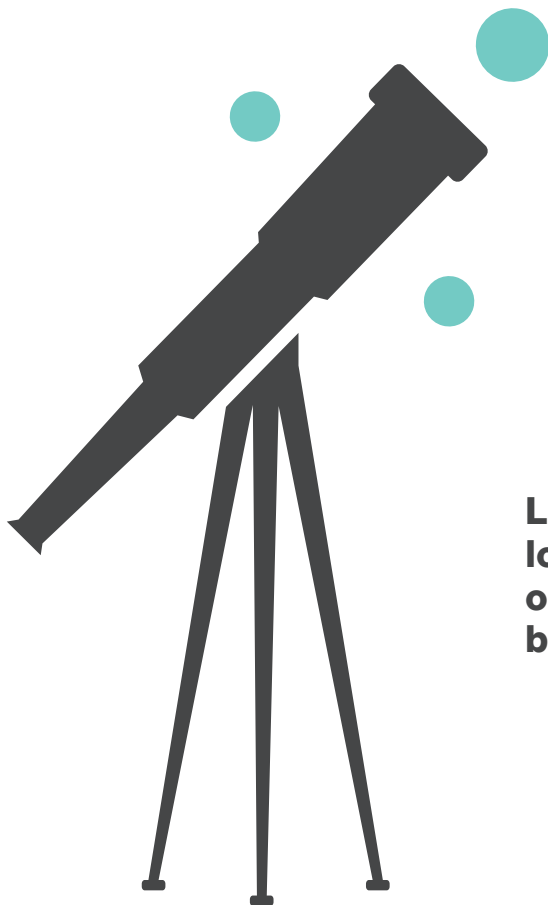


# State Visit to Finland

10-12 May 2016



**Luxembourg,  
look closer for  
opportunities  
beyond borders.**





© Christian Aschmann / Cour Grand-Ducal

Their Royal Highnesses  
the Grand Duke and the  
Grand Duchess of Luxembourg



**Étienne Schneider**  
Deputy Prime Minister,  
Minister of the Economy



**Pierre Gramegna**  
Minister of Finance



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**Carole Dieschbourg**  
Minister for the Environment

# This is Luxembourg

## **Open, dynamic, reliable – a strong ally you can count on**

The Grand Duchy of Luxembourg has earned a justified reputation as a reliable hub for cross border businesses in sectors as diverse as finance, logistics, automotive components, ICT, life sciences and clean technologies. Europe and the wider world are the home market for multilingual, multicultural Luxembourg. Global players of all sizes use the country as a base from which to serve markets around the world. Clients and decision-making centres are close by.

## **A MAGNET FOR TALENT**

Attracting both talented expats and cross-border commuters, Luxembourg has been importing knowledge for decades. The result is one of the most international countries in the world, with 47% of the population being non-Luxembourgish. Cross-border thinking, mobility and the cosmopolitan nature of its working population make Luxembourg a most interesting place to work and grow your business. The language skills of the workforce mean our companies speak their customers' language. German, French and Luxembourgish are official languages and English is also a widely used as a business language. Moreover, there are native speakers from more than 170 countries.

## **A CROSS-BORDER EXPERT**

Paris is two hours away by high-speed train, and regular flights to London, Barcelona, Zurich and Milan take about 90 minutes. Frankfurt, Brussels and Amsterdam are even closer. Located in the heart of Europe, it is the ideal gateway to the European market of more than 500 million consumers, and 60% of the European Union's GDP can be reached in less than a day by road or a couple of hours by air. In particular, Luxembourg is a prime access point for reaching industrialised economies in Europe, especially the neighbouring countries Germany, France and Belgium.

## **AN INNOVATION SPECIALIST**

The Luxembourg economy has developed so well because the country reacts quickly to new opportunities and keeps reinventing itself. The Government and public authorities have an on-going dialogue with all businesses. This collaborative approach ensures that infrastructure and the legal framework help businesses grow while protecting the consumer.

Boosting research, development and innovation is a national priority, and successive governments have been highly supportive of investment in both public and private research. Companies receive backing that allows them to come up with new innovative products, services and processes. They also work together with a range of business-focused public research institutes. Also, start-ups and growth firms are offered space and expertise to help them develop at several publicly-funded business incubators.

## **A UNIQUELY ATTRACTIVE BUSINESS ENVIRONMENT**

Luxembourg's capacity to innovate and adapt to change has enabled it to become a prosperous and peaceful country with vibrant towns and a stunning natural setting that provide a high quality of life in terms of culture, gastronomy and personal security.

Political and social stability, a highly skilled and multilingual workforce, state-of-the-art infrastruc-



## Luxembourg at a glance

**Official name:** The Grand Duchy of Luxembourg

**Political system:** Constitutional Monarchy | Parliamentary Democracy

**Capital:** Luxembourg City

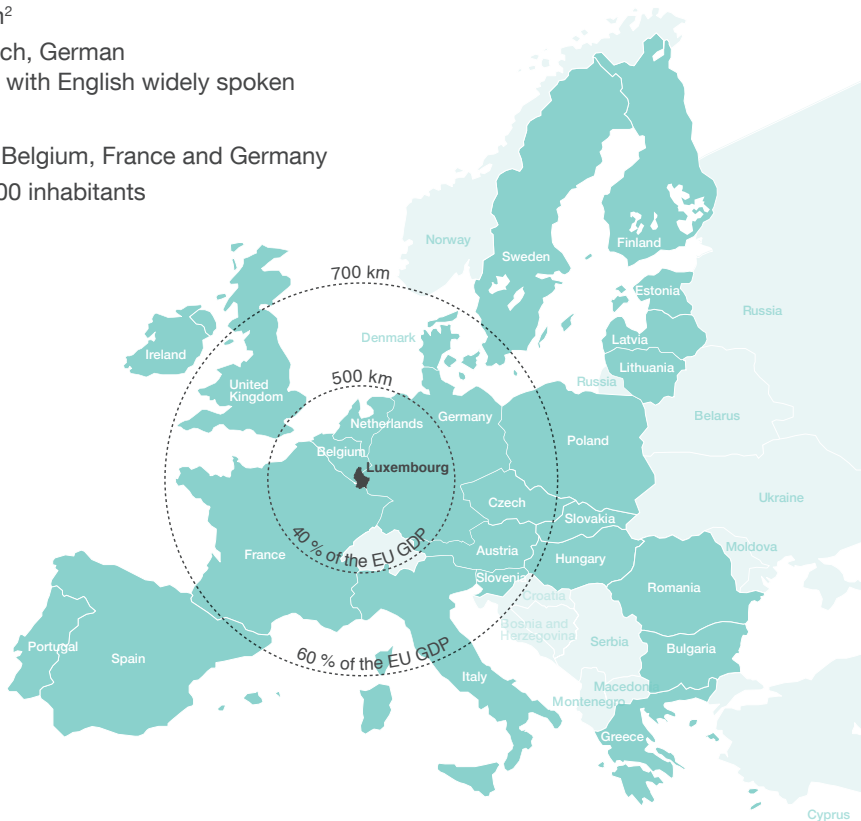
**Surface area:** 2,586 km<sup>2</sup>

**Official languages:** French, German and Luxembourgish, with English widely spoken

**Currency:** Euro

**Neighbouring countries:** Belgium, France and Germany

**Total population:** 576,000 inhabitants



ture, excellent connectivity to markets, and a competitive legal & regulatory environment come together to help international businesses grow. Besides, Luxembourg is one of the few countries to receive the highest AAA credit rating from all three major credit rating agencies (Moody's, Standard & Poor's and Fitch).

Luxembourg has become a champion in attracting global players. For example, ArcelorMittal, the world's largest steelmaker, satellite communications giants SES and Intelsat, automotive components producer Delphi, chocolatier Ferrero, tech-firms Amazon, Skype, PayPal and eBay, RTL Group, the leading European radio and TV broadcaster, and Cargolux, the world's leading all-cargo carrier, all have their global or European headquarters here. Also, a growing number of Finnish companies have set foot in Luxembourg, such as Kone, Tuomi IT, or NeomedIT, to but name but a few.

## **A GLOBAL PLAYER**

Luxembourg's financial services industry is recognised for its international expertise. The financial centre offers cross-border products and services in a variety of sectors including banking, investment funds, wealth management, insurance and capital markets. These are supported by a diverse ecosystem of high-quality professional advisors, lawyers, accountants and corporate service providers. Other activities include FinTech, RMB business, Islamic finance and climate finance.

Other sectors also provide high value added goods and services for international markets. In all these activities, it is the high-quality labour force and the business-friendly environment which are the keys to Luxembourg's success story.

