parkhouse and the Luxembourg PwC Asset Management and Real Estate teams for a number of years.” said Ilse, “Knowing the quality of leadership and people made me feel comfortable to join the team.”

Before relocating, Ilse had only seen snow once and had never dealt with snow tires or heating systems! But the most challenging aspects of relocating were lack of information in English and paperwork. “Everything is in French and I only speak English and Afrikaans.” Says Ilse.

It took 11 weeks to get the work permit for her 2-year assignment. Luxembourg is a hub for talent. You need good people for innovation and change. It would be helpful to have a faster permit process with a comprehensive list of requirements –

including a list of equivalent documents because not all countries have the same documentation. The current system is quite stressful.”

The weather was another challenge Ilse faced with her November arrival. “I was pretty sure I wouldn’t last 3 months. There was no sun! This is quite the opposite of South Africa.” she joked, looking at the rain outside.

Yet Ilse quickly found things she appreciated; the city’s safety gives freedom not seen in many other capital cities. Open spaces, and art throughout the city are others. She even brought some pieces from her own art collection with her. Most notably Klara, a beautiful sculpture, and the first African installation at PwC’s Crystal Park. Klara was created by Anton Momberg, a well-known South African artist.

Ilse is happy with her decision to come to Luxembourg, but she cautions that in her experience, “People thinking of going abroad, are not thinking of Luxembourg. The Grand Duchy has so much to offer. It should do more to promote itself.”

Since February 2018, Ilse has left PwC and has founded her own business in Luxembourg.





06

DENISE VOSS

FRANKLIN TEMPLETON, CONDUCTING OFFICER
RAISING THE GAME

In his address to the AMCHAM community on March 3rd, Pierre Gramegna, Minister of Finance, described the incredible and rapid evolution that has taken Luxembourg from a black-listed country to an outstanding reference in global finance and regulatory standards. Denise Voss and other third country nationals have been intricately involved in this evolution.

As Chairman of the Association of the Luxembourg Fund Industry (ALFI) (asset management) Denise contributes on a day-to-day basis to the high quality reputation of Luxembourg's financial institutions and regulatory bodies. As one of the 3 Conducting Officers for Franklin Templeton Investments here, she knows the industry inside and out. Voss, who is often the only woman in pictures populated with heads of Luxembourg's finance industry, is the poster-child for networking, creating opportunities and leveraging connections.

Born in the USA, she dreamed of living in other countries from quite a young age. With an undergrad in psychology (Tufts), a Masters of Accountancy (Bentley), she secured a job in the audit division of Coopers & Lybrand (Boston), and was well-placed to realize her dream. It took about 4 years for her to make an opportunity for herself, asking to be considered for an opening in Europe. She interviewed in Paris and Luxembourg. "Luxembourg clearly had the most opportunity," says Denise of her choice, "but I made a very good friend in Paris and visited her regularly, so I had the best of both worlds."

Denise smiles as she remembers her first years and how she jumped into her new home, and language, with both feet.





Although being alone so far from home and settling into such an international milieu was a challenge, she set out to learn French quickly by maximizing her time with native French speakers during her 2-year placement. “Everyone at Coopers & Lybrand was extremely welcoming, helpful and kind; correcting me and repeating words. I had studied French in school but, of course, you don’t know the word for wastebasket until you need one! They supported my learning curve but also passed on local knowledge, advice and invited me out.”

Take risks. There are lots of occasions to meet and interact with people here, but you must be prepared to see the opportunities and seize them, to capitalize on the potential of a situation.

As with many placements, her 2 years turned into 25+ quite organically. Although most of her socializing took place with friends from her office in those early years, through friends, she met a man who would become her husband. After a few years, she began to think of Luxembourg as her home. Denise started connecting with the community through volunteer work that supported her child at the Vauban Lycée and in the Luxembourg swimming association. “It wasn’t always easy, but I learned new skills and appreciated meeting people from different milieu as a volunteer.”

In 1995, she accepted an opportunity to become CFO for Franklin Templeton Investments, one of her clients. She joined the marketing group in ALFI (Association of the Luxembourg Fund Industry) at the behest of Tom Seale, and in 2007, her colleague Bill Lockwood suggested she throw her hat in the ring for the ALFI Board. Serving initially as a Board Member and leading numerous working groups, including the ALFI Investor Forum, she was elected Vice-Chair in 2011. All while watching the language of business in the Luxembourg financial centre move from French to English. “The reality is that English is the language of business. To compete; to acquire good talent; we must be open to using it.”

She embraced her role promoting UCITS and AIFMD and increasing awareness around new regulations and opportunities in the industry, while bringing the global finance world news from Europe and the Luxembourg fund centre. In 2015, when Marc Saluzzi stepped down, Voss was elected as the first female Chair of ALFI.

Her focus is on raising the game. She is an outstanding role model for young professionals, especially women who are interested in rising through the ranks of corporate Luxembourg. When asked for advice to new comers and young professionals, she quickly replied, “Take risks. There are lots of occasions to meet and interact with people here, but you must be prepared to see the opportunities and seize them, to capitalize on the potential of a situation.”

In an industry looking toward massive markets in China and Brazil while considering the impact of a greying population in Europe, she, and expats like her, are working to maintain, and even further improve Luxembourg’s great reputation and visibility. “One of the greatest thing about this country is its tolerance. It is a safe, well-off society, with so much going on. It has such a high quality of life. Everyone should appreciate that they can find wonderful opportunities here.”





07

PAUL SCHONENBERG

AMCHAM LUXEMBOURG, CHAIRMAN AND CEO
HEART & HEAD WORKING FOR LUXEMBOURG
IN LUXEMBOURG

One might think that it would be difficult for a hard-core New Yorker to make the transition to the friendly, small-town feel and cordiality of Luxembourg, but Paul Schonenberg took to it like a fish to water.

In 1992 Paul jumped at the chance to relocate from Washington DC to Europe. Thanks to his upbringing in New York and his considerable global assignments, he was already more adaptable, understanding, and able to acclimatize to a mix of cultures, than many in the 90s. Although he was not familiar with Luxembourg before his arrival, serendipitously, it seemed the perfect match. “It was an unintended and unintentionally extra-good fit and I have watched with pride and appreciation as Luxembourg has developed a world-class vibrant international culture over the past 25 years.”

After finishing his government service career at NSA (NAMSA Luxembourg), a large bureaucracy, he looked for a fresh start. He transitioned to Clearstream International, filling a senior HR management role with BoD responsibilities. It was during this time (1997 – 2010) that he joined AMCHAM, offering first to set up an HR Committee and then stepping up to become the Chairman and CEO, a position he has held for the past 20 years.

Now, as the longest serving AMCHAM Chairman and CEO in Europe. Paul gives voice to many expat companies, individuals and other immigrant groups while building bridges of cooperation, understanding and mutual support with the government and other Luxembourg institutions. AMCHAM Luxembourg, the biggest private Chamber of Commerce here, focuses on encouraging and providing English-speaking net-





working opportunities; providing information for expat companies and employees on rules and practises in Luxembourg; solving problems to ensure good policies and procedures; and lobbying the government, where needed, to ensure Luxembourg-based companies and their employees are well served by national policies. His personal overarching goal: ensuring effective communication between the international community and the Luxembourg community and thereby promote mutual respect, harmony and cooperation between them.

An active player on both business and government scenes, Paul works tirelessly on behalf of entrepreneurs and big business to promote issues that impact the community, and residents. “I feel privileged and honoured to be AMCHAM’s Chairman, and to be able to make a meaningful contribution.”

It takes all of the stakeholders, the Luxembourgers and the international residents, working together to keep Luxembourg the best location in Europe for international companies and their employees to settle.

AMCHAM’s track record supporting great initiatives is impressive. Their work ensuring subsidies for private schools has enabled the development of a more appropriate, high-quality, dynamic English-speaking school environment for children who come to Luxembourg for a few short years, but often stay longer than planned. Since it’s the global language of business, English-speaking learning environments are important for students aspiring to work for international companies here and abroad. AMCHAM’s support for the 1.1.1. initiative made it possible for an entrepreneur to set-up a company for 1 euro, in about 1 day. And Doing Business in Luxembourg, in its 4th edition, has become the de facto business bible of Luxembourg, providing critical information necessary to effectively manage integration into life in the Grand Duchy.

