

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

CONNEXION

DOING BUSINESS IN LUXEMBOURG



— Please join us for the —

Christmas Lunch



12 DEC
2018
12:00 - 3:00

DoubleTree
by Hilton



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CHAIRMAN'S REMARKS



Paul-Michael SCHONENBERG

Dear Members and friends,

Welcome to the November 2018 Holiday edition of the AMCHAM Luxembourg Connexion magazine!

This Connexion edition will be launched on 16th November during our 2018 Thanksgiving party at the DoubleTree by Hilton in the presence of our honored guests: Prime Minister Xavier Bettel, our American Ambassador, Randy Evans and other distinguished guests from the diplomatic corps and Luxembourg government and our wonderful AMCHAM members, partners and their guests!

We have much to be thankful for in Luxembourg and it is only right that we take a special occasion, to reflect, review and give thanks for our successes and good fortune. This we will do at our Thanksgiving party and our Christmas lunch with our Minister of Finance, Pierre Gramagna (see our website at www.amcham.lu to get additional information and sign up to join us).

Luxembourg is the premier location within Europe for International Companies to establish themselves and to do their international business throughout Europe, and indeed, the world. You will see some of that in this Connexion edition as we review some of the highlights of the AMCHAM Fall season.

Also in this edition, please find other Holiday focused information, including wonderful suggestions for Holiday season activities throughout Luxembourg and the Grand region. We have rearranged the schedule for our Connexion magazine to better align it with the yearly business schedule within Luxembourg. In addition to this Fall issue, there will be an annual review of Luxembourg in early January and

an early May edition focused on identifying Summer activities. We hope you will like this new schedule and focus, and welcome your feedback.

Our most sincere thanks to our members. With your help and support we have grown to become the largest and most active Chamber of Commerce in Luxembourg, an international melting pot of 400 companies with great demographics: 30% US companies; 20% Luxembourg origin companies; and 50% international companies from around the globe. If you are not yet an AMCHAM member, join us! We do not care about the color of your passport, we only care about the values you live every day from your heart.

Together we can make Luxembourg even better!

We in Amcham wish you and those you love a joyous holiday season and a happy, healthy and successful New Year.

A handwritten signature in black ink, appearing to read 'Paul-Michael Schonenberg'. The signature is fluid and cursive.

Paul-Michael Schonenberg
*Chairman and CEO
AMCHAM Luxembourg*

EVENT CALENDAR OF MAJOR EVENTS NOVEMBER TO DECEMBER 2018

WINTER LIGHTS

22 November, 2018 – 24 December 2018

MARCHE DE ST.NICHOLAS & PROCESSION (WILTZ)

2 December, 2018

INTERNATIONAL BAZAAR

8-9 December, 2018

INTERNATIONAL MOTOR SHOW

LuxExpo - The Box
14/15/16 December, 2018

CHRISTMAS MARKETS

Place de la Constitution
From November 23 to December 24,
11am to 9pm, with its big wheel.

Place d'Armes
From November 23 to December 24,
11am to 9pm

Place de Paris by the train station
From November 22 to December 23,
10:30am to 8pm

All Winter events listed here on PDF
Christmas Events 2018



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for Tourism www.visitluxembourg.com



NEW MEMBERS CORPORATE

onepoint.**ONEPOINT PSF****Denis Stoz** - Partner PSF 

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onepoint is a creator of digital transformation solutions for businesses and governments, supporting its customers from strategic vision up to technological execution.

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NEW MEMBERS SMALL BUSINESS

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SPOTLIGHT ON THE VAT GROUP DRAFT BILL: A PROMISING REGIME

In an article published in the previous issue (“LUXEMBOURG VAT GROUP: WELL ON ITS WAY”), we outlined the main reasons why the Luxembourg government decided to implement the VAT group regime and what its main features could be, based on the experience of other EU Member States. In line with Mr Gramegna’s promise, the government made public the draft bill implementing the VAT group on 16 April 2018. Consequently, we are now in a position to discuss the draft bill and see to which extent it effectively reflects the considerations developed in the previous article, and highlight other important features.