The Government is keen to help out wherever it can, but is equally aware of the need to stand aside to allow companies to create growth. Business taxes are low, with the country ranked 3<sup>rd</sup> in the Eurozone in terms of overall business tax attractiveness in recent surveys by the World Bank and PwC. These also highlight that the time required to comply with fiscal obligations and additional employment costs is among the lowest in the EU.

Luxembourg is a top-performer in many global benchmarking reports: 3<sup>rd</sup> most globalised economy in ETH's Index of Globalisation 2016; 1<sup>st</sup> financial centre in the Eurozone in the Global Financial Centres Index 2016; 3<sup>rd</sup> in INSEAD's Global Talent Competitiveness Index 2016; 6<sup>th</sup> in IMD's Global Competitiveness Index 2015; 9<sup>th</sup> in the Global Innovation Index 2015; 3<sup>rd</sup> best country for developing, attracting and retaining talent in IMD's World Talent Report 2015; and Luxembourg City ranks as the safest worldwide according to Mercer's Quality of Living 2016 survey.



# Index of participants

The Luxembourg official mission is organised in the framework of the State Visit of their Royal Highnesses the Grand Duke and the Grand Duchess of Luxembourg to Finland

## Organisers

**The Chamber of Commerce of the Grand Duchy of Luxembourg**

**Carlo Thelen**  
Director General

**Jeannot Erpelding**  
Director - International Affairs

**Violaine Mathurin**  
Advisor - International Affairs

**Sabrina Aksil**  
Attachée - International Affairs

**Luxembourg for Business**

**Luxembourg for Finance**

**Tom Theobald**  
Deputy CEO

**Sophie Henry**  
Event Manager

## Officials

**Luxembourg Embassy to Finland**

**Gérard Léon Pierre Philipps**  
Ambassador

**Jean-Marc Reding**  
First Secretary - Consul

**Véronique Clement**  
Attachée - Economic & Cultural Affairs

**Regine Muhlig**  
Personal Assistant to the Ambassador

**Ministry of the Economy**

**Christian Tock**  
Director Sustainable Technologies

**Michèle Schmit**  
Deputy Director for Foreign Trade Promotion

**Vincent Hieff**  
SME & Entrepreneurial Policy Advisor

**Ministry of Sustainable Development & Infrastructure**

**Olaf Münichsdorfer**  
Senior Advisor to the Minister

**Paul Rasqué**  
Deputy Director

## Associations & Institutions

**Luxembourg Bankers' Association (ABBL)**

**Yves Maas**  
Chairman

**Serge de Cillia**  
Chief Executive Officer

**Luxembourg Insurance and Reinsurance Association (ACA)**

**Marc Hengen**  
Chief Executive Officer

**Association of the Luxembourg  
Fund Industry (ALFI)**

**Denise Voss**

Chairman

**Pierre Oberlé**

Senior Business Development  
Manager

**Luxembourg Centre for Systems  
Biomedicine (LCSB)**

**Dr. Erica Monfardini**

Director of Operations

**Pranjul Shah**

Business Development & Innovation  
Expert

**Luxembourg Institute of Science  
and Technology (LIST)**

**Prof. Dr. Gabriel Crean**

CEO

**Prof. Dr. Jens Kreisel**

Director of the Materials Research  
and Technology department

**Prof. Dr. Lucien Hoffmann**

Director of the Environmental  
Research and Innovation  
department

**Dr. Aziz Zenasni**

Director of Programs

**Prof. Dr. Eric Dubois**

Director of the IT for Innovative  
Services department

**Jean-Luc Pitsch**

Chief Finance and Administrative  
Officer

**Luxembourg Business Angel  
Network (LBAN)**

**Laurent Muller**

Managing Partner

**Luxembourg Stock Exchange  
(LuxSE)**

**Maurice Bauer**

Secretary General

**Luxinnovation, National Agency  
for Innovation and Research**

**Ian Cresswell**

Head of International Affairs

**nyuko**

**Nicolas Buck**

Chairman

**Securitymadein.lu**

**Pascal Steichen**

CEO

## Business Delegation

**Advensys Conseil**

**Irfan Abdul**

CEO and Founder

**Agence eSanté G.I.E.**

**Giuseppe Fatone**

General Deputy Director

**Apateq**

**Dirk Martin**

Chief Sales Officer

**B.A. Trust Group**

**Bob Faber**

Partner

**Romain Hilger**

Partner

**Boson Energy S.A.****Jan Grimbrandt**

CEO &amp; Chairman of the Board

**Braingeneering Technologies S.à r.l.****Dr. Stephanie Smith-Eckhardt**

CEO

**BWM Mediasoft****Casius Mircea Morea**

CEO

**Caves Bernard Massard****Antoine Clasen**

Sales Manager

**Compellio****Denis Avrilionis**

Founder &amp; CEO

**Deloitte Luxembourg****Henri Prijot**

Partner

**Foyer International S.A.****Tom Lillandt**

Country Manager Finland

**Tony Nordblad**

Sales Director, Nordic Countries

**Investify S.A.****Christian Kratz**

Co-CEO &amp; Founder

**ITTM (Information Technology for Translational Medicine) S.A.****Dr. Andreas Kremer**

Managing Director

**Jan de Nul Group****J.P.J. De Nul**

CEO

**David Luty**

Director

**Pieter Jan De Nul**

Area Manager

**Menuiserie Kraemer S.à r.l.****Marie-Thérèse & Ferd Kraemer**

Directors

**Muller & Associés S.A.****Laurent Muller**

Managing Partner

**Nomoko Luxembourg S.à r.l.****Vincent Pedrini**

Co-founder

**Kevin Mersch**

Co-founder

**Peak Rock & Sport S.à r.l.****Päivi Kallio**

Founder-Managing Director

**Red Dog Communications S.A.****Marc Verschaeren**

Managing Director

**Teralink Solutions****David Foy**

Head of Department

Corporate Sales

**TMF Group****Emma Nurmela**

Sales Manager

**Tuomi S.A.****Arja Roos**

CEO

**Johannes Roos**

Director

# Organisers

# The Chamber of Commerce of the Grand Duchy of Luxembourg

Just two years after the Grand Duchy of Luxembourg gained independence, King Grand Duke William II issued a decree on 1<sup>st</sup> of October 1841 establishing the Chamber of Commerce.

This represented the first manifestation of autonomy for a state now required to manage its own affairs. Business entrepreneurs now had a body to promote their interests. The role and the tasks were affirmed a first time by the law of 4 April 1924 creating elective professionals chambers. The legal frame ruling the Chamber of Commerce was deeply reformed and modernised by the law of 26 October 2010.

As a professional chamber and public institution encompassing all sectors of business other than agriculture and the handicraft industry the Chamber of Commerce conceives its rationale and its role as guardian of the interests of its affiliated companies. These often constitute a diverse group with divergent sectorial interests. That is why, in a spirit of fairness to all its members, the Chamber of Commerce sees its primary mission in the articulation, the representation and the defense of the general economic interest of all its members.

In the Grand Duchy of Luxembourg, membership of the Chamber of Commerce is mandatory for all selfemployed individuals, commercial companies, and branches of foreign companies established in Luxembourg and undertaking a commercial, financial or industrial activity.

The Chamber of Commerce has more than 50,000 affiliated members, representing

75% of total employment and 80% of GDP. International Affairs is one of the five service areas of the Chamber of Commerce. Its primary task is to support companies in foreign markets. This active support in conquering





**Carlo Thelen**  
Director General



**Jeannot Erpelding**  
Director  
International Affairs



**Violaine Mathurin**  
Advisor  
International Affairs



**Sabrina Aksil**  
Attachée  
International Affairs

new markets takes various forms, including economic promotion missions.

Finally, the Chamber of Commerce receives foreign delegations and offers specialist advice in connection with foreign markets. It also publishes a Market Guide, available online ([guidedumarche.cc.lu](http://guidedumarche.cc.lu)), listing several hundred Luxembourg companies seeking to establish contacts abroad.

Also a part of the International Affairs service area is the Office du Ducroire. The Office du Ducroire ([www.ducroire.lu](http://www.ducroire.lu)) is a unique service available to exporters in the fields of credit

insurance, financial assistance for exports and advice to companies in both these areas.

The Chamber of Commerce of the Grand Duchy of Luxembourg is a founding member of Luxembourg for Business and Luxembourg for Finance.