Paul has a humble view of his role helping Luxembourg understand expats, acknowledging the many proactive people and groups involved, and the government’s warm, welcom-



ing approach. “We are one of many organisations that collaborate with the government. While AMCHAM is a bit bigger and more active, we all work together as a team.”

Of course, Paul holds no illusions about the challenges facing Luxembourg. “Our cost of living is high. This means it is difficult to justify ‘entry-level’ work so more and more low-skilled jobs are outsourced to lower-wage locations.”

For the good of the country and society, he sees it is critical to find new cost-effective and achievable solutions. “Luxembourg is at a cross-road; companies locate and remain here because it is in the best interest of the company and its shareholders. They are not in Luxembourg because of some requirement or for charity. If government and business do not work together to ensure a nurturing, protected business environment, we could lose the advantaged position we’ve had for many years. That could result in losing some or all international companies to another European country that is more receptive to their needs.”

Despite all the challenges of the present complicated world, Paul remains convinced that Luxembourg remains an oasis of calm and prosperity, the best place in Europe for international companies to establish and maintain their European headquarters. “Being fortunate to have the resources to live anywhere on our planet, I have found my second home here. I’ve developed an eclectic circle of interesting colleagues and friends. I have deep roots in the community. Luxembourg is a sophisticated, wonderful and worldly country. I consider it a privilege to live and work here and to have the opportunity to make a positive contribution.”



08

JEREMY BIRD

DELOITTE, AUDIT MANAGER

EXPLORING THE HEART OF EUROPE



Jeremy Bird, who received approval for his immigration within about 4 weeks of his application, is proof that the Luxembourg government's focus on streamlining and simplifying the immigration process is working. Jeremy was joined by his wife, Tara, who emigrated with a work permit as well, in another 4 weeks.

Hailing from the hedge fund practice of the New York office, Jeremy is on a 2-year placement, working as an auditor. This program allows Deloitte's personnel to gain experience in countries around the world and with a variety of teams. "I had visited Luxembourg several times when I was a teenager. My father was stationed at the base just outside of Luxembourg city so I was familiar with the country. When it came to a choice between London and Luxembourg," comments Bird, "London seemed too similar to New York. I decided that Luxembourg would give me international, and a more interesting life experience."

As a main European financial hub, Luxembourg affords high performers the best of both worlds. Excellent cooperation between global regulators, government and private financial institutions ensures a global presence for professionals in this field, while the smaller, more relaxed environment of our city, affords an enviable work / life balance. One of the first things Jeremy noticed was the friendly, welcoming atmosphere here. "People take time to stop and say hello or to chat on the street, it is quite a contrast to the brusque hustle and bustle of New York."

Jeremy's initial weeks were spent looking for accommodation, learning to navigate the new environment, and doing the inevitable paperwork. When it comes to settling into a new country with a different language, the 2 days allotted weren't really enough to do everything required, but Jeremy found the



Having a car would be great for sightseeing, but public transportation here is excellent. Rail and air travel prices are very reasonable and my annual bus pass here cost almost the same as a monthly subway pass in New York.

AMCHAM orientation to Luxembourg very helpful. The program gives good guidance and explanation for services and regulations that impact the day-to-day lives of immigrants, insight into the local culture and sensitizes participants to the effect of such a large immigrant population on the locals.

Like other immigrants arriving from North America, Jeremy is challenged with French. “We have such a rich cultural experience here. You sit around a table and there are people from Germany, France, the UK, South Africa, Italy... everyone is from somewhere else. Because of that, you have the most interesting conversations and get to know other cultures more quickly. The connecting language is English. I feel lucky to be here, but for people who are coming in to contribute to the economy and society on a more short-term basis, it would be nice to have more accessible information in English.”

Speaking only English means that shopping and dining out becomes a challenge. Jeremy relies heavily on Tara, who speaks some French, when they are out and about in their neighborhood, or even hiking in the Petite Suisse or other trails around the country. They also take advantage of Luxembourg’s central location to travel. Edinburgh, Athens, Madrid, Istanbul; Jeremy is taking every chance to discover as much of Europe as possible in his short time here. “Having a car would be great for sightseeing, but public transportation here is excellent. Rail and air travel prices are very reasonable; and my annual bus pass here cost almost the same as a monthly subway pass in New York.”

Discovering Europe eases some of the inevitable loneliness that comes with being so far from home, especially around special holidays when friends and family are usually together. Having a strong support system also helps. Although they haven’t met many Luxembourgers, Jeremy and Tara’s friendly work environments allowed them to develop a strong circle



of friends quickly. This doesn’t completely combat the loneliness, but it is a first step in dealing with the challenge of being so far from home. A surprise to Jeremy was also the active team sports scene here. In the United States, just about everyone who is not a professional, gives up sports after college; spending weekends watching it instead. Here, Jeremy has found a vibrant sports culture that encourage an active lifestyle, and creates built-in support systems for newcomers.

Included in his advice for people thinking of relocating to Luxembourg is to do some homework, stay open to new experiences and to get involved in the community as quickly as possible. “There will always be the ‘unknown’ for every move, but living outside your comfort zone is important. We are taking advantage of the welcoming, warm culture here to really expand our horizons and learn more about world cultures.”



09

SAMAH ABDEL GELEEL

RESPECTING COMMUNITY WISELY



By the time Samah Abdel Geleel, a native of Egypt, arrived in Luxembourg last year, she had already lived in the UK, the USA, India, and Dubai. She loved Luxembourg immediately. “There is a level of trust here between the public and the government that you rarely see in other countries. We could not do the things we do here, without that trust.” she says, “A small example is the honor system on public transportation. Everyone pays their fare with very little monitoring; that takes a level of trust on both sides to work. Few countries benefit from such a level of community spirit and collaboration.”

Samah came to Luxembourg with her husband who is researching judicial reform for his PhD in Law. She is also hoping to be accepted into the PhD program here and to build upon her Master’s degree in Public Policy. Her thesis on atypical employment, work-life balance, and employee wellbeing in higher education, lends itself well to further research in the Social Sciences. But the application process is difficult to navigate, and she has hit some roadblocks. Samah doesn’t complain, and believes optimistically that it will all work out. Meanwhile, she has lots to occupy her time, Samah used her first few months here to take a well-deserved and much needed break, while she got settled. Then she began looking for volunteer work and/or paid employment. Getting accurate support, information or advice on the work permit process was challenging. Undaunted, Samah continues to volunteer remotely as a quality control editor, at the Center for Human Rights (University of Oslo). She will also begin working with a local asbl which is actively recruiting volunteers. In terms of a job, she’s decided that the best course of action is to find a company that is willing to engage in the daunting work permit process with her.



Samah has seen quite a few examples of how government and society operates. She has an impressive CV; Assistant to the Dean of Graduate Studies at The American University in Cairo, liaising with 135 departments, and hundreds of international students over the years; Manager of Operations for a health insurer in India; Personal Assistant to the Regional Director at DHL Egypt; she even did a stint as a media analyst and translator in Dubai. And with an undergraduate degree in English Language and Comparative Literature, she is also a certified ESL teacher who taught business English at the Egyptian Central Bank.

Her advice to people who are considering settling in Luxembourg is to come prepared: understand the country, develop transferable skills, and learn languages. As well as English, Samah speaks French, German, Hindi, and her native Arabic. She urges new arrivals to get involved, and she, herself, is looking for ways to better help with the influx of refugees.

Samah feels that expertise and education are highly valued here, so each person should do as much as they can to ensure they are continually adding to their skills and resources. As for the future, she would love to still be here in 20 years. “People should be grateful for this way of life; what they take for granted in Luxembourg, often does not exist in many parts of the world. The stability here provides peace of mind, and that allows us all to flourish and grow.”

