

CHALLENGING ENTREPRENEURSHIP



Your partner for success



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BECOMING YOUR OWN BOSS IS A TEMPTING VENTURE, BUT DEVELOPING A BUSINESS PROJECT REQUIRES CAREFUL PREPARATION. IT IS ESSENTIAL TO ACT METHODICALLY. THIS IS WHY THE LUXEMBOURG CHAMBER OF COMMERCE HAS PUT TOGETHER THIS BROCHURE. IT GUIDES YOU THROUGH DIFFERENT STEPS INVOLVED IN SETTING UP A COMPANY IN LUXEMBOURG AND EXPLAINS THE SUPPORT THE CHAMBER CAN PROVIDE TO FUTURE ENTREPRENEURS DURING THE VARIOUS STAGES OF THEIR BUSINESS CREATION.



THE IDEA

Behind every start-up lies a business idea. Generally speaking, just a broad outline exists at first, which only takes shape over time. The business idea should have been formulated in precise terms by the time that actions are set to follow. The formulation of the idea is a creative process, certainly, but also a systematic one. The business idea does not necessarily have to be innovative. It should however be attractive to the clientele the entrepreneur is appealing to. Very often the future entrepreneur is convinced that he/she has an "innovative" idea.

If so, it is essential that he/she clarifies this and makes sure that the idea does not impinge on any third-party rights. If it does prove to be genuinely "innovative", the entrepreneur should take early steps to secure his/her own rights.



THE PROJECT

Once the business idea exists, the next step is to see whether it can be realised: the “idea” can now become a “project”! This is not just about the purely technical realisation of the project. The first thing to do is make sure that the project sponsor is also the right man/woman to implement his/her own project.

In other words, there needs to be coherence between:

- on the one hand the personality of the entrepreneur, his/her motivations, know-how, resources and personal constraints and
- the constraints specific to the product and the market and the means that will need to be implemented, on the other hand.

Regrettably, this is, in fact, not always the case. A good engineer very often proves to be a poor businessman, and vice versa; a good idea often requires capital that you do not have; a product may offer promising prospects for a particular market, just not for the one that the project sponsor is targeting.

To be able to clarify this complex issue, you not only need a sense of reality and the willingness to consider your project from an impartial viewpoint but you also need to gather a load of information, as well as the views of third parties. If there are any apparent incompatibilities between the requirements of the project and the personal situation of the entrepreneur, the project has to be adapted. Otherwise, it should be discarded at this stage, at the latest.

Here too, the Chamber of Commerce’s Business Creation and Development Department can provide useful support to future entrepreneurs.

You are however strongly recommended to take a look at the various Internet sites set up to help those wishing to start up a business, for example the „Business Portal“ run by the Luxembourg Government (www.entreprises.public.lu) and the site run by the Ministry of Middle Classes, with its profiling functionality on www.mcm.public.lu (>autorisations>pieces>profilage). Not forgetting the portals run by the Chamber of Commerce, independently or in conjunction with partners, for example: www.cc.lu , www.leguichet.org or www.businessplan.lu.

THE LAW OF ESTABLISHMENT

Once the project exists, it is then a question of determining whether implementation of the project requires a business permit or not. The overwhelming majority of business ventures require such an official authorization. The subject matter is regulated in the *Law of Establishment* (loi d'établissement). This authorization, which is granted by the Ministry of Middle Classes, is therefore called an Authorization of Establishment (autorisation d'établissement). *Establishment* is understood by the legislator to be the regular and ongoing practice of an activity regulated in the Law of Establishment. If this activity is being practised on a regular and ongoing basis in Luxembourg, the practising party must set up a permanent place of business in the territory of Luxembourg and manage his/her business from this particular location. Failing to do so is illegal. If the entrepreneur already has a permanent place of business elsewhere in Europe, he/she can trade in Luxembourg without a business permit, provided that he/she only does so on an irregular, temporary basis and his/her business abroad has been given a local permit for the same activities. However, this principle only applies in a limited way to skilled manual trade and industrial services.

Authorization is not simply granted on application. Instead, it is necessary to prove professional respectability, combined with a certain entrepreneurial aptitude in the requested domain. The skills required range from proven knowledge of business management and specific vocational expertise, right through to university degrees.