**175<sup>th</sup>** 1841-2016  
anniversary

**The Chamber of Commerce  
of the Grand Duchy of Luxembourg**

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[international@cc.lu](mailto:international@cc.lu)  
[www.cc.lu](http://www.cc.lu)  
[www.cc-tv.lu](http://www.cc-tv.lu)

# Luxembourg for Business (LFB)

Luxembourg for Business was founded in 2008 as an initiative by the Ministry of the Economy and Foreign Trade and the Ministry of Small and Medium-Sized Businesses and Tourism, the Chamber of Commerce, the Office du Ducroire, the National Credit and Investment Corporation (SNCI), the Chamber of Crafts and the Luxembourg Business Federation (FEDIL).

By relying on the strengths of both public and private, Luxembourg for Business operates as a Trade Promotion Organisation (TPO) and liaises with Luxembourg's Trade & Investment Offices, Luxembourg's Embassies, Consulate Generals, Honorary Consulates, and other international promotion networks such

as for example bilateral Chambers of Commerce to foster Luxembourg's outbound activities. Luxembourg for Business functions as a so called 'network agency' and promotes trade and international business in the interest of the Luxembourg economy.

Members of Luxembourg for Business deliver complementary high quality services for promoting 'Made in Luxembourg' goods and services. Their services incorporate a first class business package of trade missions, trade fairs, personalised matchmaking services and much more to allow companies to successfully set foot in foreign markets and staying ahead of their competitors.



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[info@luxembourgforbusiness.lu](mailto:info@luxembourgforbusiness.lu)  
[www.luxembourgforbusiness.lu](http://www.luxembourgforbusiness.lu)

# Luxembourg for Finance (LFF)



**Tom Theobald**  
Deputy CEO

**Sophie Henry**  
Event Manager

Luxembourg for Finance (LFF) is the Agency for the Development of the Financial Centre. It is a public-private partnership between the Luxembourg Government and the Luxembourg Financial Industry Federation (PROFIL). Founded in 2008, its objective is to develop Luxembourg's financial services industry and identify new business opportunities.

LFF connects international investors to the range of financial services provided in Luxembourg, such as investment funds, wealth management, capital market operations or advisory services. In addition to being the first port of call for foreign jour-

nalists, LFF cooperates with the various professional associations and monitors global trends in finance, providing the necessary material on products and services available in Luxembourg.

Furthermore, LFF manages multiple communication channels, organises seminars in international business locations, and takes part in selected world-class trade fairs and congresses.



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# Officials

# Luxembourg Embassy to Finland



**Gérard Léon Pierre Philipps**  
Ambassador



**Jean-Marc Reding**  
First Secretary  
Consul



**Véronique Clement**  
Attachée  
Economic & Cultural Affairs



**Regine Muhlig**  
Personal Assistant to the  
Ambassador

The Embassy is established as a diplomatic mission in Denmark, and covers also Sweden, Finland and Norway, thus representing Luxembourg in Northern Europe at large.

The Embassy follows political, economic social and cultural developments in those four countries, promotes business relations between Luxembourg and the Nordic States and takes

care of expanding networking activities on a day to day basis. The Embassy is at the disposal of the business community to discuss all matters of interest and concern and to provide assistance and advice.

## **Luxembourg Embassy to Finland**

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## Ministry of the Economy



**Christian Tock**  
Director Sustainable  
Technologies



**Michèle Schmit**  
Deputy Director for Foreign  
Trade Promotion



**Vincent Hieff**  
SME & Entrepreneurial Policy  
Advisor

## Ministry of Sustainable Development & Infrastructure



**Olaf Münichsdorfer**  
Senior Advisor to the Minister



**Paul Rasqué**  
Deputy Director

# Associations & Institutions

# Luxembourg Bankers' Association (ABBL)

Established in 1939, the Luxembourg Bankers' Association (ABBL) is the oldest and largest professional association in the financial sector, representing the majority of financial institutions as well as regulated financial intermediaries and other professionals working in or for the financial sector established in Luxembourg, including lawyers, consultants and auditors.

Reflecting the diversity of the Luxembourg financial centre, the ABBL federates and fosters the interests of its members and acts as the voice of the entire sector at both national and international level.

The ABBL is truly representative of the diversity of the Luxembourg financial centre. Besides banks, our members include consultants, lawyers, auditors, the Luxembourg Stock Exchange, Infrastructures, Payment institutions, Electronic Money institutions as well as other financial sector professionals and financial professions.

The ABBL provides its members with the intelligence, resources and services they need in order to operate in a dynamic highly competitive financial market and an increasingly complex regulatory environment. ABBL members thus have a long-established and influential asso-

ciation working in their interests and representing them at the highest levels both in Luxembourg, as well as in Europe.

The ABBL is the voice of Luxembourg's banking sector. We provide our members with a platform to discuss key industry issues and to define common strategies for the entire Luxembourg financial sector.

The ABBL represents its members' interests and actively participates in over 50 different national and international bodies and committees, including the *Haut Comité de la Place Financière*, the Economic and Social Council, the Luxembourg





**Yves Maas**  
Chairman



**Serge de Cillia**  
Chief Executive Officer

Financial Centre regulator (CSSF), the Luxembourg Central Bank (BCL), the Luxembourg employers' association UEL, Luxembourg social security institutions, various EU expert groups, the European Banking Federation, the European Covered Bond Council, the European Payments Council and XBRL Europe.

Our service offer in a nutshell:

- We represent our members' interests at the highest levels in Luxembourg, the EU and beyond
- We assist our members in implementing rules, regulations and standards
- We keep our members up-to-date on the latest legal and regulatory developments as well as new technologies impacting their business
- We help our members in all social and labour law matters
- We provide our members with a platform to exchange views and best practices with their peers
- We actively help promoting the Luxembourg financial centre
- We provide education programs via our training institute.



**ABBL a.s.b.l.**  
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T: (+352) 46 36 60 1  
decillia@abbl.lu  
www.abbl.lu

# Luxembourg Insurance and Reinsurance Association (ACA)



**Marc Hengen**  
Chief Executive Officer

**Foundation:** 21.12.1956

## Effective Members:

- 41 life companies (incl. 32 working under FOS)
- 29 non-life companies (incl. 18 working under FOS)
- 12 reinsurance companies

**Associated Members:** 35

## Structure

- 14 directors (incl. 1 President and 3 Vice-Presidents)

## Lobby

- to represent the interests of the insurance and reinsurance sector, at a national level, through our affiliation to various interest groups, and, internationally, through membership of Insurance Europe;

- to contribute to the preparation of decisions made by the Government, the regulatory body, or other public authorities;
- to support industry positions through technical research and in-depth expertise.

## Coordination and information:

- to examine all legislative, administrative, technical, commercial, social and fiscal issues affecting the industry;
- to promote and keep our members informed about relevant regulatory initiatives of concern to the industry.

## Negotiation

- to act as employer's association for the insurance sector and negotiate the collective labour agreements applicable.



ASSOCIATION DES COMPAGNIES  
D'ASSURANCES ET DE RÉASSURANCES  
DU GRAND-DUCHÉ DE LUXEMBOURG

## Luxembourg Insurance and Reinsurance Association (ACA)

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L-1468 Luxembourg  
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# Association of the Luxembourg Fund Industry (ALFI)

The Association of the Luxembourg Fund Industry (ALFI) is the representative body of the Luxembourg investment fund community.

Created in 1988, the Association today represents over 1,300 Luxembourg domiciled investment funds, asset management companies and a wide range of service providers such as depositary banks, fund administrators, transfer agents, distributors, legal firms, consultants,

tax experts, auditors and accountants, specialist IT providers and communication companies.

The Luxembourg Fund industry is the largest fund domicile in Europe and a worldwide leader in cross-border distribution of funds. Luxembourg-domiciled investment structures are distributed on a global basis in more than 70 countries with a particular focus on Europe, Asia, Latin America and the Middle East.

ALFI set out its ambition for the Luxembourg Fund Centre, to be a global centre of excellence for the asset management industry, thereby creating opportunities for investors, fund professionals and the global community as a whole.



**Denise Voss**  
Chairman



**Pierre Oberlé**  
Senior Business Development  
Manager

ALFI defined its five key objectives as follows:

- Ensure UCITS remains the best-in-class for investor protection;
- Help fund managers and institutional investors to leverage the development of regulated European alternative funds, with AIFMD;
- Stimulate innovation within the funds industry;

- Facilitate cross-border fund distribution;

- Ensure Luxembourg remains the partner of choice for the asset management industry

ALFI actively promotes the Luxembourg investment fund industry, its products and its services. It represents the sector in financial and economic missions organised by the Luxembourg government around the world and takes an active part in meetings of the global fund industry.