In the meantime, Samah takes advantage of Luxembourg’s location in the heart of Europe to travel and explore; visiting surrounding countries and the local countryside. She is enchanted with Luxembourg, its greenery, and its polite and helpful people. Frequently, she takes 2- to 3-hour walks exploring the capital city, and feels safe enough to regularly take random buses, without even knowing their destination, to see the small towns that dot our countryside. “Luxembourg is a model for the way it should be everywhere. In some other countries, people feel they are outside of the rules, or even the law. Socially and environmentally, Luxembourg protects its people. There is 1 set of rules here, and everyone follows them. Straying from the norm is not easily accepted, so we know what to expect; life is comfortable, people are safe, and more amiable here. There is a spirit of respect and dignity in the community. People may have their own agendas, but those agendas never seem to supersede the gracious etiquette that guides our communities. I have great respect for this order and appreciate it deeply.”

People should be grateful for this way of life; what they take for granted in Luxembourg, often does not exist in many parts of the world. The stability here provides peace of mind, and that allows us all to flourish and grow.



10

ATLE HEDLØY

ARENDEI SARL, OWNER

SEEING THE POSITIVE

Harvard educated and Norwegian-born, Atle Hedløy started his career in Silicon Valley and is now the CEO of a small consulting firm specializing in patent enforcement. Luxembourg's business-friendly political and economic environment were recommended to him; he was engaged in a patent infringement lawsuit with Microsoft, and Luxembourg afforded a dependable environment to manage his company and lawsuits.

Government regulation here is predictable and trustworthy. It is possible to get access to the people who are making regulations and laws; even the Minister of Finance. They don't always do what you would like, but we can count on their accessibility and Luxembourg's willingness to work alongside organizations. It's clear that the government is working to ensure effective systems are in place to serve business and the greater good," he says. With 10 infringement lawsuits underway in the US, this is important to the inventor who holds a handful of patents for a variety of technologies. "I've learned a lot about patents that I had never imagined I needed, from patent application to license or lawsuits. My wife believes I know more about this from the patent owner's perspective than almost anyone else, but she may not be entirely impartial," he laughs.

Now, after almost 20 years' experience with patent enforcement, he can still be surprised at the level of ignorance, even with patent lawyers and so-called specialists, but he doesn't regret moving his company to Luxembourg. Atle sees Luxembourg's focus on supporting entrepreneurs and innovation, and their conducive regimes such as the Patent Box, as a real





draw for business. But his rationale for bringing his family to settle here went further than that. With an entrepreneurial wife and partner, who also works in the arts, and 2 children, the Hedløys found Luxembourg an accommodating, and very welcoming country. Luxembourg's social accessibility in terms of experts and community connections are enviable: for example, after their daughter was auditioned, the teacher referred her to Jean Müller at the Conservatoire de Luxembourg, a world-renowned pianist, who holds the title of 'Chevalier de l'ordre du mérite civil et militaire d'Adolphe de Nassau'. What a thrill to be able to study piano under his tutelage!

It's clear that the government is working to ensure an effective system is in place to serve business and the greater good.

Of course, there are always things that could be improved, but Atle takes a philosophical approach to their immigration. "The government is focused on working with foreigners, but there are a lot of us. I'm sure that just the sheer number is stressful to the local population. We must remember that we are here willingly and it is up to us to integrate. If we don't like it here, we should go somewhere else."

Atle has much experience with the 'somewhere else'. He has lived in Norway, on both coasts of the US, Spain, and the UK. He and his wife knew very little about Luxembourg before their search for a base for their business, but they did their homework. Luxembourg won out over Hungary, Switzerland and Spain, due to its rich business environment, and quality of life. Atle and his wife appreciate being in a multicultural and very diverse city. Luxembourg seems bigger than most think. The huge swaths of nature spread between small pocket of people are appealing and give the country a spacious feel, and being a European capital provides many amenities, while Luxembourg's walkable scale, keeps this city vibrant and exciting.

The Hedløys have grown to love the country and the attitude of its people. Their integration process was relatively easy. Using a relocation company to get the family settled and a lawyer to register the company simplified the process. Al-

though it hasn't been all roses, the family appreciates the willingness of people to communicate and connect, and have friends in both the Luxembourgish and expats communities. "Generally, I'm not sure people appreciate how easy it is to do things here. I see that the government wants to make things work for foreigners. We lived in Spain for several years due to my wife's work, and just to register with their CCSS could take hours, if not days. Here, the CCSS offices have 10-minute free parking, and that's how long it took to register. That is pretty amazing," says Atle.

As the newly elected President of the Harvard Club of Luxembourg he adds: "If you're an alumnus, join our club!" However, Atle has some sage advice for other new arrivals as well: "Come with an open mind, look for the positive, and go to AMCHAM meetings to connect with the community and be part of what is happening here."





11

HAKAN SEKULU

INTEGRATION IS KEY

“Make no mistake,” says Hakan Sekulu, “the biggest change in Luxembourg in the last decade is the competition. It’s tougher than ever now and with tech and space becoming the government’s focus, in addition to an already thriving Finance industry, competition for jobs and workers will only increase.”

Arriving in 1999, Hakan has seen a lot of change in his almost 20 years here. Back then, it was relatively easy for anyone to get a job, no matter their education or qualifications. The most important skill was languages. There was less variety in foreigners, and a relatively wide array of jobs and prospects for the population, especially those who were well-educated and who had international experience. Even so, there were fewer professionals migrating from non-EU regions back then, especially countries like Turkey, so Hakan worked doubly hard to fit in. “One of the striking differences today is the multicultural diversity throughout business, and the country,” declares Hakan, “Being comfortable working and living in an international environment, and speaking different languages is an advantage.”

Hakan took 2 months to study French when he first arrived, so he was able to apply for and work in another language quite quickly. He now speaks French, German, and Luxembourgish as well as his native Turkish and English, and attributes his willingness to dive into the culture as an important element of his success. With an undergraduate degree in Economics and a Masters degree in Strategic Management and International Finance, it’s easy to see his strategic mind at work when he speaks about the government’s focus on expanding Luxembourg’s international profile. Over 18 years ago, the





Things can always be improved, but ultimately, we are lucky to be living in Luxembourg and enjoying the wonderful opportunities that are created when government and business work together.

Finance Industry here had an international mindset, but it was dominated by French speakers. Now it is easier for non-EU citizens to immigrate and to contribute to business life. Hakan has worked at every level of his organization; from Operations, Internal Audit, and Compliance. He enjoys talking about the winning strategy of government and business in lock-step as they improve legislation and immigration processes (eg, faster issuance of Visas & Work Permits for highly skilled employees), update regulations, upgrade infrastructure and modify laws (such as Sunday shopping) to attract and accommodate a larger and more diverse population.

The welcoming and congenial population has realized the value of living in a multicultural environment, and embraced it. “People are open and hospitable here.” says Hakan, “But we must remember that if we want to integrate fully into this great country, and to be welcomed, we must be welcoming ourselves.”

Hakan took a direct and focused path to integration, getting out regularly to meet people, learning languages, and studying local history and customs. He also limited his exposure to his native land and language to achieve full fluency as rapidly as possible. With frequent travel to the USA, Asia and the Middle East, he didn't return to Turkey for 2 years, just to ensure that he was completely immersed in the Luxembourgish culture. His wide travel, gave him a unique opportunity to compare Luxembourg to big and small countries around the world, and he learned that patience is a virtue in a small country that values relationships and respects alliances. He feels strongly that the disadvantage of the high cost of living, especially for accommodation, and lack of English in the service industry, is far outweighed by the central location; truly in the heart of Europe, and the clean, secure daily life here.



Whether you love your new home or not, living in a foreign country can be challenging for just about anyone. Hakan's advice to someone relocating here is valuable:

- Do your homework. Know the rules and how things really work (like exchanging your driver's license within a couple of months of your commune registration).
- Understand your rights in terms of pension, health and mobility – especially of you will be importing your personal belongings.
- Most of all, learn the languages and get out to volunteer; it's a great way to meet people, get to know the country and understand what 'makes it tick'.