As a reminder, article 11 of the VAT Directive foresees that a number of independent entities closely bound by financial, economic and organizational links might be considered to form a single taxable person, meaning that all intra-group transactions fall outside the scope of VAT. This regime is thus of particular interest for financial and insurance companies which cannot or only partly recover VAT on their costs because it allows these companies to share resources without additional VAT costs. The VAT group constitutes an alternative to the independent group of persons regime that has been extensively used by the financial sector, but that is now restricted to public interest activities.

In a first step, we will see whether the draft bill meets the considerations developed in our previous article.

1. Need of flexible criteria to determine links between the members

In our previous article, we emphasized that it would be important that Luxembourg foresees flexible criteria regarding the links that must exist between the members. For example, we found advisable not to stick to the 50 percent shareholding rule that is often required in other Member States but also refers to the “de facto” financial control. It is

positive that the draft bill defines the financial links by referencing article 1711 of the Luxembourg corporate law, which includes this concept of “de facto” financial control. It is interesting to note that an auditor or a chartered accountant must certify the financial links when the group is set up and that this certification must be renewed every year. Regarding economic and organizational links, the draft bill also adopts a pragmatic approach. For example, the existence of the organizational links requires a common control, which could be a legal or a “de facto” one.

2. Holdings should be able to be members of VAT groups

We also emphasized that it would be important for the numerous private equity and international shareholding structures existing in Luxembourg that passive holding companies (holdings whose activities are strictly limited to the ownership of shares) which are considered as non-taxable persons for VAT could be members of a VAT group. We note that the draft bill uses the term “person” without further specifications, meaning that non-taxable persons, such as holdings, could be members of a VAT group and so could natural persons, not-for-profit organizations, or public bodies.

3. The VAT group should not be limited to the financial sector but be available for all sectors

In our previous article, we mentioned that it would be of interest that the regime of the VAT group should not be limited to the financial sector but should be available also for industrial, services and commercial companies because this will prevent the pre-financing of the VAT on their intra-group transactions. We note that the draft bill does not impose sectorial restrictions unlike, for example, the new Maltese VAT group regime limited to the financial and gaming sectors.

4. The VAT group should be optional

We mentioned in our previous article that it would be wise not to follow the examples of Germany and Austria where persons meeting the three above-mentioned criteria are obliged to form a VAT group because the practice has proved that this creates many complexities. It is very positive that the draft bill gives the possibility to concerned persons to opt or not for the regime. Moreover, the draft bill gives the possibility for persons that meet the three criteria to opt out (and therefore not to be member of the group) if their economic activities are not interposed between two other members and if this does not lead to a tax advantage for them or for the VAT group. This rule allows an additional flexibility and is thus welcomed.

5. Members should keep their own VAT numbers for third party relationships

The VAT group—being one single taxable person—will receive a VAT number and will consolidate all the incoming and outgoing transactions performed by the members with third parties in its VAT return. As suggested in our previous article, the draft bill allows that each member keeps its VAT number for its relationships with third parties. Indeed, cases indicate that a change of VAT number implies many administrative complexities including mistakes of foreign providers, for example, starting to charge their local VAT. Interestingly, the member leaving the group should recuperate its VAT number.

6. Members should be jointly liable

As the members form a single taxpayer, each member of the VAT group is jointly liable for the VAT due by the group. This joint liability exists in most, if not all, VAT group regimes in the EU. It is thus logical that the draft bill foresees such a VAT liability

The draft bill also provides other useful rules. For example, the group must file a request with a list of documents to be provided to the authorities (structure chart, description of the links between the members,

certification of the financial links, list of the members and their individual option form, list of the persons opting out, etc.). The group will be valid as from the 1st day of the month, which follows a period of two weeks as from the date where the VAT authorities received the request.

The group must designate a representative who will be the first point of contact for the authorities and responsible for the payment of the VAT to the authorities. Even if transactions between members are disregarded for VAT, an accounting document or a pro forma invoice must be issued for each transaction. A recapitulative statement of these transactions must be enclosed to the consolidated annual VAT return of the group.

The representative of the group must inform the VAT authorities of the departure of one member or the arrival of a new member within fifteen days of the event. However, this delay is extended to eleven months in case of restructuring. This might concern operations such as the acquisition of another group of companies. This extension might be useful because, in practice, the date where the three links are met in such a transaction does not mean that the IT and accounting systems are sufficiently integrated to be able to prepare and file a consolidated VAT return including the newly acquired companies.