For more information, visit our website at [www.alfi.lu](http://www.alfi.lu).



association of the  
luxembourg fund industry

**Association of the Luxembourg  
Fund Industry**

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[info@alfi.lu](mailto:info@alfi.lu)  
[www.alfi.lu](http://www.alfi.lu)

# Luxembourg Centre for Systems Biomedicine (LCSB)

The LCSB is an interdisciplinary research centre at the University of Luxembourg. It is accelerating biomedical research by closing the link between systems biology and medical research. Collaboration between biologists, medical and computer scientists, physicists, engineers as well as mathematicians is offering new insights in complex systems like cells, organs and organisms. These findings are essential for understanding principal mechanisms of disease pathogenesis and for developing new tools in diagnostics and therapy.

Neurodegenerative diseases like Parkinson's Disease and description of diseases as networks are in the focus of LCSB's research. The Centre has established strategic partnerships with leading biomedical laboratories worldwide and with all major biological and medical research units in Luxembourg. The LCSB fosters collaboration with industrial partners and has founded three spin-off companies to accelerate the translation of fundamental research results into (clinical) applications.



**Dr. Erica Monfardini**  
Director of Operations



**Pranjul Shah**  
Business Development &  
Innovation Expert



## Luxembourg Centre for Systems Biomedicine

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www.lcsb.lu

# Luxembourg Institute of Science and Technology (LIST)



**Prof. Dr. Gabriel Crean**  
CEO

LIST, created on the 1<sup>st</sup> of January 2015, is Europe's newest Research and Technology Organisation (RTO). LIST's overall goal is to transform scientific knowledge into technology and to develop innovative solutions to improve our citizen's quality of life and generate business opportunities for Luxembourgish companies. LIST's RDI actions are aligned with the Luxembourg Grand Duchy economic and industrial growth priorities as outlined in the GD Government 2020 plan. LIST has a strategic collaboration with the two national innovation agencies, FNR and Luxinnovation, in both

the build-out and promotion of its innovation toward Luxembourgish industry.

The LIST's technological departments are focussed on developing innovative building blocks towards integrated solutions responding to business and society needs. This strategy relies on a matrix organisation, where three departments (Materials Research and Technology, Information Technologies and environment technologies) act as technology providers to fuel cross-sectorial corporate programs dedicated to Smart Cities, Smart Space, Smart Finance and Smart Manufacturing.

These programs are designed to match with the national ambition to transform Luxembourg into a Smart Nation.

In summary, LIST:

- Supports the effort of the Luxembourg Government towards the diversification of the economy by actively participating in the socio-economic development of the Grand Duchy,
- Operates as a booster of Luxembourg's innovation ecosystem development and through translating scientific excellence into technological solutions for future and the market needs,



**Prof. Dr. Jens Kreisel**  
Director of the Materials  
Research and Technology  
department



**Prof. Dr. Lucien Hoffmann**  
Director of the Environmental  
Research and Innovation  
department



**Dr. Aziz Zenasni**  
Director of Programs



**Prof. Dr. Eric Dubois**  
Director of the IT for Innovative  
Services department

- Offers innovative and competitive solutions in response to the key needs of the different economic actors in Luxembourg and Europe,
- Supports the competitiveness of the Luxembourg ecosystem through the creation of value for public and private partners.

Reflecting its already strong European footprint, LIST has joined the board of the European Association of Research and Technology Organisation's (EARTO). Prof. Dr. Crean, the first CEO of LIST, was elected to the EARTO Board in July 2015.



**Jean-Luc Pitsch**  
Chief Finance and  
Administrative Officer



**Luxembourg Institute of Science  
and Technology**

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# Luxembourg Business Angel Network (LBAN)



**Laurent Muller**  
Managing Partner

Luxembourg Business Angel Network (LBAN) operates as a platform for introducing and matching private investors and start-up entrepreneurs during the seed phase. It is run by seasoned entrepreneurs and Business Angels who actively contribute to the development of the network. LBAN is also a founding member of the Greater Region Seed4Start investment platform and a board member of the European Trade Association for Business Angels (EBAN).

Luxembourg Business Angel Network also works through various awareness and promotion strategies, towards:

- creating an ecosystem that is conducive to the start-up of new business, in collaboration with local players;
- recognizing the role Business Angels play in supporting innovation, as they are the only parties, in principle, to agree to fund young businesses with strong growth potential that are situated in the most risky segment of the funding chain.



**Luxembourg Business Angel Network (LBAN)**

7, rue Alcide de Gasperi  
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T: (+352) 42 39 39 330  
[www.lban.lu](http://www.lban.lu)



# Luxembourg Stock Exchange (LuxSE)



**Maurice Bauer**  
Secretary General

Founded in 1928, the Luxembourg Stock Exchange (LuxSE) is the worldwide leader in the listing of international securities. With its first mover attitude, LuxSE has actively contributed to the development of the international capital markets over the last 50 years.

With almost 40,000 listed securities, including some 26,000 bonds, from 3,000 issuers in 100 countries and issued in 55 currencies, LuxSE is the world's number one exchange for the listing of international securities and offers a unique full service throughout listing, trading and reporting.

“Listed in Luxembourg” constitutes a recognised label in international capital markets and, due to the efficient listing process, today 99% of all securities are listed in less than 2 days and all listed securities are systematically admitted to trading.

LuxSE has a strong culture of servicing international clients and addressing their specific needs. Thanks to its stringent but business-friendly admission process, LuxSE provides the highest transparency to investors. Providing increased visibility to issuers, LuxSE is the gateway to access international investors.

LuxSE operates and offers 2 markets: an EU regulated market (“Bourse de Luxembourg”) and an exchange-regulated market (“Euro MTF”). All securities are tradable on Euronext's UTP platform, a top-notch platform offering all comfort and possibilities of a state-of-the-art platform to market participants.

Issuers on LuxSE will benefit from the country's vibrant and integrated financial ecosystem and proximity to a powerful network of international experts (e.g. law firms, banks, consulting firms, etc).

LuxSE also operates a specialist subsidiary, Fundsquare, which provides services to substantially support and standardise cross-border distribution of investment funds. Fundsquare provides answers to the growing concerns of fund industry actors regarding costs, inefficiencies, redundant systems, disparate processes and lack of standardisation.

Fundsquare is a solution that has been built by and for the fund industry and offers an innovative, efficient and transparent model to sustain the development of the fund industry as

well as a service aiming at supporting and facilitating cross-border fund distribution.

Fundsquare provides services of order management and related communication, information and reporting services and regulatory reporting services.



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# Luxinnovation, National Agency for Innovation and Research



**Ian Cresswell**  
Head of International Affairs

Luxinnovation, the National Agency for Innovation and Research, focuses on stimulating the competitiveness of the country's economy through research, innovation, and creativity by providing a wide range of integrated and tailor-made services. The Agency is a key partner for those who are interested in launching innovative activities in Luxembourg – from entrepreneurs, managers of start-up companies and researchers to foreign enterprises and investors.

Luxinnovation has implemented various initiatives in a bid to strengthen the R&D and innovation potential of companies and to reinforce links with public research organisations and academia. The Luxembourg Cluster Initiative managed by Luxinnovation is a case in point. More specifically, the constituent six clusters actively promote networking opportunities and collaboration initiatives between the private and the public sectors. Moreover, the Clusters focus on key technologies that play a major role in

the sustainable development of the Luxembourg economy:

- Luxembourg Automotive Components Cluster
- Luxembourg BioHealth Cluster
- Luxembourg EcoInnovation Cluster
- Luxembourg ICT Cluster
- Luxembourg Materials Cluster
- Luxembourg Space Cluster.

The Agency also actively supports the Cluster for Logistics and the Luxembourg Maritime Cluster.

Luxinnovation is committed to providing customised support to companies and investors that are keen to set up R&D and innovation-related activities in Luxembourg. Our advisory team offers guidance with the relevant procedures and provides information about the legal and tax environment to any individual or company seeking to start an innovative activity or business in Luxembourg.

Luxembourg boasts also a number of grant schemes aimed at supporting R&D and innovation activities in both the public and the private sector. Luxinnovation acts as a facilitator for clients that are seeking national or European funding, planning to launch an innovative activity, looking for technological expertise or aiming to upgrade their innovation management activities. The Agency also helps with partner searches and facilitates contacts with potential future partners or clients, such as national authorities, support agencies, public research organisations as well as private sector players.

NATIONAL AGENCY  
FOR INNOVATION AND RESEARCH

**LUXINNOVATION**



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# nyuko

nyuko's goal is to help wannapreneurs and entrepreneurs to succeed in their businesses, to find help when needed and to keep learning. On top of that, nyuko thrives to raise attention to the local entrepreneurial ecosystem.

Co-supported by public authorities and the business world, nyuko is an independent non-profit operating at the intersection of all economic sectors.

## **Start-up supporter**

For nyuko, startups are the explorers of the modern world. They bring innovation into our lives and deserve attention and constant support.