Hakan's work at AMCHAM and the International Community Centre, in addition to mentoring and orientating new hires in his workplace, has provided him with the perfect platform to speak with authority about the value of diving in and becoming involved in your new home. “Things can always be improved, but ultimately, we are lucky to be living in Luxembourg and enjoying the wonderful opportunities that are created when government and business work together, and the local and foreign population cooperate and collaborate well.”



12

MICHAEL MANDIC

BADENOCH & CLARK, SENIOR CONSULTANT

FOLLOW YOUR DREAM

Few people, even expats who live in far-off countries, can imagine the impact of broken dreams suffered by a refugee. Forced to flee from his home town Sarajevo to Serbia, Michael Mandic chose a very altruistic method to deal with the trauma of his status: he worked with Humanitarian agencies helping others to improve the situation of fellow refugees, first with Handicap International in Serbia & Montenegro, and then with Aktion Direkte Hilfe in Bosnia.

This personable, well-spoken new arrival, who is a senior consultant with Badenoch & Clark, took quite a circuitous route to Luxembourg. Although his goal was to study business administration before he was forced from his home as a refugee: without a way to retrieve his school records, Michael could not gain access to a business school. Undaunted, he studied Art History, then Tourism, just so he could have a college record, and a marketable profession that would allow him to work and support his family. Moving to Canada on a special immigration refugee settlement program, he worked at various jobs including the Holiday Inn and the Four Seasons Hotels while studying for his BBA at the Schulich School of Business (York University, Toronto). While there, he also headed up the Serbian Student Club, where he leveraged his natural talent for connecting and communicating with people; helping new arrivals get settled and oriented to the rhythm of school and life in their new city, or just connect with their roots.

It was during his time working and living in Vancouver, that he realized Canada was just too far from friends and family. Spending all his vacation travelling back and forth to Serbia, he finally decided that it was time to return to Belgrade. Only a couple of years after major democratic changes, the econo-





my was still quite depressed. Michael first worked as a Head of Investment Promotion for the Country and various Investment Advisory positions, to attract Foreign Direct Investment and to restart the transitioning economy. Recommended by a fellow colleague, he found himself in a Recruitment job for a Swiss Executive Search Firm specialising in Private Banking & Wealth Management. He covered Switzerland, Monaco and Luxembourg, and he became intrigued with this tiny country. When the opportunity arose to work in either London, Amsterdam or Luxembourg, Michael had no problem making the decision. "It's a fairy-tale city of interesting, rambling streets and very few straight lines." says Michael, "It is beautiful, empty on weekends, and clean... and it smells wonderful!" he adds, describing the lilies and magnolia trees that dot almost every neighbourhood in the Spring. As well, he found the juxtaposition of luxury hotels and shops, with street people and beggars, a thought-provoking contrast.

Luxembourg is a wonderful place, beautiful nature and great work-life balance. To retain talent it must swiftly change, and offer more in entertainment and leisure.

Michael did his initial research on the city remotely, using google maps (street view), to explore the different areas and sites. The human scale of the city appealed to him and finding accommodation within easy walking distance of his workplace was pretty effortless, as was the work permit process.

Although Michael speaks Serbian (Croatian) basic German & Russian, and impeccable English, he can still find the French required for daily life here a challenge. "English is the universal language of business, tourism and communication in general." he remarks, "Luxembourg should consider adding more signs and at least tourist information in this widely-spoken language to make it easier for tourist and immigrants to get around and learn about this wonderful country."

Of course, for this intelligent, out-going professional, language does not stand in the way of making new friends and he has found many ways to occupy his free time, travelling, exploring parts of the city or going out with friends from the office. Michael smiles disarmingly, "I have a dream job. I help super people get great jobs and build their career prospects. I help them work out what is important to them and to achieve work-life balance." With many clients coming to Luxem-

bourg from other lands, his advice for newcomers is to surf social media and to make networking a priority. He sees it as an easy and fun way to get oriented. As well, he recommends shared accommodation for the first few months, to provide a built-in support structure during the acclimatization period to your new country. It would be great if coffee shops stayed open later, if outstanding customer service were a priority for more establishments, or housing was more affordable, but Michael is philosophical. All in all, he finds Luxembourg a great place to live and work, and to connect with your dreams. Not bad for a boy who was forced to flee his home at 18.





13

JIM ROBINSON

THE LUXEMBOURG TIMES, EDITOR-IN-CHIEF
PEOPLE WANT TO FEEL MORE CONNECTED



With an impressive background in business journalism, having worked at The News in Mexico City, and later at the Financial Times in London and the Investment & Pensions Europe magazine, Jim had been in London for the last fifteen years when the Saint Paul Group contacted him with a proposal to launch an English language project in Luxembourg, which he says sounded interesting and unusual.

Born and raised in the Pacific Northwest of the United States and having lived in some of the biggest cities in the world like Mexico City and London, when he and his wife first arrived in Luxembourg for his interview he says they fell for Luxembourg right off the bat. He says the scale of Luxembourg is really refreshing. “You know I walk to work in a few minutes, and I can be in the centre of town in five minutes. I can get to the border of France, Germany, or Belgium in fifteen or twenty minutes, and we do that often. All of these things are so accessible and right on our doorstep.”

The family love wandering around the streets of the old town especially as there is always something going on every weekend. One of the things he personally loves is how multi-cultural and cosmopolitan it is. “Here literally you can walk down the street and hear easily six, seven, different languages in one city block.”

Jim arrived in Luxembourg in 2017 and says that his family has, in spite of initial difficulties, settled in well. “My family all love Luxembourg. My kids are getting involved in sports, and music, and always going to after school events. They’re relatively young right now but as they get older they will become part of the fabric of Luxembourg.”



The biggest issue for them initially was the common problem that most international immigrants have – the languages. As with most immigrants from the English-speaking countries, and those who have English as a second or third language, most don't necessarily have any French or German. English is their lingua franca, and sometimes they find it difficult to fit into the local community because of this. Jim says, "I think the Guichet online resource is very good and now that it's in English, even better. Having a repository of information available in English, laying out everything that you need to do from taxes, to importing a car, to enrolling your kid in school, what have you. And by the same token even though it's helpful that it's in English, I think it's good for people to learn the languages here. I'm certainly doing my best on that front. My French has come along quite a lot. I'm starting German classes now and hoping to get stuck into Luxembourgish sometime next year." Then he adds with a self-deprecating laugh, "I'll be proficient in all of them in no time at all."

Jim says international people want to feel more connected and truly engaged with Luxembourg, and the press has a very valuable service to provide in this respect by providing in-depth and well informed, journalism. The response to conversations with people, especially in the business community, about what they are doing, is that this is a positive idea because it could help the English-speaking community to play more of a civic role as citizens of Luxembourg. It will help them to know what is going on in the government, what the political parties are planning, and to demystify the whole aspect of Luxembourg that German and French speakers have access to but English speakers have trouble finding. Jim also feels that the Luxembourg Times will provide French, German, and Luxembourgish speakers, who would also read English, a sense of how Luxembourg is seen from an outside perspective.

Jim feels that change is afoot for both Luxembourg and the European Union. "I think that internally the country is changing a lot and its place within Europe is changing as well. Europe as a whole is changing, and I think over the next year or two there will be some very interesting developments. I think that Luxembourg is impressive, its people are impressive. They have a tradition of being very forward thinking and clever and they're very nimble and can act quickly."

When asked if he and his family are ready to commit to Luxembourg on a long term basis, he said: "Only time will tell. But I can say my wife, children and I really feel comfortable and enjoy being in Luxembourg...and my wife has already started to look for a place we can buy!"

You know I walk to work in a few minutes, and I can be in the centre of town in five minutes. I can get to the border of France, Germany, or Belgium in fifteen or twenty minutes, and we do that often. All of these things are so accessible and right on our doorstep.



14

SUSAN ALEXANDER

PUBLIC POLICY EXPERT & AUTHOR

If you hang out in Luxembourg long enough, you come to suspect that there is something quite unique here. The business landscape seems to be peppered with rare and outstanding individuals who, for what seem like random reasons, have landed in Luxembourg. It's not unusual to find extraordinary people in other capital cities, but here, there are so many that have the means to surprise and astonish with their accomplishments and originality.