Authorization is required for any commercial activities. Under this general term, the legislature includes craft, industry, trade/commerce (including commercial services) and also certain independent professions. The only activities not included, in this respect, are those with an intellectual emphasis that are not specially regulated as independent professions.

The following independent professions are subject to the authorization requirement:

- architects, including interior architects/designers and landscape architects as well as civil engineers,
- specialized (non-civil) engineers,
- landscape surveyors (geometers),
- chartered accountants,
- economic advisers/consultants

These independent professions can only be practised by those with a university degree. Authorization is also required for the following independent professions, which are subject to alternative, but no less stringent, training prerequisites:

- consultants in affairs relating to the protection of intellectual property (copyright and patent law),
- accountants.

Lawyers, auditors and doctors, etc. also require a licence, of course. However, this does not fall under the responsibility of the Ministry of Middle Classes.

Skilled manual trades are regulated in a comprehensive way by a grand ducal regulation. They are divided into activities that require a Master Craftsman's Certificate (brevet de maîtrise) and those that can legally be practised with a more basic Certificate of Qualification as a Craftsman (CATP). Whatever the category, the skilled manual trade must, without exception, be entered in the Register of Craftsmen.

Industrial activities, in a very general sense, are all those that exceed the scope of skilled manual trades on account of their size and complexity. Whilst also subject to business permits, the latter are not tied to specific qualifications.



Commerce and commercial services, regarded as trade in a narrower sense by the Luxembourg legislature (commerce), require an establishment permit based on proof of professional respectability and management skills. The latter are deemed to have been proven if the entrepreneur has completed vocational training in which there was sufficient emphasis on business management or by proving a certain number of years of involvement in the profession combined with management duties at executive level. If the entrepreneur does not have these qualifications, the Luxembourg Chamber of Commerce's Training Centre IFCC offers evening courses (www.ifcc.lu) in management training, which consist of around 100 teaching hours and take just under half a year. If he/she passes the final exam, he/she will be entitled to set up in business in the sense outlined above. Corresponding training measures implemented by other educational establishments within other EU member states may also be declared of equal value on request.

In addition to the proof of management skills, a few commercial activities require further specific expertise. This relates, in particular, to:

- transport businesses using vehicles weighing more than 3.5 tons or carrying more than 9 passengers (transporteur de marchandises et de voyageurs),
- travel agencies (agent de voyages),
- real-estate agents (agent immobilier)
- property managers (syndic),
- property developers (promoteur immobilier),
- surveillance and security companies (entreprise de surveillance et de sécurité),
- temporary work agencies (entrepreneur de travail intérimaire),
- management of educational establishments (gérant d'un organisme de formation).

It is therefore of prime importance for the entrepreneur to determine at an early stage the characteristics that his/her planned activity embodies, as defined by the Law of Establishment, and to find out whether or not he/she has the necessary prerequisites in order to apply for a business permit.

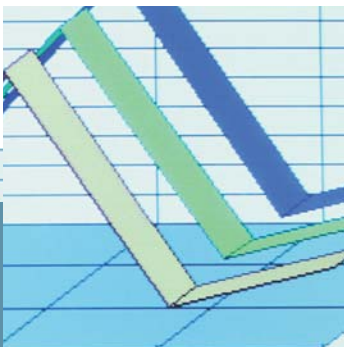
START A NEW BUSINESS OR TAKE OVER AN EXISTING ONE?

Instead of starting a new business, you, as a future entrepreneur, can also ask yourself whether it might not be a better idea to take over an existing company - with an established customer base, its own suppliers and staff that already know the ropes.

With this in mind, the Chamber of Commerce has set up a "Business Exchange Platform", listing businesses for sale and applicants looking for businesses to buy.

Corresponding notices and arrangements for participation can be consulted on the Chamber of Commerce's web site at www.cc.lu/bourse.php. They are also published in the monthly journal "Merkur".