.For financial and insurance groups which only have a partial VAT deduction right, it would be necessary to trace the VAT on the costs incurred by each member with the activities of the group opening or not the right to recover VAT. VAT on costs allocable to activities opening the right to recover VAT will be fully recoverable while the VAT on costs allocable to activities not opening the right to recover VAT will be fully unrecoverable. The general turnover prorata will be used only for the non-allocable general overheads.

Before setting up a VAT group, different elements must be carefully envisaged: definition of the links, members who might decide to opt out, the capacity to prepare in an efficient and swift manner the consolidated VAT return, the level of intra-group transactions, selection of a representative of the group and how to best manage the flow of information each member would need to provide, etc.

The draft bill lodged by the Luxembourg government answers to the different concerns expressed in our previous article and adds some other interesting rules. It might be described as a regime with flexible and robust rules. The Council of State has delivered his advice on 3 July 2018 asking one specific modification before the Parliament could vote the law. In order to meet the foreseen date of entry into force of the law, 31 July 2018, this should be done before the parliamentary summer holidays, i.e. at the latest 26 July 2018.

Raphaël Glohr

Partner, Deloitte Tax & Consulting

Michel Lambion

Director, Deloitte Tax & Consulting



Raphael Glohr



Michel Lambion

HOW TO BE MORE SUCCESSFUL IN 110 COUNTRIES AROUND THE WORLD



On May 7th, Amcham hosted a lunch event at Cercle Munster at which Marc Jacobs presented his book 'Negotiate like a local'.

Marc moved to Luxembourg in 1998 as co-founder of LuxPET (today Plastipak Luxembourg), a PET packaging manufacturing & recycling company in Bascharage. Today he runs his intercultural consultancy [www.ima-](http://www.ima-jine.eu)

[jine.eu](http://www.ima-jine.eu) and is co-founder of Molecular Plasma Group, a spin-off from the LIST.

Living in Luxembourg and doing business with most countries in Europe as well as many others across the globe, he realized the importance of adapting one's negotiating style to the culture of one's business partner.

Simply put, apart from speaking the customer's language which is quite common in Luxembourg, he also tried to adapt as much as possible to the customer's 'normal' style of doing business. With Germans for example, it meant being highly structured and very process oriented whereas with the French, it meant adopting a much more diplomatic style.

This adaptive way of doing business became embedded in the culture of the organization and was one of its key success factors. As a matter of fact, customers would regularly tell him that doing business with LuxPET was different and significantly easier than doing business with its competitors. It is easy to see how this helped the financial performance of the company.

In 2012, Marc came across Prof. Geert Hofstede's 6D model of national cultures which provides a system, anchored in big data, that expresses differences in national culture in numbers on a scale from 0 - 100 along 6 dimensions. Conceptually, this is very similar to the RGB color system which describes any color on a 3-dimensional scale with values between 0 and 255.

Understanding the business value of actively managing intercultural challenges, he decided to join Hofstede Insights, a global consultancy that operationalizes Prof. Hofstede's 6D framework for all areas of international business.

“Adapting to local styles of doing business is often the difference between success and failure – this book gives the reader a valuable advantage.”

*By Professor David Arnold,
London Business School (UK),
China Europe International Business School (Shanghai,
China).*

The 6 +1 clusters

	Description of the prevalent mindset	Examples of Countries
The Competitors	It's all about winning versus losing. A negotiation needs to be 'won'	USA, UK, Australia,...
The Organizers	A negotiation is a process to be followed strictly	Germany, Austria, Czech Republic...
The Connected	The successful outcome of a negotiation is a true WIN-WIN	Netherlands, Sweden, Denmark, Norway,...
The Diplomats	Negotiation is a diplomatic ballet	France, Belgium, Spain, Poland,...
The Reciprocators	Negotiation is an exchange of favors	Russia, Portugal, Brazil, Africa, South Korea...
The Marathonians	Negotiation is a marathon, nothing is agreed until everything is agreed	China, Hong Kong, Singapore,...
The Craftsmen	Negotiation is the search for the perfect solution	Japan



Together with Jean-Pierre Coene, he wrote the book 'Negotiate like a local' which specifically operationalizes the 6D framework for international B2B negotiation. The book is based on the 6 + 1 culture clusters which are groups of countries that, from a helicopter perspective, have a similar mindset and for which similar approaches to B2B negotiation can be applied. In fact, based on the data, all but one of the 110 countries in the Hofstede database can be grouped in 6 clusters.