Susan Alexander's life reads like a novel. As an ordained Presbyterian Minister fresh out of school, she counselled fellows New Yorkers who were faced with emotional challenges. Her next job was on Wall Street! "I have always been good with numbers." she smiles.

In the early '90s, at the very inception of the 'internet-for-popular-use' wave, she was the face and Managing Director of GAX; a tech start-up that furnished research and website development to high-profile companies from all corners of the globe. Subsequently, as the founder of Minerva, established in 2005, she undertook research in social sciences, public policy, financial and commodity markets, and economics.

An author or co-author of over a dozen research papers for institutions such as the European Commission, she analyses intellectual capital, knowledge organizations, crisis management, research and innovation policy and the future of Luxembourg. She has organized and/or moderated conferences on Innovation and intellectual property, hedging investment portfolios with futures and options, ethical investing, as well as aspects of life in the Grand Duchy.

As if this isn't enough, Susan continues to serve as a senior public policy expert for the EU on issues relating to research policy and innovation; participating in various research and reporting projects. She has done two lecture tours in Germany for the US State Department, performed intellectual capital audits on the Grand Duchy. And a claim to fame is being a college classmate of Hilary Rodham Clinton, whom she sees at Wellesley College reunions. Studying Susan's profile provides **four insights** for those who would like to emulate her success.

Stay Current and Connected: "The best way to network is to join AMCHAM – and to show up to as many meetings as possible!"

Networking is a critical element of success – especially in Luxembourg. Susan is a strong believer in being in the right place at the right time, and in the power of relationships; both



past and present. Even though she has lived in Europe for almost 30 years, she keeps in touch with friends and colleagues from New York. “Offer to help; volunteer for a working group or task force. Keep up-to-date with people in your industry as well as close colleagues.” she recommends. Be willing to speak up: “The government hasn’t always received my opinions with open arms, but someone must speak out.” declares Susan about her work in Public Policy assessment.

Keep abreast of current affairs, not just your area/industry.

Think critically about the information you encounter. Form your own opinions and be open to those of others. Understand your unique talents and seize opportunities: “I’m good at structuring and refining ideas and getting things in place.” says Susan, “Know how you can contribute, and be ready to seize opportunities that showcase those talents.” Susan spent her early years dreaming of living in Europe. A conversation with her 9-year old son about riding the New York subway by himself was the catalyst for what would become a life-changing move to Luxembourg. One dream, one conversation and one contact; she has lived her dream for almost 3 decades.

Be realistic: “It took me a long time to forgive Luxembourg for not being Paris.” Susan smiles, “but when I started to enjoy Luxembourg for what it is, not what I thought it should be, I thrived.”

Susan found a place that suits her personality and her lifestyle; she feels at home and cared for here. Living not far from her family, she expects to be around for quite a while; despite being at retirement age, Susan feels she still has more to give. Her time is spent developing book plots, needlepoint, cooking and music; in addition to her work for the European Commission, she is finishing up her PhD and is the author of 14 books – 12 of which are murder mysteries. And, of course, like many high-potential people, she is still working through her bucket list, including the goal of completing a half marathon! Susan is the perfect example that the business landscape of Luxembourg is far richer thanks to this cadre of exceptional people who have chosen to ‘hide in plain sight’ here in Luxembourg.

It took me a long time to forgive Luxembourg for not being Paris. But when I started to enjoy Luxembourg for what it is, not what I thought it should be, I thrived.





15

KRISTI ROBERTS

UNITED STATES EMBASSY,
POLITICAL & ECONOMIC CHIEF

APPRECIATING DIVERSITY

Few newcomers to Luxembourg have the type of immediate immersive experience that Kristi Roberts enjoyed when she arrived in 2016. She had passed through Luxembourg years before, in 1998, playing tourist for a few days as she travelled through Europe while on summer holiday from a teaching position in Poland, but the reason for her second visit was more business-related.

She is the Political and Economic Chief for the American Embassy. Travelling here with her teleworking husband and then 5-year-old daughter, Kristi had no problem making friends and reconnecting with old ones. As an army brat, Kristi was the first in three generations not to join the military, although being a career diplomat has redeemed her in the eyes of her family!! But her nomadic childhood did provide her with a unique skill to connect with people and cultivate lasting friendships quickly. After 20 years, she is still in touch with some of her students from her previous teaching career. One even visits Luxembourg often with her local partner.

This posting only lasts 3 years, so the welcoming and warm diplomatic corps, and processes in place at the Embassy, providing accommodation furnishings and help with settling in, also affords a great platform for making an easy transition to a new country for the whole family, so that she could 'hit the ground running' at work. Her job offers her the great pleasure of not only interacting with local business and government but also allowing her to work closely with the two Luxembourgers on her staff. Kristi admires the incredibly smart, warm and generous Luxembourgers she encounters daily. "My staff are phenomenally productive and insightful, and proud of the work we are doing together. Generally, I find Luxembourgers are very generous," she says, "They always make time to meet and explain not only what is going on here but the thinking behind it."



This comes in very handy for the woman who is responsible for producing four congressional reports as well as a plethora of studies and papers that run the gamut of business impacts to Human Rights assessments. At every turn, she has found people who are eager to be part of the conversation at an international level and to go the extra mile when they are at the table. Few of us consider the positive impact of the multilingual nature of Luxembourg's politics and politicians. They wear so many hats as well, that they are truly adept in their understanding of government and business and where those two intersect. It is a real advantage in international relations. Wherever diplomats meet there is always a need for engaging, intelligent, and gracious people who can carry on a conversation that will bridge several languages and sectors. And Luxembourg diplomats are held in high esteem.



Luxembourg's politicians wear many hats; they understand and can capitalize on the intersection of government and business.



Kristi is proud of her work with business and the government in Luxembourg, as a career diplomat, she was posted to Israel and Algiers and covered Jordan from Washington before arriving here with her family. But Luxembourg has won her heart. “My abiding impression of the city has been a place of generosity, and welcome, a place where people work hard, but also take the time to relax. Here, people take the time, usually over great food and a toast of cremant, to get to know and to care for each other,” says Kristi, describing her first impression and lasting experience of this country.

Kristi's passion for photography is fed regularly with the fairs, festivals, castles and landmarks such as the Petrusse Valley and Casemates in the heart of the city. Luxembourg is a contrast of ancient and modern that suits her photographer's eye and her keenly intelligent assessment of the world today. “We are surrounded by history here in the heart of Europe, but the Luxembourg government also looks further ahead than many. They have an entrepreneurial spirit that drives them to take chances and to move quickly on ventures that most would dismiss or outright reject.”

The establishment of RTL in the 1930's, the scaling up of GovSat with SES for the space industry, and the very quick launch of GovSat 1 for government communication, are great examples of this spirit and drive.

Kristi would be content to stay in Luxembourg if her position allowed it. “I feel at home here. I love the lifestyle and the culture. My daughter, who is 7 now, is already beginning to learn her third language.” she adds, “We will be sad to move on when my time is up here.”



16

VIRGINIA ANDERSON

MATRIX CONSULTING, OWNER

WORKING EFFECTIVELY, REDEFINE HONESTLY

An accident destroyed her knee, ended her professional career and side-lined her for years. But it gave Virginia Anderson first-hand experience in a battle to redefine her life once the dream had died. Although she didn't know it, or feel it at the time, it was a blessing in disguise.



Virginia Anderson took quite a circuitous and spontaneous route to Luxembourg; at the end of college, she was offered a contract to play professional basketball for CIF (Club Internacional de Foot-ball) in Portugal ... on a Friday. She packed her bags and flew out on Monday. As a professional athlete, Virginia's focus was to play, and she followed the game where it took her. First to Lisbon in Portugal, then to Luxembourg, over to Trier and Saarlouis in Germany and eventually back to Luxembourg. Towards the end of her career, she had the accident which would redefine her relationship with the sport.