In conjunction with other Chambers of Commerce in the Grand Region, the Luxembourg Chamber has recently launched a cross-border business exchange that is accessible on the following websites: www.bourse-entreprise.lu or www.leguichet.org. In addition to persons wishing to sell or take over businesses (users), the cross-border exchange seeks to involve in take-over proceedings professional intermediaries pre-approved by the Chamber within their territorial jurisdiction. The prospective buyer can freely access the exchange and carry out an anonymous personal search, or register with the exchange by providing identification and browse from a personal space.



PLACE OF BUSINESS LOCATION

The Business Exchange can in some situations be an effective tool for taking over an existing firm. In such cases, the question of finding appropriate premises does not arise. However, a good many entrepreneurs are on the lookout for sites where they can develop their activities and are often interested in moving onto a commercial or an industrial zone.

In this context, a distinction needs to be made between national, regional and local zones. National zones, reserved for large-scale industrial projects, are managed by the Ministry for Economic Affairs, Industry and Technology Directorate. Regional industrial zones are managed by inter-municipal syndicates and local zones tend to be managed on a decentralised basis by the municipalities themselves.

MARKET STUDY

The market study is a vital element of the preparation for a business start-up because a company cannot survive without customers. A market study can provide various types of information that can help you prepare optimally for the launch of a new business.

To help those wishing to start up a business, the Chamber of Commerce has put market studies (Etudes de marché) online at www.cc.lu.

It is also recommended to consult the statistics website of the Central Service for Statistics and Economic Studies (STATEC) at www.statec.lu.

The site operated by the Federation of Luxembourg Industrialists (Fedil) also provides information on member-businesses, listed by sector at www.fedil.lu (Member's Directory).

The Market Guide published by the Chamber of Commerce is equally an important source of information, accessible at www.cc.lu (Publications).



BUSINESS PLAN

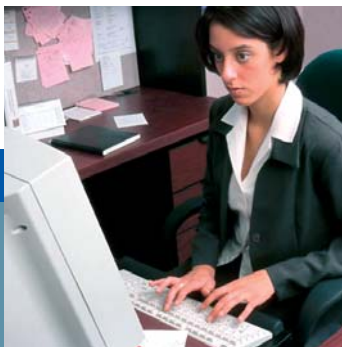
The market study provides information about the existence of customer potential. Break-even calculations, pro-forma profit and loss statements, assumption and risk descriptions or any other overview regarding the specific contingencies of the venture will help with planning the financial requirements for the project. The "business plan" combines all these individual plans in one overall plan that can be used to check the viability of the project. The business plan should provide information about three key questions:

- Is the activity of the company likely to generate sufficient revenue to cover the costs incurred ?
- How much capital is required to launch the project off the ground and to keep the company going?
- Will there be enough return on investment ?

This approach should lead to the development of a promising project which should be based on coherent financial planning.

The Chamber of Commerce operates a specialist site in conjunction with the Luxembourg International University Institute (IUIL) and the University of Luxembourg at www.businessplan.lu. This electronic platform, known as the „Business Plan Toolbox“, contains the key information required for the preparation of a business plan. The cross-border portal at www.leguichet.org also contains a module to assist in the preparation of the business plan.

Business plan projects covering innovative activities can be registered for 1,2,3,GO (www.123go-networking.org), enabling the project sponsor to obtain coaching from experts in different fields as part of an interregional Business Plan contest. Luxinnovation (www.luxinnovation.lu) – the national Agency for the Promotion of Innovation and Research – provides project follow-up.



FINANCING

Correct financing of a project is one of the keys to success. A weighting of one third own funds and two thirds external funds is generally regarded as a good prerequisite for a promising start to a business. In parallel with applications to financial institutions, future entrepreneurs can also apply to the National Credit and Investment Corporation (Société Nationale de Crédit et d'Investissement, S.N.C.I.), which offers a number of credit instruments, including equipment loans, medium- and long-term loans, and start-up loans for the creation or takeover of SMEs.

If you are unable to provide sufficient collateral, acquiring a guarantee from the Chamber of Commerce's Mutual for Loan Guarantees (Mutualité de Cautionnement et d'Aide aux Commerçants/M.C.A.C.) can also be an effective support in helping you obtain the necessary credit facilities from a commercial bank.