Obviously, within each cluster and even within each country there is a wide range of mindsets but the likelihood that you will encounter one of the above described mindsets in a given country is statistically significant.

Japan stands on its own and doesn't fit into any of the clusters. The explanation for this is the 'Sakoku' policy from 1633 until 1853 during which nearly all foreigners were barred from entering Japan and common Japanese people were kept from leaving the country. This resulted in a kind of 'Galapagos-effect' with the Japanese culture evolving in isolation for a period of 220 years, the effects of which are still very visible today.

During the lunch, Marc provided an insight into the 7 mindsets, showed that the B2B negotiation process can be broken down into 6 steps and briefly explained how to handle each of the steps for each of the mindsets.

- Establishing contact
- Establishing trust
- Identifying the needs
- Presenting the proposal
- Negotiating the price
- Finalizing the deal

The best book I have ever read on the cultural aspects of negotiation and even the best book I have read on cultural aspects of doing business around the world full stop.

*By Alexis Kyprianou,
former VP of Strategy and M&A at Vivendi and former Group
Head of M&A at Danone*

Overall, it was a very insightful event for those involved as they started to see how this 'system' of managing cultural differences could be used, moving their understanding of how to deal with cultural differences from basic awareness to applying it across all aspects of international business such as business development, virtual teamwork, global leadership, etc.

For more information please visit:

- www.negotiatelikealocal.com
- www.imajine.eu
- www.hofstede-insights.com

CRYPTOCURRENCIES: WILL THEY REVOLUTIONIZE THE FINANCIAL LANDSCAPE?



▼
Paul Schonenberg (AMCHAM Luxembourg)



▼
Francis Kass (Arendt & Medernach)

On June 4, 2018 an expert panel discussion on the following topic was held at Arendt House.

Despite recent strong warnings from regulators worldwide and high volatility, the cryptocurrency market continues to grow dramatically, with many predicting even greater uptake in the future. Cryptocurrencies and their supporting blockchain technology are evolving quickly, with more and more cases of use emerging. Industry experts, blockchain developers, tax specialists, legal regulatory experts and cybersecurity analysts will dis-



▼
Natalia Durus, Jerris Smith, Caroline Muehlfenzl, Paul Schonenberg

cuss the challenges and the opportunities arising from the expanding use of cryptocurrencies as well as the huge demand for investment products providing an exposure to cryptocurrencies. We thank our speakers for sharing their insights with us: Thibault Chollet (Deloitte), Marc Mouton (Arendt & Medernach), Francis Kass (Arendt & Medernach), Benjamin Collette (Deloitte), Francesco Conforti (Advantage Digital Currencies LPC), Nejc Kodri (Bitstamp Europe SA), Laurent Kratz (Fundchain).

nach), Francis Kass (Arendt & Medernach), Benjamin Collette (Deloitte), Francesco Conforti (Advantage Digital Currencies LPC), Nejc Kodri (Bitstamp Europe SA), Laurent Kratz (Fundchain).



▼
Benjamin Colette (Deloitte)



▼
Marc Mouton (Arendt & Medernach)



▼
Thibaut Chollet (Deloitte)



▼
Francesco Conforti (Advantage Digital Currencies LPC), Emmanuelle Miette (Deloitte), Benjamin Colette (Deloitte), Francis Kass (Arendt & Medernach), Laurent Kratz (Fundchain), Nejc Kodric (Bitstamp Europe SA), Marc Mouton (Arendt & Medernach), James O'Neal (AMCHAM Luxembourg), Paul Schonenberg (AMCHAM Luxembourg)

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Vincent Bechet (LuxReal)



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Paul Schonenberg (AMCHAM Luxembourg), **Sophie Mitchell** (Deloitte), **Vincent Bechet** (LuxReal), **Neirouz Lahmadi** (Intertrust)



Sophie Mitchell (Deloitte)



Carlo Thelen
(Luxembourg Chamber of Commerce)



AMCHAM Real Estate Committee in collaboration with LuxReal, organised an all day congress on " Smart Cities "