30 years later, she is still here; still involved in local basketball leagues; and still recognized in the street and at games simply as 'Virginia'. You can find her working as a referee or commissioner most weekends, and until recently, she also enjoyed coaching the boy's youth leagues and women's teams. In fact, she was the first professional American female basketball player to be a referee in Luxembourg; which opened the door for other retired professional players.

Her dedication to the sport remains strong. "I like being a role-model for young people." she says, "Players come up to me all the time and tell me that they still remember our first encounter when I showed them how to shoot. It's energizing to know you are making a difference in people's lives."

From the beginning, Virginia felt welcome. Integration was pretty simple. The locals wanted to help her assimilate into the community and to this end, her teams would not speak English with her. It became a fully immersive experience. She learned Portuguese and then German quickly. While still playing professionally, she took on a position in the banking sector and completed an MBA at Sacred Heart. Eventually she made the transition out of banking to the Insurance Sector. Virginia gravitated towards HR. She had a talent for spotting and developing people's skills and putting programs in place that maximized their potential.

Although her career was fulfilling, she sensed that there was a niche in Luxembourg that needed filling; Performance Coaching. Now, as the owner/operator of Matrix Consulting, she leverages her knowledge of business and sport to help organizations and individuals tap their potential and opti-



I believe we can all take accountability for embracing complex change and becoming more agile in our response and our outlook.

mize their strengths. Few business people have the depth of concentration or the focus required to be able to make a basket or score a goal when hundreds of people in the audience are whistling and cheering at the top of their voice, but it is trained into every athlete. “Yes, I love that moment. The crowd is going wild, you are sweating and a bit out of breath from running, but as you stand at that free throw line, the crowd disappears, and the world goes silent. There is just me, the ball, and the basket.” says Virginia. “I do the same for my clients. I give them the chance to stand at the line, dismiss distractions and focus on what is important to making that basket!”

Her latest project is around sustainable leadership. The vision of the project is to help leaders realize their potential for sustaining a natural style that incorporates their ability to motivate and inspire their people with a transformative leadership experience. “We take entrepreneurs, leaders and/or intact teams to the Steppe in Mongolia and give them a platform to strip away the unnecessary baggage that keeps them from experiencing true inspiration and personal leadership innovation. This program allows us all to take accountability for embracing the complex change that is happening in business, and the world today, and become more agile in our response and our outlook. It allows people to assimilate personal insight into their leadership style and take that learning back to the organization. By transmitting this new understanding, our participants and their companies are able to influence and manage outcomes based upon parameter they have developed through intense reflection and robust planning.”

Lucky enough to have people tell her regularly that she changed their life in sport, now Virginia does the same thing in business. She understands that to live and work effectively, you must be ready to ‘redefine honestly’. “I will remember this for the rest of my life.” says a participant as she leaves one of Virginia’s focus & concentration workshop. Virginia smiles.





17

LISA FRANCIS - JENNINGS

STRATAFFECT, OWNER

LEAD INTERVIEWER



Our lead interviewer, Lisa Francis-Jennings, is an international consultant and writer who immigrated to Luxembourg in 2004. She has a deep understanding of the expat community, the challenges and joys of living and working in different countries around the world.

With an undergrad degree from University of Toronto (Canada), and a MSc from HEC (Joint program with Oxford University) she has a strong academic background and almost 30 years' experience in organizational change management and communications. Her 'claim to fame' is the ability to break any concept into simple discrete elements, creating clarity and understanding.

She applies this talent to a variety of endeavours including; productizing ideas, and authoring and/or editing books, white papers, blog posts, magazine articles, training programs, train-the-trainer and instructional manuals, annual and corporate social responsibility reports and providing English translations for French advertising copy. In addition to her private client list, she writes for the three major publishing houses here in Luxembourg: Maison Moderne, Binsfeld and Tetris Communication.



I enjoyed the whole process of interviewing and writing about these exceptional people. Luxembourg has attracted some professionals who really stand head-and-shoulders above others.

Publications:

- Innovation at the Kitchen Table: Harnessing Conversation, Unleashing Potential (pre-publication) | Charlie Victor: Cargolux quarterly corporate magazine (Maison Moderne, Luxembourg) | Happen: What Happens with The Third Industrial Revolution (Ministry of Economy/ Luxinnovation, 2017) | Complexity Unravelled, The Power of Collaboration in Successful Change Leadership, the Change Leaders | Innovation at the Kitchen Table, A Safe Haven for Inspiring Change | Less is More: Two Noninterventionist Approaches to Successful Change, HRPS: People & Strategy Volume 37 Issue 1 2014

Seminars, Webinars and Recordings:

- The Listener Experience in Story-telling (The Change Leaders, Greenhouse for Ideas) | Complexity Unravelled (Oxford Said, Programme Promotion) | 'Spread Talks' Workshop (The Change Leaders Conference) | Subtle Perspectives of Resistance (Composite Storytelling) | Decision Making for Small Business (Cherie Blair Foundation)
- Selling yourself And Your Talents | Personal Branding | Modelling Sustainable Change | Collaboration Across Boundaries | Organisational Health: Driving Growth | Organisational Health: Mindset Matters | Managers vs Leaders; Driving Success | Perfect Pitch: Creating An Authentic Elevator Pitch | Using the Kitchen Table at Work

Organizer, Moderator or Panellist for Forums and Round Tables:

- Life & Career Advice from Successful Leaders (AMCHAM) | Optimising Cross-cultural Differences (The NETWORK) | Fail, Learn, Succeed (WED) | Women Working in Challenging Environments (JP Morgan) | Profit in Diversity (AMCHAM) | Gender Balance: Breaking the Log-jam (Deloitte)





18

ARLENE - EVERINGHAM-VAN OEKEL

SECOND INTERVIEWER



Arlene Everingham-Van Oekel is a dual South-African/British citizen currently working for AMCHAM as the Programs Manager. Born in Northern Rhodesia (now Zambia), she has also lived and worked in Zimbabwe and South Africa before she immigrated to Luxembourg in 2013.

A Damelin Graduate in first class bookkeeping, a certified Business Analyst and affiliate member of the Chartered Institute of Business Management she has also received several formal IT qualifications over the last 30 years.

She has, outside her data and business analyst expertise, designed, developed and implemented a CRM system that SAP recommended to keep instead of moving to theirs (and which is still in use today).

She is an Archery Amateur currently holding all but 2 national records in the bare-bow category for women in the Senior and Veteran Categories. She is also member of several writing groups including, but not limited to the prestigious “Medium” group, which is on formal acceptance only and the “SWF Creative Writers Group”.



Having written numerous training manuals in one of her previous employments, she recently decided to try out creative writing and has been selected for publication in the books published under Christopher Fielden for a charity cause. Her short stories are available on Amazon in Tritely Challenged Vol 1 and will be in Adverbially Challenged Vol 4 coming late 2018.

She is also a stage 3 colon cancer (2017) survivor and very thankful to the medical staff in Luxembourg for their help, support, and quality of care.

For me, one of the highlights of the Connexion magazine was the interviews where I could learn about the amazing people who live here, and I was honoured to be able to contribute to this wonderful exercise.



EVOLUTION OF THE INTERNATIONAL POPULATION IN LUXEMBOURG FROM 1950 UNTIL TODAY

Among the European countries, Luxembourg is characterized by a vigorous demographic dynamism which is mainly due to international immigration. Today, the total population growth due to migration is around 80%, compared to, more or less, 20% in the mid-1950s.