Along with repayable loans granted by the National Credit and Investment Corporation (S.N.C.I.), Luxembourg offers a wide range of public support available to businesses and investors. It ranges from professional advice and training to grants and other forms of financial help. However, the support most frequently provided are grants falling within the scope of the so-called Small Businesses Skeleton Statute (loi-cadre des classes moyennes).

Success in gaining a grant often depends on a combination of factors, including company size, business sector and nature of investment. You should contact the Chamber of Commerce at an early stage of your business idea, in order to get information about the support available and the experts who can help you get your business started. The Chamber of Commerce would nonetheless point out that the investment decision must in no case be entirely dependent on securing aid. A promising project should be able to exist even without Government aid.

The cross-border platform at www.leguichet.org contains a module providing a comprehensive list of instruments accessible to people engaging in eligible investments within the territory of the Grand Duchy of Luxembourg.



THE LEGAL FORM

Whatever the volume and nature of the planned activity, you'll need to decide on the trading form your business will take. Looking for the right decision means finding the right balance between keeping the administration simple, protecting your personal assets and how you will be taxed in each case.

Becoming a sole trader (commerçant en nom propre) is a straightforward way to set up in business. Forming a partnership (société en nom collectif/s.e.n.c.) allows to set up in business together and share profits, management burdens and, not to forget, risks. A limited liability company (société à responsabilité limitée/s.à.r.l.) shares many of the features of the latter, but it also offers reduced responsibility for business debts.

Careful study of the different legal forms is recommended so that their advantages and disadvantages in terms of your project and personal situation can be evaluated.

The following table provides information on the six types of commercial companies that exist in Luxembourg and the main legal differences between them.



THE TYPES OF COMMERCIAL COMPANIES

	SOCIÉTÉ EN NOM COLLECTIF (S.E.N.C.)	SOCIÉTÉ EN COMMANDITE SIMPLE (S.E.C.S.)
EQUIVALENT UNDER BRITISH/AMERICAN LAW	PARTNERSHIP	LIMITED PARTNERSHIP
DEED OF INCORPORATION	NOTARISED OR PRIVATE DOCUMENT	NOTARISED OR PRIVATE DOCUMENT
PUBLICATION OF ARTICLES OF ASSOCIATION	EXTRACTS	EXTRACTS
MINIMUM NUMBER OF PARTNERS	2	2
MINIMUM CAPITAL	-	-
LIABILITY OF PARTNERS	UNLIMITED	UNLIMITED / LIMITED LIABILITY
ASSIGNABILITY OF SHARES	BANNED	BANNED
TAX TREATMENT	IPP ⁽¹⁾	IPP ⁽¹⁾

* cf. single-member company

(1) personal income tax

(2) corporate income tax

SOCIÉTÉ ANONYME (S.A.)	SOCIÉTÉ EN COMMANDITE PAR ACTIONS (S.E.C.A.)	SOCIÉTÉ À RESPONSABILITÉ LIMITÉE (S.À.R.L.)	SOCIÉTÉ COOPÉRATIVE (S.C.)
PUBLIC COMPANY OR CORPORATION	PARTNERSHIP LIMITED BY SHARES	LIMITED LIABILITY COMPANY	COOPERATIVE COMPANY
NOTARISED	NOTARISED	NOTARISED	NOTARISED OR PRIVATE DOCUMENT
IN FULL	IN FULL	IN FULL	IN FULL
2	2	2 (1*)	7
31.000 €	31.000 €	12.500 €	-
LIMITED	UNLIMITED / LIMITED LIABILITY	LIMITED	DETERMINED BY ARTICLES OF ASSOCIATION
FREE	BANNED/FREE	REGULATED	BANNED
IRC ⁽²⁾	IRC ⁽²⁾	IRC ⁽²⁾	IRC ⁽²⁾

If need be, the advisers at the Chamber of Commerce can provide you with more detailed information on the differences between these types of companies and their implications.

The Espace Entreprises information centre is the Chamber of Commerce's contact point for entrepreneurs. It supplies information and application forms and provides general assistance to help people set up their own businesses.

This applies, in particular, to the business permit, which has to be requested from the Ministry of Middle Classes. The information centre helps compile the authorization documents and oversees the application procedure.