- Carlo Thelen**,
General Director of the Luxembourg Chamber of Commerce
- Vincent Bechet**,
President at LuxReal
- Paul Schonenberg**,
CEO at Amcham
- Sophie Mitchell**,
Deloitte

- James Wallman**
- Dr. Braungart**,
Cradle2Cradle
- Pia Laube**
- Maarten Vermeulen**,
FRICS Regional Managing Director for Europe, Russia & CIS RICS,
- Gijsbert Duijzer**,
Deloitte Financial Advisory Services
- Romain Muller**,
Managing Director JLL Luxembourg
- Serge Wilmes**,
Député - Premier échevin de la Ville de Luxembourg

TOWN HALL MEETING – MEETING WITH LOCAL POLITICIANS

Following the highly successful 2017 Town Hall event, we in AMCHAM continue to work hard to inform and involve the English-speaking foreign residents as voters in the 14 October elections. To this end, we invited you to participate in a Town Hall Meeting organized by AMCHAM Luxembourg on 27 September 2018.

Our plan was to invite leading representatives from Luxembourg's principal political parties to briefly present their political parties, their vision for Luxembourg and their view on the role of the international community in Luxembourg. The presentations will be followed by an interactive discussion, including questions from the audience, on the subjects of greatest interest to the foreign community.

ING Luxembourg, supports, for the second time, this Town Hall initiative as a sponsor of the event. The event took place at ING Lux House and was followed by a networking cocktail kindly offered by ING Luxembourg.

THANK YOU TO OUR SPONSOR: 

SPEAKERS FOR THE EVENING:



Simone Beissel (DP)



Sven Clement (Piraten)



François Fayot (LSAP)



Laurent Mosar (CSV)



Roy Reding (ADR)



Meris Sehovic (Déi Gréng)

ELECTION RESULTS

As this magazine goes to print, Grand Duc Henri has asked Xavier Bettel to take the lead negotiating the formation of the next government.

The likely outcome appears to be continuation of the current familiar coalition composed of the DCS, LSAP and Déi Gréng parties with the CSV leading the opposition. Also outside of the government but elected

to the Chamber of Deputies are the ADR, Déi Lénk and the Pirates party which the latter gained 2 seats.

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LOCAL PHILANTHROPY WITH GLOBAL IMPACT

The American Stand, Bazar International de Luxembourg

Luxembourg is celebrated for its multinationalism – we see it in our corporations, our membership associations, our community, and our philanthropy. Where else but in Luxembourg can you gather more than 60 countries under one roof and see them represent their cultures while raising funds for worthy causes around the world?

Now in its 58th year, the annual Bazar International de Luxembourg is Luxembourg's largest fundraising event. Run entirely by volunteers, it is non-commercial, independ-

ent, and combines the act of fundraising with a lavish multicultural event that attracts thousands of visitors to the halls of LuxExpo The Box each year.

The American Stand has been providing a popular mix of American made food and gifts at the Bazar International for over 50 years, beginning in the 1960s as one of the Bazar's original participants.

Long supported by AMCHAM Luxembourg, the American Stand is one of 60+ countries and 90+ stands that collectively raised over 600,000 last year for more than 75 charities worldwide (including in Luxembourg and the U.S.).

This global fundraising initiative, culminating on 8-9 December 2018, hosts over 27,000 visitors and depends on the instrumental support of generous sponsors, company partnerships, and the heartfelt work of 1,500 volunteers to ensure the Bazar's enduring success.

The American Stand would be deeply grateful for any new corporate sponsorship, raffle donations, or volunteer support for this notable charitable event, and are offering new Sponsorship Benefits for the 2018 Bazar. For more information on Sponsorship Benefits and how to support the American Stand, please contact American Stand Co-Chair, Jade Greene, at AmericanStandDonors@gmail.com.

Donations:

Thank you for your support! You will receive a formal thank you letter confirming your donation once the funds have been processed. Please make your donation by 1 December, 2018 and note "American Stand Sponsor Donation" in the memo. If more time is needed, please send a pledge of your intention to donate to Jade Greene (AmericanStandDonors@gmail.com) by the deadline, and we will be pleased to honor your Sponsorship Benefits.

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Our sincere thanks to previous generous supporters of the American Stand:
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5 MONTHS INTO GDPR

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Thursday 18 October 2018, AMCHAM partners  Allen & Overy for an event on "5 months into GDPR - Taking stock from a data protection and an employment law perspective".