Everything that nyuko does is directed at launching businesses and startups, whether they are Luxembourgish or wishing to establish themselves in the Grand Duchy.

nyuko offers three support programs for projects holders willing to kick-start their early-stage business on three different sectors: one is dedicated to innovative ideas, the other one to



**Nicolas Buck**  
Chairman

social enterprises, and the last one to common projects.

On top of that, at another stage for the start-ups, nyuko offers help and guidance for raising funds, finding mentors and gaining potential customers.

## **Training hub**

The world is changing, knowledge is constantly being developed. 50% of what you know today will probably be obsolete in 5 years. Today and even more so tomorrow, the ability to adapt is the key factor in succeeding as an entrepreneur and in business.

Becoming an entrepreneur is a steep and tricky path to negotiate. Plenty of mistakes can be avoided simply by progressing under the watchful eye of an expert. Personal development, the mastering of proven methods, and the honing of skills lie at the heart of the learning programs developed by nyuko. We also offer help through the exchange of skills and know-how.

### **Community**

There are endless productive configurations of people that generate enormous potential. We can introduce you to the person you need at any given moment. The person who will accelerate your progress, allow you to soar!

Whether you are in need of a mentor, a listener, advice, a contact, a coach, a technology or a method, or if you require a dose of inspiration or a springboard, the nyuko community is there for you with its network of multi-sector entrepreneurs. It is an ongoing virtuous circle.

# nyuko—

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# Securitymadein.lu



**Pascal Steichen**  
CEO

**SECURITYMADEIN.LU** is the main online source for cyber security in Luxembourg. Its goal is to provide news, relevant information as well as a toolbox with useful cyber security solutions for private users, organisations and the ICT community.

**SECURITYMADEIN.LU** is an initiative of “security made in Lëtzebuerg” (SMILE) g.i.e. launched in February 2015 and centralises, on this online portal, all news and other valuable material from its three fields of activity:

- **Computer Incident Response Center Luxembourg**
- **Cyberworld Awareness and Security Enhancement Services**

## ▪ Awareness Actions for a Resourceful E-world

**SECURITYMADEIN.LU** builds on the integration of the pre-existing services, infrastructures, platforms, experience and competence of partners, and thus represents a central place for information security awareness-raising, information, support and problem solving material.

“security made in Lëtzebuerg” (SMILE) g.i.e.’s public service (including **CIRCL**, **CASES** and **AWARE**) its partner initiatives and other activities are henceforth promoted under the name **SECURITYMADEIN.LU**.

## Team & other resources

Its multidisciplinary team of 18 experts, covers a broad range of competences and skills, from information security specialists in many fields of expertise, over communication and marketing to legal and project management.

The financing details and mission statement of “security made in Lëtzebuerg” g.i.e. is governed by a **5-year agreement**, signed between the g.i.e. and its supervisory ministry, the Ministry of the Economy.

SMILE g.i.e. also initiates new markets with high added value in collaboration with the main players from the national information security sector with a

view to delivering high-quality services accessible to municipalities, SMEs and companies of every size, by developing new solutions and competent services for the Luxembourg economy.

### Stakeholders

The state of the Grand Duchy of Luxembourg, represented by three ministries (**Ministry of Family, Integration and the Greater Region, Ministry of Education, Childhood and Youth, Ministry of the Economy**) as well as local government federations **SIGI** (Syndicat Intercommunal de Gestion Informatique) and **SYVICOL** (Syndicat des Villes et Communes du Luxembourg) fund and manage SMILE g.i.e. and all its activities in a partnership. The management

board is composed of representatives of all stakeholding members.

### Creation history

Security Made In Lëtzebuerg – *groupement d'intérêt économique* (SMILE g.i.e.) was born from the need to preserve and enhance, within a permanent structure, the results obtained through many years of work in the field of informations security activity of: **CASES** and **CIRCL** and the results of all Luxembourg activities supported by the European program 'Safer Internet' (known under the name **BEE SECURE**). Its activities and goals build on the "**Information and Communication Systems Security Strategy**" defined by the **Ministry of the Economy**.

- May 5<sup>th</sup> 2010, SMILE g.i.e. was created, see **the articles of association** for full details.
- July 2012 a few minor adjustments were published, details in the **extract of the "mémorial C"**.



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# Business Delegation

# Advensys Conseil



**Irfan Abdul**  
CEO and Founder

Advensys Conseil is an accounting, company formation and tax optimisation agency. Since 2007, our knowledge and our efficiency have been increasing your margin legally.

Advensys Conseil advises and helps you throughout your business setting up projects, using assets offered in Luxembourg. In addition to administrative formalities and processes, Advensys Conseil provides Luxembourg accounting services, advice to be established in Luxembourg can introduce you to quality banks.

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# Agence eSanté G.I.E.



**Giuseppe Fatone**  
General Deputy Director

Agence eSanté is the Luxembourg national agency for the exchange and sharing of medical data, whose main mission is to

- develop and implement a common interoperability platform to support such data sharing and exchange

and

- define a national strategy to promote and enhance interoperability between healthcare information management systems.

Ultimate goal of the implementation of a national eHealth services platform is to facilitate a seamless communication between healthcare professionals

so as to enhance a better coordinated healthcare and a more comprehensive and efficient health system.

The services offered through the eHealth platform include amongst others secure mail between healthcare professionals, a collaborative space and a healthcare provider directory. The eHealth platform's principal tool to facilitate health information sharing is the so-called "Dossier de Soins Partagé" (DSP), a patient's secure electronic health record allowing authorised healthcare providers to have easy access to his relevant health related information.

For more information about Agence eSanté, the eHealth Platform or its services, please visit [www.esante.lu](http://www.esante.lu).

**AGENCE**  
**eSanté**  
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# Apateq

APATEQ provides reliable water and wastewater treatment solutions by means of the combination of proven membrane filtration technologies with unique process technologies at the highest levels in terms of performance, quality, safety and economic value as well as ecological efficiency. These technologies are designed to, depending on the raw water characteristics and effluent water requirements, reduce or at best eliminate the usage of chemical additives thus reducing operational costs and sustaining the environment.

“**OilPaq**” is APATEQ’s reliable one-stop solution for the treatment of frac flowback, produced

water and brine generated from oil and gas production. Without requiring chemicals for the separation process, the turnkey plants produce an effluent suitable for reuse, reinjection, direct discharge or irrigation, saving wastewater disposal fees and fresh water expenses.

The “**WaterPaq**” treats municipal wastewater in a decentralized way by means of containerized systems that can handle from 10m<sup>3</sup>/day to 120m<sup>3</sup>/day. Effluent from the WaterPaq complies with the toughest international regulations for direct discharge. Alternatively, the plant can be customized in order to sustainably produce



**Dirk Martin**  
Chief Sales Officer

water for reuse purposes, such as washing, cooling or irrigation. The WaterPaq ideally suited for operating at remote locations worldwide, even in environmentally sensitive landscapes such as environmental protection zones in Canada.

With the “**MarinePaq**” for the treatment of scrub water, resulting from the washing of exhaust gases generated during combustion in the engines of large ships, APATEQ entered a new market, offering a first and breakthrough solution that is unique in the world. It is available for on board and onshore operation. When implementing the MarinePaq technology for

their fleet, shipping companies can benefit from a very fast Return on Investment (ROI) of typically only months. The performance of APATEQ's MarinePaq is in compliance with present and future legislation, as the modular design of the system easily allows not only capacity increases but also performance increases.

The “**RecyPaq**” is a customized, complete solution for the treatment of various industrial wastewaters. Industrial companies, with high water demand for their processes (for example cooling or cleaning purposes), face enormous and steadily rising fresh

water and disposal costs. In various industrial sectors, such as dairy, pulp & paper, vegetable and fruit processing, APATEQ's RecyPaq increases process efficiency and value.

The APATEQ team relies on experienced industry veterans who bring decades of knowhow and hands-on experience to the table. Technical partnerships with pioneers in their respective businesses additionally strengthen the company's position as dedicated innovation leader. APATEQ is award winner of the Frost & Sullivan Best Practices, Red Herring Global 100 and Global Cleantech 100, among others.



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# B.A. Trust Group



**Bob Faber**  
Partner



**Romain Hilger**  
Partner

**B.A. Trust Group** is a Luxembourg-based group of independent service companies, which assembles a comprehensive range of company services by combining the expertise and strengths of the following entities: **B.A. Fiduciaire - B.A. Tax Accountants - Paddock Corporate Services & B.A. Tax HauckSchuchardt.**

Its customer base includes international private equity companies and other institutional investors like pension funds, as well as smaller investor groups and individual entrepreneurs in the commercial, IT, fashion, real estate, furniture, automotive and telecommunications sec-

tors, as well as numerous other service and manufacturing industries. The operational companies of our clients are headquartered on all continents, but predominantly in Europe.