Net migration (immigration - emigration) is, overall, the mirror of the economic evolution of the country. Periods of strong economic growth, such as the first half of the 1960s, then the

early 1970s (before the global economic crisis), and the period of exceptional growth from the mid-1980s, are characterized by very high net migration. On the other hand, periods of economic slowdown or slow economic growth (second half of the 1960s, 1975-1985, 2001-2003), are characterized by a (temporary) decline in the net migration rate¹. From 2004, Luxembourg's net migration rate is tending to increase and remains at a high level despite the crisis of 2009. It rises from 12.5 per thousand in 2007 to 21.2 per thousand in 2011, a level never

Table 1: Population of Luxembourg by citizenship, 1947-2018 (in thousands)

Citizenship	1947	1961	1970	1981	1991*	2001	2011	2018
Total population	291,0	314,9	339,8	364,6	384,6	439,5	512,3	602,0
Luxembourgish	261,9	273,4	277,3	268,8	269,3	277,2	291,8	313,8
Foreigner	29,1	41,5	62,5	95,8	114,1	162,3	220,5	288,2
EU28	-	-	-	-	-	141,3	192,0	244,4
Non-EU28	-	-	-	-	-	21,0	28,5	43,8
Portuguese	-	-	5,8	29,3	39,1	58,7	82,4	96,5
Italian	7,6	15,7	23,5	22,3	19,5	19,0	18,1	22,0
French	3,7	5,0	8,5	11,9	13,0	20,0	31,5	45,8
Belgian	3,6	5,2	6,5	7,9	10,1	14,8	16,9	20,2
German	7,5	7,9	7,8	8,9	8,8	10,1	12,0	13,1
Others	6,7	7,7	10,4	15,5	23,6	39,7	59,7	90,5
Foreigner (in %)	10,0	13,2	18,4	26,3	29,4	36,9	43,0	47,9
Of which non-EU28 (in %)	-	-	-	-	-	12,9	12,9	15,2

Source: STATEC

* In 1991, for 1213 persons, nationality is unknown

¹Net migration / average population



reached before in Luxembourg. Since then, it has slightly dropped, but is still at a high level: 17.8 per thousand in 2017.

First Italians then Portuguese

This strong rise in migration increases the share of foreigners in the total population from 10.0% to 47.9%, between 1947 and 2018. In the early 1950s, Italians represented the biggest foreign community in Luxembourg (7 600). A decade later (1961), Italians were already 15 700 to live in Luxembourg. The immigration wave of the first half of the 1960s is therefore essentially Italian. Their share in the total population is 5.0% in 1961 and nearly 38% of the total number of foreigners living in Luxembourg. In absolute numbers, the number of Italians declines from the 1970s on (23 500), to reach 18 100 in 2011. Since the last population census, their number is again increasing: 22 000 in 2018. Nevertheless, as the total number of foreigners with other nationalities living in Luxembourg has risen sharply, the share of Italians in the total population is only 3.6% in 2018, and they merely represent 7.6% of the total of foreigners. If the Portuguese were few until the end of the 1960s, their numbers have been constantly increasing since then: from 1 100 Portuguese in 1966 to 96 500 in 2018. Their share in the total population was 0.3% in 1966 and reaches 34.4% in 2018.

Concerning the annual evolution of net migration, we see that the Portuguese immigration is less continuous than the evolution of the percentage of Portuguese in the population would suggest. A very strong Portuguese migratory push is observed from 1967 on. From 1971 to 1974, the net migration of the Portuguese (nearly 3 900 people in 1974) is then at a level which is not even reached during the recent rise in Portuguese immigration. The Portuguese accounted for 77% of the total positive net migration from 1967 to 1975. Portugal's immigration is strongly affected by the economic crisis of 1975-1985. From 1982 to 1985, the net migration of the Portuguese is even negative before a new increase, which is parallel to the economic growth of the years 1985-1990. In the 1990s, the net migration of Portuguese tends to decline again without, however, becoming negative. Since 2002, Portu-

guese immigration is once again rising, which the economic crisis in the late 2000s does not seem to be interrupting (a surplus of around 3 500 in 2011). Since 2012, the net migration of the Portuguese decreases and reaches a level of 890 persons in 2017.

Diversification of immigration

The significant and growing importance of Portuguese immigration since the end of the 1960s should not hide other developments. First, the presence of foreigners from neighbouring countries has increased in absolute numbers. This is particularly the case of the French (whose numbers go from 3 700 in 1947 to 45 800 thousand in 2018) and Belgians (3 600 in 1961 and 20 200 thousand in 2018). Since 1947, the share of French people in the total population has gone from 1.3% to 7.6% and that of Belgians from 1.2% to 3.4%. The number of Germans living in Luxembourg has also increased in absolute terms, but in lower proportions: from 7 500 to 13 100 from 1961 to 2018. As the total population has increased in the same proportions, the percentage of Germans is still around 2.4% from the 1950s on.

If we take a look at the evolution of the net migration of people from neighbouring countries, we first note that the volatility, namely the variation from one year to another or from a period to another, is not as high as for the Portuguese, for example. During the years of economic crisis from 1975 to 1985, the net migration of neighbouring countries remains relatively high, while the net migration of the Portuguese and other nationalities, taken as a whole, tends to become negative. Nevertheless, the net migration of the neighbouring countries has two periods of temporary recession (first from 1985 to 1990, then from 2000 to 2005), before moving upward in recent years, notably driven by the high number of French nationals coming to Luxembourg. Since 2014, the net migration of the French is higher than the one of the Portuguese.

Finally, it should be noted that the number of foreigners of nationalities other than Portuguese, Italian, or from a



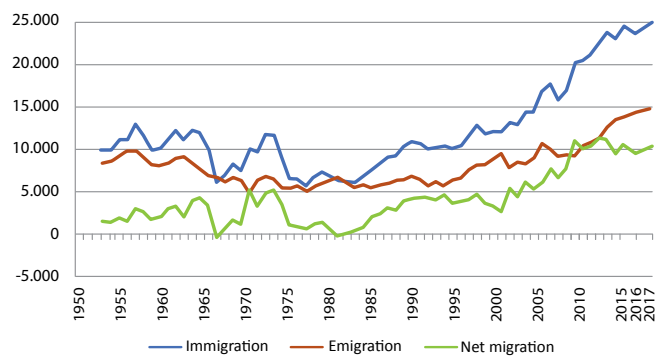
neighbouring country has known a sharp increase, especially since the 1980s. In 1947 there were 6 700 foreigners of other nationalities than those listed above. This number went up to 15 500 in 1981. In 2018, it exceeds 90 000. The share of these other nationalities in the total population increased from 2.3% in 1947 to 4.3% in 1981 and up to 15.0% in 2018.

The diversification of the migrations appears in the evolution of the part of the various nationalities in the total foreign population. Today, the Portuguese represent 34.4% of the foreign population living in Luxembourg. The increase is of almost 25 percentage points compared to 1970 (9.3%). But, it is worth repeating that, in absolute terms, the number of Portuguese people increased from less than 6 000 in 1970 to more than 96 000 in 2018. Despite their increase in absolute numbers, the share of the French is growing only moderately (12.6% of foreigners in 1947, 15.9% in 2018), the one of the Belgians even decreases (from 12.5% to 7.0% of the total of foreigners), as it is the case for the Germans (from 25.8% to 4.6%). On the other hand, the share of other nationalities, which had slightly decreased from 1947 to 1981 (from 23.0% to 16.2%), increased sharply thereafter to reach 31.4% of foreigners living in Luxembourg in 2018.

Dynamics of migration flows: about 755 000 arrivals and 505 000 departures in total from 1953 to 2017

In looking exclusively at the change in the percentage of foreigners in the total population, we risk to perceive the migration phenomenon as a rather static fact (arrivals added to a stock). However, net migration results from the difference between immigration and emigration. Migration dynamics appear less in net migration than in inflows and outflows. Since 1953, there have been a total of 755 000 arrivals and 505 000 departures from the Grand Duchy. From the early 1950s to the 1970s, departures tended to settle down (from more than 8 000 to less than 6 000). Over a 25-years period,

from 1970 to 1995, departures remain fairly stable at around 6 000 people. Starting in 1995, they are moving upward; however, this is temporarily interrupted by the crises of the early 2000s and 2009. In 2017, slightly less than 14 000 departures were counted.



Source: STATEC

In the first half of the 1980s, still marked by the economic crisis, inflows and outflows are at very close levels (around 5 000–6 000 people). Net migrations are low and in 1982 the balance is even negative. Since 1985, arrivals have increasing almost continuously with a plateau at a high level (around 10 000 arrivals per year) in the 1990s. The economic crises of the early 2000s and 2009 have produced a slowdown on the arrivals. In 2018, the number of arrivals is around 24 000 while in 1953, there were only 10 000 arrivals.