The speakers shared their views and experience by presenting the main take-away points for HR professionals, covering aspects such as local vs. group approach, criminal records, subject access requests and retention periods.

It was a great success, a very active Q&A session took place following the conference .



WORKING SUCCESSFULLY WITH THE CHINESE



On October 1st, AMCHAM organised a lunchtime presentation entitled “Eight Keys to Working Successfully with the Chinese” in the prestigious yet cozy setting of the Cercle Munster. Over thirty people from a wide range of nationalities and cultures attended the 1-hour talk given by Denis Niedringhaus, executive coach and trainer specialized in multicultural team-building.

Despite his German name and ancestry, Denis is a native of Saint Louis, Missouri and has spent more than half of his life as an expat in Europe and Asia. Fluent in both Mandarin Chinese and French, he uses his fluency in Chinese to take apart Chinese

characters (ideograms) and shed light on aspects of Chinese social values which often get lost in translation.

Chinese culture is an ambitious topic for a 1-hour talk and given the numerous regional and generational differences within China, the subject does not lend itself to easy generalizations. Participants who attended with the hope of getting a checklist of “What to Do”, “What Not to Do” were instead given a multiple choice quiz and asked to choose the most appropriate response to a variety of situations in both business and daily life. “I’m not here to give you simplistic answers”, Mr. Niedringhaus said, “the purpose of my

presentation is to provide you with insight based on important cultural values and traditions.”

Given the high percentage of expatriates in Luxembourg as well as the growing number of Chinese people in the community, Mr. Niedringhaus explored the Chinese cultural iceberg and gave his audience a glimpse at attitudes and beliefs beneath the surface which need to be understood when trying to build rapport with Chinese people, whether they be consumers or coworkers.

While English may be the lingua franca in business situations for the Chinese diaspora



in Luxembourg, language silos commonly develop in a multicultural setting which can foster feelings of frustration and isolation and contribute to reduced efficiency, high turnover and/or burnout. Each company has its own culture and fully integrating a new manager often involves more than “language lessons”. The perception that Westerners have that the Chinese are inscrutable may be related to the fact that people from Asian cultures prefer high context communication, as opposed to high content (word based) communication. In addition to the quiz, Mr. Niedringhaus provided his participants with an analysis of a Chinese television commercial produced by the Chinese

government and broadcast during the ever important Chinese New Year. The beautifully produced video was rich in non-verbal communication and highlighted core values of the Chinese culture iceberg.

While political rhetoric between the US and China may be increasingly inflammatory, individuals and corporates who invest time in understanding the traditions and values of another culture have the possibility of creating warm personal relationships or “Guanxi” which, in any culture, is the basis for mutual respect and good business partnerships.

How should a European manager ask for input from his Chinese office workers or respond to compliment which he or she does not believe to be sincere.

With thanks to our speaker Mr Denis Niedringhaus for sharing his insights with us.

EMBASSIES IN LUXEMBOURG

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Phone: (+352) 46 01 23 00
lu.usembassy.gov/
Email: Luxembourgconsular@state.gov

Phone Hours:
Monday 10am to 12.00
Wednesday 14.00 to 16.00

Austrian Embassy

3, rue des Bains
L-1212 Luxembourg
Ambassador:
H.E. MMag. Gregor Schusterschitz
Phone: (+352) 47 11 88
www.bmeia.gv.at/oeb-luxembourg/
Email: luxembourg-ob@bmeia.gv.at
Opening hours:
Monday to Friday: 10.00 – 12.30

Belgian Embassy

4, rue des Girondins
L-1626 Luxembourg
Ambassador: H.E. M. Jean-Louis SIX
Phone: (+352) 44 27 46 1
countries.diplomatie.belgium.be/fr/luxembourg/
Email: Luxembourg@diplobel.fed.be
Phone hours: 09.00-16.00
Opening hours:
Monday to Friday 09.00 - 14:00

British Embassy

5, bd Joseph II
L-1840 Luxembourg
Ambassador: H.E. John Marshall
Phone: (+352) 22 98 64
www.gov.uk/world/luxembourg
Email: enquirieslux@fco.gov.uk
Opening hours:
Monday to Friday 09.00 - 17:00