B.A. Trust Group offers a comprehensive series of corporate financial services to support its clients' businesses, including:

- **Tax Compliance & advisory services** (tax compliance & accounting services; tax reporting; tax advice & cross border tax planning)
- **Accounting services & financial statements**
- **Corporate management services**

Our group is recognized for its competence in the field of cross-border tax advice specialized in German Real Estate and accounting for GER-LUX cross-border real estate companies.

• b • a • trust  
GROUP

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# Boson Energy S.A.



**Jan Grimbrandt**  
CEO & Chairman of the Board

## **Boson Energy delivers In My Back Yard energy and utility solutions – IMBY**

The unprecedented growth in population and energy demand, combined with increasing pressure for energy supply to meet resilience conditions, drives a massive energy system transformation.

Boson Energy develops, builds, and integrate impact technologies that tie in with this global transition: resilient and affordable distributed power, heat, cooling, water and waste solutions for the local economy – at completely new levels of efficiency, reliability, and availability.

Boson's core is our technology for gasification of solid fuels – biomass, coal or waste. It delivers on the three key resilience pillars: low environmental impact, high energy efficiency, and high capital efficiency. Being metropolitan approved it is a perfect solution for absolutely critical baseload power and thermal energy for smart cities. The output of 1-5 MWe + 2-9 MWth is ideal for on- or off-grid captive power and thermal energy to industrial and commercial clients in both developed and developing markets.

Boson Energy is The IMBY Company, and is 100% committed to deliver a local resilient energy platform with true consideration for all aspects relating to environment, habitat, energy security, local impact and life cycle impact.

## **BOSON ENERGY**

THE IMBY COMPANY

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# Braingineering Technologies S.à r.l.



**Dr. Stephanie Smith-Eckhardt**  
CEO

## Who we are

*Braingineering Technologies* (BTech), a spin-off of the *Luxembourg Centre for Systems Biomedicine* (LCSB), supports pharmaceutical companies in the drug discovery and pre-clinical testing phase to increase the success rate of compounds that pass the clinical trials by providing relevant in vitro models based on a new high-tech Brain-on-a-Chip technology.

As a Contract Research Organization (CRO), BTech provides pharmaceutical companies with drug screening services in drug discovery and pre-clinical testing for, initially, Parkinson's disease and then further neurodegenerative diseases. The team

consists of two experienced scientists, Dr. Silvia Bolognin and Prof. Dr. Jens Schwamborn, and Dr. Stephanie Smith-Eckhardt with a background in business and entrepreneurship.

## Unmet Need

Success rates of new drugs are especially for neurodegenerative diseases disappointingly low with only 8.2% of central nervous system (CNS) drug candidates that begin human testing reaching the marketplace (15% for drugs overall). This can be explained by the inadequacy of the current in vitro (standard cell culture) and in vivo (rodent) models which impede the detection of drug candidates relevant for humans.

## Value Proposition

Braingineering Technologies offers a new high-tech in vitro Brain-on-a-Chip technology that increases efficiency and relevance in the drug development process. The benefits are that this 3D brain technology mimics human CNS diseases more adequately, it enables medium throughput screening, it reduces animal testing and it ensues low costs for the customer due to less media.



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# BWM Mediasoft



**Casius Mircea Morea**  
CEO

BWM Mediasoft has 14 years of expertise in Electronic Software Distribution (antivirus and security solutions) and e-commerce technology platforms. We are located in Luxembourg (HQ) and Romania.

The core systems and download servers are located in Tier IV data centers in Luxembourg. This ensure the high availability of all our services, security for all the stored information, permanent update and backup.

## **The platform is characterised by**

- Own developed technology, that gives us flexibility and control of our applications
- Experienced development and testing team, certified for most used programming tools
- Expertise in designing simple, efficient and ergonomic shops, able to serve the client in just few clicks, keep the attention and clarify all the questions
- Dedicated customer support teams, for every market we act in, ready to solve the clients' requests, both before and after sales
- IP geo located e-shops that target only a specific market or region, accordingly with the distribution agreements with the publishers
- Focus on security and reliability.

### **Our vision**

We consider that BWM Mediasoft has progressed rapidly: the online environment is part of our lives more and more. It is an irreversible and an ascending process. That is why we want to bring it closer to everyone, regardless of location, age or training. For this reason we want to shape it in a more friendly, accessible and useful way.

### **Our mission**

Become the most admired, innovative, searched and successful software distributor (and more) from Europe. We want to gain and maintain top positions in terms of delivery speed to clients and partners,

virtual stores diversity and geographical coverage.

We want our services to become a barometer both for our customers as well as for our partners. We will continuously improve the technology, so as to bring innovation, to be different and unique.

We successfully managed to put clients in touch with our partners and we continue to do the same as well as possible.



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# Caves Bernard Massard



**Antoine Clasen**  
Sales Manager

A family managed company, Bernard-Massard is the main producer of traditional method sparkling wines of Luxembourg and by extension of the Benelux countries. After 95 years of existence, our company remains true to the values of quality and entrepreneurship of our founder Jean Bernard-Massard. It is with a constant passion that, together with our 80 employees, we elaborate and market our best Cuvees and great Luxembourgish still wines. As of today, Bernard-Massard is Luxembourg's first privately owned wine producer with about 3,5 million bottles leaving yearly our cellars.

Bernard-Massard is the first exporter of Luxembourgish wines and sparkling wines with +/- 50 % of the production being sold in more than 20 countries.



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# Compellio

**Compellio** is a software service for the **creation, validation** and **acceleration** of business ideas. At the heart of Compellio lies a powerful modelling engine based on the well-established methodologies of “Business Model Canvas” and “Lean Startup”.

Compellio offers a hands-on approach to business modelling enabling **fact-based reasoning**. Beyond description of the business using the business model canvas approach, Compellio drives startup teams in transforming their business ideas into concrete and **quantified assumptions**. These assumptions can be directly validated in the field using incremental risk-driven approaches.

Besides modern business modelling tools, Compellio offers **online collaborative reviewing** of the business model by consultants, coaches and mentors, making it a powerful platform for implementing **effective entrepreneurship programs**.

Moreover, **Compellio** provides a comprehensive toolbox, deriving **financial projections** directly from the business models allowing founders, coaches and investors to obtain quick facts about the business model as well as to **track progress** in real time as the model matures over time.



**Denis Avriionis**  
Founder & CEO



## COMPELLIO

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# Deloitte Luxembourg



**Henri Prijot**  
Partner

Deloitte provides audit, consulting, financial advisory, risk management, tax and related services to public and private clients spanning multiple industries. With a globally connected network of member firms in more than 150 countries and territories, Deloitte brings world-class capabilities and high-quality service to clients, delivering the insights they need to address their most complex business challenges. Deloitte's more than 225,000 professionals are committed to making an impact that matters.

In Luxembourg, Deloitte consists of more than 90 partners and around 1,800 employees and is amongst the leading professional service providers on

the market. For over 65 years, Deloitte has delivered high added-value services to national and international clients. Our multidisciplinary teams consist of specialists from different sectors and guarantee harmonised quality services to our clients in their field. Deloitte General Services, société à responsabilité limitée, is an affiliate of the Luxembourg member firm of Deloitte Touche Tohmatsu Limited, one of the world's leading networks of professional services firms.

# Deloitte.

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## Foyer International S.A.

As a 100% subsidiary of Foyer Group, Foyer International is specialised in developing life insurance activities beyond the borders of the Grand Duchy of Luxembourg under the Freedom to Provide Services legislation.

Foyer International is strengthened by being part of a group which is independent of any financial institution while retaining its character and historical family values.

The group's loyalty to its key values, together with its financial strength, are determining factors for the trust shown by its clients.

Foyer International works exclusively on a business-to-business basis in the "Wealth Management" sector. The company is a privileged partner of private banks, private bankers, asset managers, family offices and financial advisors.

To provide our business partners and clients with flexible and portable international solutions for financial planning and transmission of wealth through insurance, our business activities are targeting the markets Belgium, Finland, France, Germany, Italy, Luxembourg, Norway, Portugal, Spain, Sweden, etc., as well as European citizens residing outside the European Economic Area (EEA).

Foyer International has a proven ability to adapt rapidly to frequent regulatory changes, both in national legislation and in the European framework set by the various relevant directives. Foyer International's experts are in constant contact with recognised tax and legal consultants in the different countries concerned.