- The documents that must be submitted most notably include the following:
 - Completed application form for a business permit;
 - Tax stamp for 24 EUR. The amount can be transferred to the national Giro account (CCP) of the Registration and Domains Administration (Administration de l'Enregistrement et des Domaines): LU47 1111 0087 9262 0000, with the reference: "office fee for establishment permit + applicant's name". In this case, proof of payment must be presented. The tax stamp can also be obtained from the Espace Entreprises information centre;
 - For non-residents and persons resident in Luxembourg for less than 5 years, a notarized certificate of non-bankruptcy of recent date;
 - Articles of association or draft articles of association for a commercial company;
 - Officially certified copies of the school certificates or professional diplomas required for the intended activity;
 - Otherwise, proof of any professional experience by means of certificate of registration with Luxembourg's social security authority or a EU certificate;
 - A sworn statement on the exercise of any management posts previously held in Luxembourg for the purposes of checking non-bankruptcy;
 - A copy of the applicant's identity card;
 - An extract of the applicant's police record or affidavit.

Apart from applying for an establishment permit, the new entrepreneur usually also has the following responsibilities:

- Registration of a sole tradership with the Companies Registry (Registre de Commerce et des Sociétés/R.C.S.L.);
- Registration of a commercial company with the Companies Registry (R.C.S.L.), i.e. handing over of the articles of association registered beforehand with the Registration and Domains Department (Administration de l'Enregistrement et des Domaines).

For firms that are incorporated notarially, this is all taken care of by the notary. The R.C.S.L. arranges publication in the legal gazette (Memorial C).

- The following registrations are also normally required:
 - Completed form for registering the company with the Registration and Domains Department for VAT purposes;
 - Completed form for registering the company with the Revenue Service (Administration des Contributions);
 - Completed form for registering the company with the Social Security Centre (Centre Commun de la Sécurité Sociale/C.C.S.S.).

Besides these fundamental obligations, there may also be other formalities to consider, some of which may be extensive and complex. The Espace Entreprises information centre can provide you with more detailed information. There are also a variety of web sites supplying comprehensive information and application forms for downloading (e.g.: www.entreprises.lu). The administrative bodies and professional associations are doing their utmost to make an increasing amount of information available in English as well.



THE OPERATING LICENCE

Apart from the aforementioned prerequisites, many enterprises also require a special operating licence, which is issued following an environmental impact assessment and clarification of safety in the workplace and neighbourhood protection. This partly public procedure, which is also known as the Commodo-Incommodo procedure, represents the final hurdle that you have to overcome before you can undertake any business.

This measure primarily concerns:

- manufacturers and repair firms,
- industrial activities upwards of a certain size,
- restaurants that seat more than 50 people,
- accommodation establishments, etc.

As the subject-matter is very complex in part, you should contact the appropriate professional association, the Administration of the Environment (Administration de l'Environnement) or the Labour and Mines Inspectorate (Inspection du Travail et des Mines/ITM).

The same applies to the transportation and storage of waste and used materials.

As a future entrepreneur, you must obtain an establishment permit and operating licence (if required) if you wish to undertake any business.



STAFF

Employees are essential to the proper functioning of any company. It is important to know that any company interested in hiring new employees is obliged to inform the Employment Administration (Administration de l'Emploi/ADEM) of any vacancies.

CONTINUING TRAINING

INVEST IN YOUR EMPLOYEES!

The Chamber of Commerce's Training Department (Institut de Formation de la Chambre de Commerce/IFCC) offers companies the possibility to improve and continually update the professional skills of their staff.

Regular training of employees enables firms to maintain their competitiveness, above all when underlying conditions are subject to constant change.

Life-long learning initiatives also have a positive social impact on staff members and strengthen the company's corporate identity.



TAX, ACCOUNTING AND SOCIAL SECURITY OBLIGATIONS

Sole ownerships and partnerships are transparent from the point of view of taxation, with income tax levied against the entrepreneur or partner. In this respect, the tax burden depends on a number of individual factors relating to the tax payer. The starting rate stands at 8 %, rising progressively to around 38 % marginal tax rate.