Cap Vert Embassy

9b, Boulevard Prince Henri
L-1724 Luxembourg
Ambassador:
H.E. Carlos Fernandes Semedo
Phone: +352-264-80948
Email: ambcvlux@pt.lu
Opening hours:
Mon, Fri: 09.00-12.00 and 14.30-17.30
Tuesday - Thursday: 09.00-15.00

Czech Embassy

2, Rond-Point Robert Schuman
L-2525 Luxembourg
Ambassador: H.E. PETR KUBERNÁT
Phone: (+352) 26 47 78 1
www.mzv.cz/luxembourg
Email: luxembourg@embassy.mzv.cz,
commerce_luxembourg@mzv.cz
Opening hours:
Monday to Friday 08.30 – 17.00

PR of China Embassy

2, rue van der Meulen
L-2152 Luxembourg
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Phone: (+352) 43 69 91 1
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chinaemb.lu@outlook.com,
chinaemb_lu@mfa.gov.cn (chancellerie),
consulate_lux@mfa.gov.cn (service consu-
laire)
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L-2763 Luxembourg
Ambassador: H.E. Han-Maurits Schaapveld
Phone: (+352) 22 75 70
www.nederlandwereldwijd.nl/landen/luxembourg
Email: lux@minbuza.nl
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French Embassy

8b, bd Joseph II
L-1840 Luxembourg
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lu.ambafrance.org/
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Opening hours:
Monday to Friday: 08.30-12.30

German Embassy

20-22, av Emile Reuter
L-2420 Luxembourg
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Phone: (+352) 45 34 45 1
www.luxembourg.diplo.de
Opening hours:
Monday to Friday 09.00-12.00

Greek Embassy

27, rue Marie-Adélaïde
L-2128 Luxembourg
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www.mfa.gr/missionsabroad/en/luxembourg.html
Email: gremb.lux@mfa.gr
Opening Hours: Monday to Friday
08:30-16:30

Irish Embassy

28, route d'Arlon
L-1140 Luxembourg
Ambassador: H.E. Peadar Carpenter
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www.dfa.ie/irish-embassy/luxembourg/
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12.30 and 15.00-17.00

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5-7, rue Marie-Adelaide
L-2128 Luxembourg
Ambassador :
H.E. Rossella Franchini Sherifis
Phone: (+352) 44 36 44 1
www.amblussemburgo.esteri.it/ambasciata_lussemburgo/it

EMAIL: ambasciata.lussemburgo@esteri.it,
amb.lussemburgo@cert.esteri.it
Opening hours:
Monday to Friday 09.00-12.00

Japanese Embassy

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www.lu.emb-japan.go.jp/index_f.html
E-mail: embjapan@lx.mofa.go.jp
Opening hours : Monday to Friday 09.00-12.30, 14.00-17-30

Polish Embassy

24, rue Guillaume Schneider
L-2522 Luxembourg
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www.lukseburg.msz.gov.pl/pl/
Email:
luksemburg.amb.sekretariat@msz.gov.pl
Opening hours: de 09:00h à 17:00h
Consular section:
Tel: (00352) 26 00 32 32
e-mail: lulukkon@msz.gov.pl
Opening hours:
Tuesday and Wednesday: 12:00 - 15:00
Thursday: 13:30 - 16:30

Portuguese Embassy

282, route de Longwy
L-1940 Luxembourg
Phone: (+352) 46 61 90 1
Opening hours:
Monday to Friday 07.30 – 17-30
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www.luxemburgo.ambaixadaportugal.mne.pt/en/
Phone (RDV): (+352) 45 33 47 1
Phone (general): (+352) 45 33 47 23
E-mail (general):
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E-mail (RDV): marcar.luxemburgo@mne.pt

Romanian Embassy

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luxemburg.mae.ro/contact
Opening hours:
Monday, Wednesday, Thursday:
09.00-12.00, 14.00-17.00
Tuesday: 09.00-15.00

Russian Embassy

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L-1719 Luxembourg
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en.ambruslu.com/
Opening hours: Monday to Friday:
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Email: ambruslu@pt.lu
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E-mail: rusconslux@yandex.ru

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L -2535 Luxembourg
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Pardo Manuel de Villena
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www.exteriores.gob.es/embajadas/luxemburgo/es/Paginas/inicio.aspx
email: emb.luxemburgo@maec.es
Opening hours:
Monday to Friday 09.00-17.00