The experience of an international team with highly specialised knowledge, backed by a network of lawyers and tax specialists in the different countries, enables Foyer International to offer tailor-made, cross-border



**Tom Lillandt**  
Country Manager Finland



**Tony Nordblad**  
Sales Director, Nordic Countries

solutions which are based on an open architecture:

- Total independence from all banks
- No own internal collective funds
- Distribution directly through partners who retain full control over “their” customers

Our products have been developed to meet the requirements of a high net-worth clientele, offering recognised tax and inheritance advantages in compliance with legal and fiscal frameworks of different countries of residence.

Foyer International counts 60 employees and has assets under management as about 4 billion euros on 31 December 2015.



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# Investify S.A.



**Christian Kratz**  
Co-CEO & Founder

Being founded by a team of award winning asset managers, outstanding banking software experts and top experts for investment advisory processes, Investify combines a unique team that sets one goal: providing the best investment process to retail customers.

We believe that ordinary people should receive the same quality and investment opportunities that wealthy clients expect from their expert advisors. By using revolutionary technology, we provide an online service which is easy to use and accessible by everyone. The high degree of

automation allows us to deliver highest quality with fair and transparent pricing.

Headquartered in Luxembourg, Investify is the first true digital asset manager in Europe offering individualised financial advice and investment portfolios to private customers. The service launches in Germany in spring 2016. Other countries will follow. Investify has applied for a pan-European PSF license (Professionals of the Financial Sector) with the CSSF in Luxembourg.

Investify unveils a revolutionary online advisory tool that easily guides an interested person through the process of becoming an established investment customer. While fulfilling all regulatory requirements, the online process playfully captures relevant data, provides a sound risk assessment of the customer and gives relevant personalized advice. Through the use of video identification and contract confirmation, a customer may open an investment account without leaving his seat. Unlike



existing asset management services, Investify lets the customer define an investment strategy that is personalised and that is based on investment ideas.

Investment ideas allow a customer to connect emotionally to his investments. With Investify, a customer invests into what matters to his heart and what he believes in, not into an abstract strategy.



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# ITTM (Information Technology for Translational Medicine) S.A.

Information Technology for Translational Medicine S.A. (ITTM) provides data integration and knowledge management solutions and services to all bio-medical research areas. The company offers a highly integrated BiolT (ICT) service portfolio, ranging from data curation and cleansing, hosting of knowledge platforms, implementation and development of dedicated software and data analysis pipelines, down to final long-term backup and archiving of data.

ITTM is a spin-off company of the Luxembourg Centre for Systems Biomedicine (LCSB) and is set-up to satisfy a growing demand of both pharmaceutical and biotech companies, public

research institutions and private foundations in the field of translational medical research.

One of the biggest challenges in the field of translational medicine in pharma and biotech industry is the integration of heterogeneous data generated in multi-center clinical trials and via multi-layer lab measurements especially in clinical environments. Curation, harmonisation and mapping of retrospective and prospective clinical data, omics and imaging data are key solutions for this challenge. The services that are offered by ITTM help these stakeholders to make use of biological and medical data sets that are not accessible to standard data analysis due to their

complexity and variability, seeking for new insights into disease progression, patient stratification, safety interpretation, biomarker discovery, and disease taxonomic classification.

The company founders have long standing experience and expertise in these services due to successful participation and contribution to large translation medicine consortia like the IMI-eTRIKS (European Translational Information & Knowledge Management Services) and IMI-AETIONOMY.

Uniquely, all services and data will be hosted in a state of the art data centre in Luxembourg



**Dr. Andreas Kremer**  
Managing Director

ensuring highest security standards. ITTM offers comprehensive services in the following fields:

1. **Curation** and transformation of biomedical data to follow international standards,
2. **Analysis** of biomedical data and customised software development,
3. **Custom software developments for data mining processes and visualisation tools,**
4. **Hosting** of data and **access** to the query and analysis platform,
5. **Archiving** and long term storage of data according to legal frameworks.

**ITTM**

Information Technology  
for Translational Medicine

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# Jan de Nul Group

People and global expertise. These are the corner stones of Jan De Nul Group's success. Thanks to its skilled employees and the world's most modern fleet, Jan De Nul Group is a leading expert in dredging and marine construction activities, as well as in specialized services for the offshore industry of oil, gas and renewable energy. The combination with its civil engineering and environmental activities renders the Group complete.

## **Dredging around the world**

For more than 60 years, Jan De Nul Group has executed international dredging and reclamation projects from start to finish:

capital dredging and maintenance works in ports, deepening of channels, beach replenishment, dredging rock or sand banks in open sea conditions. Supporting land reclamation works the company has extensive experience in design and construction of rock revetments. Jan De Nul Group owes its position as a world leader directly to its technical expertise and extensive modern equipment.

## **Offshore Services**

Services for the offshore oil, gas and renewable energy industries are a key part of the services provided by Jan De Nul Group and are playing an ever increasing role. They can be

divided into four main components: seabed intervention, rock installation and ballasting, offshore wind farms installation, and the installation of subsea cables and umbilicals. The large Jan De Nul fleet of dredging and offshore installation vessels provides the necessary flexibility to execute offshore services. Moreover, the combination with the in-house design department capacity for civil and environmental works offers the perfect match to provide clients with an overall solution for their project on an EPC basis.



**J.P.J. De Nul**  
CEO



**David Luty**  
Director



**Pieter Jan De Nul**  
Area Manager

## Constructing the world of tomorrow

Civil works, this is how it all started for Jan De Nul Group and today, completing complex civil works is still an important part of the Group's activities. That is why Jan De Nul Group is structured to offer clients a complete package from inception to completion, both domestic and worldwide. All key activities, from design to execution, are carried out by the engineers and the equipment of the Group, whether it concerns buildings, tunnels, bridges, roads, locks, quay walls, wastewater treatment plants, sewerage or pipe works. Moreover, the company

is an important player in the market of large public-private cooperation projects.

## Envisan: contributing to a cleaner world

Soil and groundwater rehabilitation, remediation of polluted soils and sediments, environmental dredging and processing of waste and alternative raw materials: Envisan has experience in all these fields of environmental technology. This is why Jan De Nul Group's environmental subsidiary has at its disposal a complete range of remediation methods and its own remediation centre. Innovation, research and development are crucial for Envisan to be able to offer clients the most creative

and competitive solutions to their problems. Envisan has grown into the strong partner for complex redevelopment projects and the rehabilitation of contaminated areas, both on a national and international level.



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# Menuiserie Kraemer S.à r.l.



**Marie-Thérèse & Ferd Kraemer**  
Directors

## To measure for your pleasure

Menuiserie Kraemer has been a family owned and operated business and has a long standing tradition of quality craftsmanship.

Its dynamic management style, teamwork, and constant innovation have made Menuiserie Kraemer one of Luxembourg's leading companies in its field.

A young and dynamic team is looking forward to realizing your own custom furnishing tailored to your particular needs.

## Our specialities are:

- exclusive staircases in various material combinations
- custom interior fitted furniture
- custom designed furniture
- custom kitchen furniture
- doors and sliding doors
- individually designed solutions
- specialist woodworking tasks



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# Muller & Associés S.A.



**Laurent Muller**  
Managing Partner

Muller & Associés is a leading Luxembourg anchored consulting and accounting firm serving both private and public clients of all sizes. Our specialty consists in providing decision-takers with actionable data in order to assist them in their decision-making. This task is performed through 3 key pillars:

- A well-defined proprietary methodology depending on different types of clients;
- Proprietary, in-house developed IT tools (i.e. [www.dashboard.lu](http://www.dashboard.lu));
- A strong team of dedicated professionals.

Besides the main operations in Luxembourg, Muller & Associés also has an office in Zurich, focusing exclusively on Health-care Consulting in Switzerland.

Muller & Associés is a family owned business, run by two brothers, Frédéric and Laurent Muller ([www.muller.eu.com](http://www.muller.eu.com))



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# Nomoko Luxembourg S.à r.l.



**Vincent Pedrini**  
Co-founder



**Kevin Mersch**  
Co-founder

Nomoko was founded in 2015 by Nilson Kufus, Kevin Mersch and Vincent Pedrini. The company is located in Zurich (Switzerland) and Luxembourg. Nomoko counts today 14 employees from over 10 different countries.

At Nomoko, we are developing a technology, that will change the way we see and interact with the world around us. Combining knowledge and deep passion for photography, our team works on the first compact gigapixel camera technology, together with proprietary software for 3D modeling.

We call our end product “lifelike 3D”: 3D models so realistic, they will not be distinguishable from reality by the naked eye, who’s resolution is “only” 567 megapixels. Since higher resolution in an image equals more detail, less images will need to be taken to construct our 3D models. Unlike current 3D content creation methods, our technology will be usable under any light conditions, making it truly possible to capture almost anything, anytime.