Corporations are however fiscally opaque and are taxed independently. They are liable to corporation tax and municipal trade tax. The overall tax burden amounts to just over 30%.

TABLE OF SOCIAL SECURITY CONTRIBUTIONS

The social security contributions currently applying in Luxembourg are summarised in the table below.

BRANCH OF INSURANCE	EMPLOYEES		
	RATE	EMPLOYER'S SHARE	EMPLOYEE'S SHARE
PENSION INSURANCE	16%	8%	8%
SICKNESS INSURANCE	10,10%	5,05%	5,05%
FAMILY ALLOWANCES	1,7%⁽²⁾	—	—
ACCIDENT INSURANCE	0,53% — 6%	0,53% — 6%	—
HEALTH AT THE WORKPLACE	0,11%⁽⁵⁾ 0,105%⁽⁶⁾ 35 €⁽⁷⁾	0,11% 0,105% 35 €	— — —
LONG-TERM CARE INSURANCE	1%⁽⁸⁾	—	1%

(1) Base: net earnings from a self-employed activity as referred to in tax legislation (L.I.R. Art.10).

(2) Contribution paid by the State since 1 July 1994.

(3) Contribution paid by the State since 1 January 1999.

(4) Self-employed intellectual workers.

(5) Only for SNST affiliated companies (Service national de Santé au Travail – National Service for Health at the Workplace) (rate levied on earned income).

MANUAL WORKERS			SELF-EMPLOYED
RATE	EMPLOYER'S SHARE	EMPLOYEE'S SHARE	RATE ⁽¹⁾
16%	8%	8%	16%
5,60%	2,80%	2,80%	5,60%
1,7% ⁽²⁾	—	—	0,6% ⁽³⁾
0,53% — 6%	0,53% — 6%	—	1,40% (0,55% ⁽⁴⁾)
0,11% ⁽⁵⁾	0,11%	—	—
0,105% ⁽⁶⁾	0,105%	—	—
35 € ⁽⁷⁾	35 €	—	—
1% ⁽⁸⁾	—	1%	1% ⁽⁹⁾

(6) Only for STI affiliated companies (Service de Santé au Travail de l'Industrie – Service for Health at the Workplace, Industry) (rate levied on earned income).

(7) Only for ASTF affiliated companies (Association pour la Santé au Travail du Secteur Financier – Association for Health at the Workplace, Financial Sector) (lump sum contribution per employee).

(8) 1% of gross wages after deduction of an allowance of one fourth of SSM (375,86 EUR). (SSM =1 503,42 €)

(9) 1% of gross wages.

ADDRESSES AND USEFUL LINKS

■ CCL - CHAMBER OF COMMERCE OF THE GRAND-DUCHY OF LUXEMBOURG

"CHAMBRE DE COMMERCE DU GRAND-DUCHÉ DE LUXEMBOURG"

7, RUE ALCIDE DE GASPERI
L-2981 LUXEMBOURG

— BUSINESS INFORMATION CENTRE
"ESPACE ENTREPRISES"
TEL: (+352) 42 39 39 330
E-MAIL: ENTREPRISES@CC.LU
INTERNET: WWW.CC.LU

— BUSINESS EXCHANGE PLATFORM
"BOURSE D'ENTREPRISES"
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— MACROECONOMIC DEPARTMENT
"DÉPARTEMENT ÉCONOMIQUE"
TEL: (+352) 42 39 39 350
E-MAIL: ECO@CC.LU
INTERNET: WWW.CC.LU

■ CLAMO - MINISTRY OF MIDDLE CLASSES

"MINISTÈRE DES CLASSES MOYENNES"

BUSINESS PERMIT AUTHORITY

"SERVICE DES AUTORISATIONS DE COMMERCE"

6, AVENUE EMILE REUTER
L-2937 LUXEMBOURG

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INTERNET: WWW.MCM.PUBLIC.LU/

■ ECO - MINISTRY OF THE ECONOMY

"MINISTÈRE DE L'ÉCONOMIE"

6, BOULEVARD ROYAL
L-2449 LUXEMBOURG

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FAX: (+352) 460448
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INTERNET: WWW.ECO.PUBLIC.LU