Foreigners from the European Union: a broad majority

Some 170 nationalities were present on Luxembourgish soil on the 1st of January 2018. Among the fifteen most numerous foreign nationalities, eleven are from the EU-28. The three most represented nationalities are Portuguese (16.0% of the total population), followed by the French (7.6%) and the Italians



(3.6%). The eleventh foreign nationality – and the first outside the EU-28 – is the Montenegrin nationality which represents 0.7% of the total population of Luxembourg and 1.5% of the foreigners.

There are 244 400 EU-28 citizens in Luxembourg. They represent 84.8% of the foreign resident population, but their share is slightly decreasing over time (87.3% in 2001). Then follow, in order, citizens of non-EU European countries (respectively 15 000 people and 5.2% of foreigners), Asian countries with a share of 4.5% (13 000 people including 3 500 Chinese), African countries (3.1% and 9 000 people including 2 800 Cape Verdeans), Caribbean countries, North, South or Central American countries (2.1% and 6 000 people, including 2 100 Americans) and Oceanian countries (220 people). In addition, there are 400 stateless persons or persons of unknown nationality.

More and more Americans in Luxembourg

To take one example, at the beginning of 2018, 2 103 Americans live in Luxembourg. In the long run, their number has steadily increased: 105 Americans in 1947, 1 215 in 1991 and 1 295 in 2011. Today, Americans represent the sixteenth foreign community in Luxembourg.

In 2018, the average age of Americans is 35.3 years, which is 1.7 year lower than the average age of all foreigners (37.0 years) and 6.3 years younger than the Luxembourgish citizens (41.6 years).

Among the Americans living in Luxembourg, 82.2% were born in the United States and about 3% in the Grand Duchy. Not surprisingly, there is some correlation between country of birth and age. While the United States remain the preferred place of birth for Americans living in Luxembourg, the proportion of those born in Luxembourg decreases with the age: 22.3% of children aged 0 to 4 were born in the Grand Duchy (and 70.8 % in the United States), whereas for those over the age of 20, the country of birth is, in more than 80% of the cases, the United States.

On the 1st of January 2018, 270 people were counted as Luxembourgish while they also held US citizenship. In addition, 252 persons are also US citizens but have been counted with another nationality (other the Luxembourgish nationality). A total of 2 625 persons with US nationality reside in Luxembourg on the 1st of January 2018. However, 522 of those do not have the US nationality as their main nationality.

By **François Peltier**,

Head of Unit, Population and Housing, Statec Luxembourg

The current article is based on the text '50 ans de migration' published by STATEC



AMCHAM LUXEMBOURG

Who we are and what we do

AMCHAM Luxembourg is the largest and most active private Chamber of Commerce in Luxembourg. Affiliated with the US Chamber of Commerce in Washington DC and the Association of American Chambers of Commerce in Europe, AMCHAM Luxembourg is the de-facto International English speaking Chamber of Commerce, a melting pot which integrates and represents over 450 English speaking internationally focused companies (30% US, 20% Luxembourg and 50% from other countries of origin). Our members are the leaders in their individual sectors of Luxembourg business activity. Collectively we are a welcoming, enthusiastic, high energy English speaking international melting pot where all are treated equally and well.

Celebrating 23 year of activities in Luxembourg during 2018, we deliver on the things that international people and companies in Luxembourg want:

- Networking
- Information on how things work
- Problem solving
(when we want to change how things work)
- Lobbying with governmental authorities.

AMCHAM has 19 standing committees: Chairman/ CEO Advisory Board, Risk/Audit/Compliance, Corporate Services, Seniors, Insurance, HR, Communications/IT, Financial Sector, Tax, Entrepreneur and new Business activities, Marketing, Diversity, English language education, Legal, Newcomers to Luxembourg, Real Estate, Space Activities, and our monthly business lunch ABAL, the American Business Association Luxembourg, which was founded at the end of World War II. In addition to business related activities, the AMCHAM committee activities also cover the full scope of expatriate issues.

These committees organize lobbying White Papers, information articles and organize seminars and after-hour networking events with international speakers in order to address issues relevant to our members.

Activities and projects

We provide: world class information resources via our **Doing Business in Luxembourg** books (published once every five years and now in our 4th edition); 40 plus events per year; our quarterly world class news magazine, **Connexion**; networking events opportunities; and our advocacy / lobbying with governmental authorities on behalf of expats and expat companies located in Luxembourg.

Our **Doing Business in Luxembourg** 4th edition has just been translated into Arabic and Farsi in February 2018 and will be launched in Chinese and Russian language versions during 2019. Our simultaneous language learning system, **Languages of Luxembourg**, is available as a five language version (English, French, German, Luxembourgish and Portuguese) and as a seven language version which additionally includes Arabic and Farsi. These courses are offered by AMCHAM Luxembourg at no cost (please follow the *Language Learning* section on the AMCHAM website) and can be downloaded (for free!) to your smartphone/tablet from the App Store or Google Play Store. The **Languages of Luxembourg** project was developed with the financial support of the *Œuvre Nationale de Secours Grande-Duchesse Charlotte* within the *mateneen* initiative.

To help foreigners integrate into Luxembourg AMCHAM (with support from the Luxembourg Ministry of Family Affairs, Integration and the Greater Region within the AMIF fund) has developed and teaches a free of charge 6 hour **Newcomers' Orientation Course** in English, Portuguese and Russian. AMCHAM partners with the Luxembourg Chamber of Commerce, the International Communities of Luxembourg asbl and ING Luxembourg to present these courses to third country nationals (non-EU citizens).

Any and all internationally focused companies and individuals located in Luxembourg, regardless of nation of origin, are most welcome to join AMCHAM as members and participate in the full range of our activities. AMCHAM has five categories of membership: Chartered, Corporate, Small business, Entrepreneurial/Micro companies, Academics/Government/EU/Seniors.



Photo taken at the “Making Diversity Work in Business and Government: What to Do and How to Do It” event held on 20 September 2017 and organized by AMCHAM Luxembourg and The Network (L-R):

Karen Wauters (The Network & Canadian Chamber)

Catia Fernandes - Coordinator Diversity Charter, IMS Luxembourg

Clara Sinigaglia (OLAI, Ministry of Family Affairs, Integration and the Greater Region)

John Parkhouse (CEO, PwC Luxembourg)

Lisa-Francis Jennings (The Network)

Minister Corinne Cahen (Ministry of Family Affairs, Integration and the Greater Region)

Paul Schonenberg (AMCHAM Luxembourg)

Alberta Brusi (CCO, Luxembourg Citi Country Officer, Citibank Europe plc, Luxembourg Branch)

Kary Bheemaiah (Keynote Speaker, Consultant at Uchange, Research associate with Cambridge Judge Business School, and Author of The Blockchain Alternative)

Monique Bernard (Banque de Luxembourg)

American Chamber of Commerce
in Luxembourg

6, rue Antoine de Saint-Exupéry
L-1432 Luxembourg

www.amcham.lu







Editors:

Paul Schonenberg
CHAIRMAN AND CEO, AMCHAM LUXEMBOURG

Natalia Duruş
SENIOR CONSULTANT, AMCHAM LUXEMBOURG

Interviewers:

Lisa Francis-Jennings
STRATAFFECT

Arlene Everingham - Van Oekel
AMCHAM LUXEMBOURG

Design & Print:

LOLA

Photographers:

Laurent Antonelli, Luc Deflorenne

The project was realized by the American Chamber of Commerce in Luxembourg (AMCHAM Luxembourg), under the auspices of and with the funding support of the “Asylum, Migration and Integration Fund” (AMIF) and the Luxembourg Reception and Integration Agency (OLAI) / Ministry of Family Affairs, Integration and the Greater Region. AMCHAM Luxembourg thanks OLAI for their continued efforts in support of integration.



American Chamber of Commerce
in Luxembourg

6, rue Antoine de Saint-Exupéry
L-1432 Luxembourg

www.amcham.lu



A M C H A M  LUXEMBOURG
AMERICAN CHAMBER OF COMMERCE IN LUXEMBOURG A.S.B.L.