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Phone:(+352) 22 74 74 1
www.eda.admin.ch/countries/luxembourg/fr/home/representations/ambassade-luxembourg.html
Head quarters: lux.vertretung@eda.admin.ch
Consulate: benelux@eda.admin.ch

Turkish Embassy

49, rue Siggy vu Lëtzebuerg
L-1933 Luxembourg
Ambassador: H.E. Mehmet Haluk Ilicak
Phone:(+352) 44 32 81
luksemburg.be.mfa.gov.tr/
email: ambassade.luxembourg@mfa.gov.tr
Opening hours:
09.00 to 12:30, 14.00 to 18.00
Consular phone hours: 15.00-17.30



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PLANNING TO MOVE TO LUXEMBOURG OR JUST ARRIVED?



The biggest hassle of moving to a new country is not the packing – it's the paperwork. Residence permit, insurance, housing... It can be very overwhelming. Arriving in your new job and having to take time off to solve administrative requirements is a nightmare for many. Fortunately, technology makes it possible to solve some of these matters from afar, even before arriving.

One of the first things you will need is a bank account. Whether it is to justify your economic independence when applying for a residence permit, to domicile your insurance fee or to provide your landlord with a rental guarantee. At ING we believe banking does not have to be difficult or time consuming so we open your bank account prior to your arrival in Luxembourg and without a Luxembourgish certificate of residence (we change your address later, once you have registered in your new home).

We can do more than that. ING caters to your needs and offers a wide range of products and services tailored just for you with our "Expat Package". Send an email to expat@ing.lu or visit ing.lu/welcome to find out more.

We wish you a warm welcome to Luxembourg. We cannot help with the weather... but we will do our utmost to help with everything else!



EXPAT INTERVIEWS

Integration is a two-way street: newcomers need to adjust and fit in, but at the same time they can make a great contribution to the economic success and quality of life in Luxembourg. The following two interviews are designed to put a human face on expats explaining who they are, what they think about Luxembourg, their aspirations, why they are here and what contributions they have or can make to Luxembourg. In this edition and all of the 2018 editions of Connexion we will feature two Expat Profile Snapshots. Our goal is to bridge the gap between newcomers and long-time residents... and therefore support integration. This initiative is supported by the "Asylum, Migration and Integration Fund" (AMIF) and the Luxembourg Reception and Integration Agency/Ministry of Family and Integration (OLAI).



VIRGINIA ANDERSON

Third Country National Profiles

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 profes-



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

sionally, 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 optimize 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 ev-

ery 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.

By Lisa FRANCIS-JENNINGS



KRISTI ROBERTS

US Embassy - Political & Economic Chief

“ I feel at home here ”

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 poli-



***“Luxembourg’s politicians wear many hats; they understand and can capitalize on the intersection of government and business.*”**

tics 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.

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."

by Lisa FRANCIS-JENNINGS

UPCOMING AMCHAM EVENTS

Nov.

28 AMCHAM – LALUX – PENSION EVENT

28.11.2018, 19:00, La Luxembourgeoise

After those explanations about the 1st pillar system in Luxembourg, Jérôme Wiwinius, Head of Corporate Sales at Lalux, will give you an overview on the 2nd (professional) and 3rd (private) Pillar Pensions that are possible in Luxembourg. He will in particular address the reform of the 2nd Pillar system that was done only a few months ago (law dated August 1st 2018) and that changed the legal context for occupational pension schemes in companies but also extended the scope of this pillar to self-employed people. This reform will take effect on January 1st 2019 and will at last also allow the self-employed persons to have an additional pension system very similar to the one existing for companies.

Dec.

12 ANNUAL CHRISTMAS LUNCH WITH MINISTER PIERRE GRAMEGNA

12.12.2018, 12:00, DoubleTree by Hilton

Over the past three years, we have established a tradition of inviting the Minister of Finance to come to join us for our annual Christmas lunch. We are pleased to announce that **Minister Pierre Gramegna** has accepted to join us on **12 December** to preview the Luxembourg Government national budget for the New Year and to visit with our members who make such an important contribution to the economic success of Luxembourg. Corporate tables option available.

For details and sign up, please visit the AMCHAM website: <http://www.amcham.lu/events/>

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