■ RCSL - COMPANIES REGISTRY

"REGISTRE DE COMMERCE ET DES SOCIÉTÉS"

CENTRE ADMINISTRATIF PIERRE WERNER
BÂTIMENT F

13, RUE ERASME
L-2961 LUXEMBOURG

TEL: (+352) 26 428-1
FAX: (+352) 26 42 85 55
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— DIEKIRCH OFFICES:
PALAIS DE JUSTICE, PLACE GUILLAUME
B.P.20, L-9201 DIEKIRCH
TEL: (+352) 26 80 37 60
FAX: (+352) 26 80 37 61



■ **REVENUE SERVICE - DIRECT TAXES**
"ADMINISTRATION DES CONTRIBUTIONS DIRECTES"
45, BOULEVARD ROOSEVELT
L-2982 LUXEMBOURG
TEL: (+352) 40 800-1
FAX: (+352) 47 33 29
E-MAIL: INFO@AED.PUBLIC.LU
INTERNET: WWW.IMPOTSDIRECTS.PUBLIC.LU

■ **REGISTRATION AND DOMAINS -
INDIRECT TAXES**
*"ADMINISTRATION DE L'ENREGISTREMENT ET DES
DOMAINES"*

— REGISTRATION "ENREGISTREMENT"
CENTRE ADMINISTRATIF PIERRE WERNER
13, RUE ERASME
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INTERNET: WWW.AED.PUBLIC.LU

■ **CCSS - SOCIAL SECURITY CENTRE**
"CENTRE COMMUN DE LA SÉCURITÉ SOCIALE"
125, ROUTE D'ESCH
L-1471 LUXEMBOURG
TEL: (+352) 40 14 11
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■ **IFCC - CHAMBRE OF COMMERCE'S
TRAINING DEPARTMENT**
*"INSTITUT DE FORMATION DE LA CHAMBRE DE
COMMERCE"*
7, RUE ALCIDE DE GASPERI
L-2981 LUXEMBOURG
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FAX: (+352) 43 83 26
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INTERNET: WWW.IFCC.LU

■ **ADEM - EMPLOYMENT
ADMINISTRATION**
"ADMINISTRATION DE L'EMPLOI"
10, RUE BENDER
L-1229 LUXEMBOURG
TEL: (+352) 478-5300
INTERNET: WWW.ADEM.PUBLIC.LU



ADDRESSES AND USEFUL LINKS

■ BUSINESS INITIATIVE 1, 2, 3 GO

"1,2,3,GO PARCOURS INTERRÉGIONAL DE PLANS D'AFFAIRES"

7, RUE ALCIDE DE GASPERI

L-2981 LUXEMBOURG

TEL: (+352) 42 39 39 273

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■ CLC - LUXEMBOURG TRADERS

■ ASSOCIATION

"CONFÉDÉRATION LUXEMBOURGEOISE DU COMMERCE"

7, RUE ALCIDE DE GASPERI

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■ FEDIL - INDUSTRIALISTS' FEDERATION

"FÉDÉRATION DES INDUSTRIELS LUXEMBOURGEOIS"

7, RUE ALCIDE DE GASPERI

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■ GUICHET PME - BUSINESS INFORMATION CENTRE NORTH

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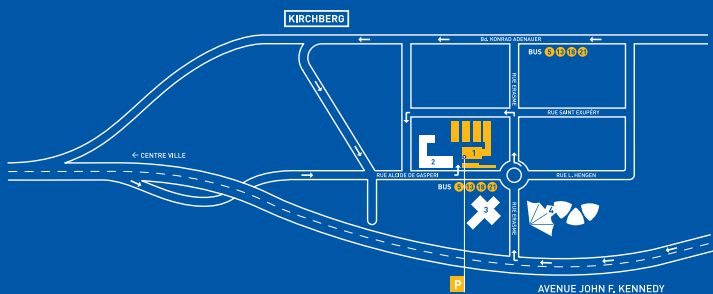
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- 1 - Chambre de Commerce / IFCC**
- 2 - Bâtiment Wagner
- 3 - Cour des Comptes européenne
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