Bottom line, for the first time, we will make the creation of ultra realistic 3D content possible: fast and at acceptable costs, saving companies time and money.

We capture images. We process images into lifelike 3D models. We sell access to the data through a database.

**Nomoko Luxembourg S.à r.l.**

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# Peak Rock & Sport S.à r.l.



**Päivi Kallio**  
Founder-Managing Director

**Peak Rock & Sport Sàrl** is a Luxembourgish company, founded by a Finn living and working in Luxembourg. Her international sports industry knowledge combined with 13 year global banking industry experience has formed the company platform. It is an evolution of the owner's interests: sports, team-projects, common targets and communication. It is a company **specializing in import/export and distribution of sports- and combat clothing, consultancy and event management.**

Peak Rock & Sport is *linking Finnish companies to enter other EU markets, as well as consulting Luxembourg partners to enter Finnish cooperation projects.*

*Incentive programs and excursions* have been added as important part of company's yearly activity. *Finnish Lapland* is the target destination. *Team-building trips* during the most beautiful season of the year include *Snow-safaris, ice-driving experience and other outdoor activities*; Ideal for those searching for "exotic" wilderness.

**Mission statement:** Peak Rock & Sport is determined to bring quality sports goods to the hands of each and all, enhance athletic way of life and to become a source of hospitality for events promoting sport activities.

Every day is different and *Peak Rock & Sport* is following the trend, taking the opportunities, finding right partners, working seamlessly and creating quality in each level of its activities.

**Less is more, when concentrating on things that matter.**



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# Red Dog Communications S.A.



**Marc Verschaeren**  
Managing Director

Red Dog Communications S.A. web development agency with an international client base, specialising in web-based and mobile app development for business.

## **HotspotID - crowdsourced WiFi security**

In the last 4 years, we have collaborated with the SnT ([www.uni.lu/snt](http://www.uni.lu/snt)) as an industrial research partner on a project aimed at developing methods for detecting “Evil Twin” attacks in WiFi networks. The result of this collaboration is a mobile app “*HotspotID - crowdsourced WiFi security*”, which is currently in public beta. You can read

more details and download the app here: [www.hotspotid.com](http://www.hotspotid.com)

Recently the Luxembourg National Research Fund awarded HotspotID a PoC grant (Proof of Concept) to fund an expanded validation of the technology in real world environments. In this context, we have created the “WiFi Certification Pilot project” which is free for operators of public WiFi networks to participate in.

## **Better security for public WiFi**

Red Dog Communications S.A. can show to operators of public WiFi networks how HotspotID works, present the “WiFi Certification Pilot project” and discuss

how they can benefit from better WiFi security made in Luxembourg.



**RED DOG**  
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# Teralink Solutions



**David Foy**  
Head of Department  
Corporate Sales

TERALINK Solutions provides international customers with telecom and ICT services from POST Luxembourg. Founded in 1842, POST Luxembourg is one of Europe's most respected telecommunications companies. As a leading provider of worldwide connectivity, POST Luxembourg created TERALINK Solutions to tailor innovative business solutions for international companies.

## International Solutions

Our international solutions offer high-capacity connectivity, satellite uplink/downlink, data storage, managed security, IT/

Cloud/Media services and business consulting resources for national and international organizations.

## Cost-Effective Cloud & ICT Services

Our Cloud & ICT solutions give your company all the infrastructure and software options needed to conduct business. Flexible and powerful, you can run the Cloud yourself, in our Virtual Private Cloud, or you can choose our CloudBizz solution, with managed services. We also create hybrid solutions where you can choose the IaaS, PaaS, SaaS and storage you require.

## Custom & Turnkey Connectivity

We provide high-bandwidth connectivity through our proprietary network in Europe. Connected to key European PoPs, our central location puts you right next to 500+ million eConsumers. Worldwide service is delivered through direct connectivity to Tier 1 providers.

## Flexible and Integrated Digital Media Solutions

TERALINK Solutions offers complete integrated broadcasting and OTT services for digital media companies. With no pre-packaged offers, we have the flexibility to provide custom

solutions that meets your requirements. We have developed broad technical expertise by operating a state-of-the-art connectivity network, cost-effective satellite uplink services and ultra-secure datacenters.

### M2M Managed Connectivity with Superior Coverage

TERALINK Solutions connects products to applications and services, then facilitates management of the connected device throughout its entire lifecycle. Our M2M managed services enable billing, sales, inventory control, customer interactions and much more. We stand apart in our ability to provide virtually 100% coverage in Europe. For

worldwide services, we provide direct connectivity to Tier 1 providers.

### Security as a Service Tailored for Your Business

We conduct an in-depth evaluation of your security needs, then match best-of-breed technologies to your specific requirements. With our 24/7/365 SOC, we can monitor and manage your security over the long-term. Our approach ensures that you invest only what is necessary to achieve acceptable risk mitigation.

**TERALINK**  
solutions

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# TMF Group

TMF Group is a global leader in managing and administering international holding, intra-group financing, IP licensing and other special purpose companies. We support multi-jurisdictional investments including private equity and real estate structures. Our goal is to help companies grow internationally with the least amount of stress. With more than 5,500 accounting and legal administration professionals worldwide, TMF Group is the partner of choice, whether for specialist holding and financing structures or trading/operating companies.

For multinational subsidiaries and other operating entities, we provide a full range of accounting, HR and payroll, corporate

secretarial and other administrative services, and supply clients with a convenient single point of contact for services delivered across multiple countries.

For private equity and real estate structures, we offer a range of administrative solutions including fund administration services and corporate services to securitisations. We also provide fully-integrated multi-jurisdictional SPV management solutions for international property portfolios.

We have also assisted thousands of companies to establish and manage tax-efficient holding and finance structures in the major onshore and offshore

treaty hubs for more than 25 years.

Today, our network of 120 offices across 80 countries enables us to support the widest range of multi-jurisdictional investments and efficient structuring possibilities.

[tmf-group.com/capitalmarkets](http://tmf-group.com/capitalmarkets)



**Emma Nurmela**  
Sales Manager



**Global reach**  
Local knowledge

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# Tuomi S.A.



**Arja Roos**  
CEO



**Johannes Roos**  
Director

TUOMI is a well-established systems house based in Luxembourg (since 2005), and Germany (since 1995), specialising in software development, IT applications, network technology and IT security. Since the company was founded in 1995, we have developed from IT service providers to specialists in cloud computing and experts in the design and implementation of applications in the field of NFC (Near Field Communication) and beacon technology.

NFC application development has become a significant business area for TUOMI. TUOMI has been developing applications for Android in the NFC en-

vironment since 2009. TUOMI can apply NFC to optimum effect. NFC is already in action in time recording, site and asset security, museums, protection against piracy and counterfeiting, and marketing. TUOMI is already working with companies which are world leaders in their fields. This accumulated expertise, combined with TUOMI's extensive repertoire of pre-programmed modules, enables rapid application development.

Our EU-supported recodura project has gained recognition worldwide. Other joint projects – with Bayer Healthcare in Singapore or ÖBB transport networks in Austria, with State Museum “Schloss Gottorf”, and

Maritime Museum of Finland – indicate the vast potential of this versatile technology.

Professional IT services are essential for successful implementation of NFC-based projects, mobile applications and cloud services. With over 20 years experience working with servers and networking, TUOMI continues to be an important partner in this field for many enterprises. Among our customers are companies which have already relied on our services for 18 years or more.

TUOMI has spent €2.4 Million over the past 5 years developing NFC and QR Code/iBeacon

compatible applications, which are now already implemented on customer sites and ready for a mass market. TUOMI is looking for collaboration partners, investors, and customers for its new innovative NFC products suitable for multiple markets.

Here at TUOMI, the highly trained and experienced specialists in our multinational team are eager to demonstrate how their technical expertise, flexibility, and consultancy and training experience can benefit your business.



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**175<sup>th</sup>** 1841-2016  
anniversary

The Chamber of Commerce of the Grand Duchy of Luxembourg is proud to present the Luxembourg participants at the Official Mission to Finland and hopes that numerous fruitful business contacts will be established with local companies. The Chamber of Commerce is a service provider to all those concerned with any commercial, financial or industrial activity in Luxembourg. For enquiries, please feel free to contact the International Affairs of the Chamber of Commerce.

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Company profiles in this brochure were provided by the International Affairs of the Chamber of Commerce of the Grand Duchy of Luxembourg.



# Useful addresses

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## MINISTRY OF THE ECONOMY

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## MINISTRY OF FINANCE

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[www.mf.public.lu](http://www.mf.public.lu)

## MINISTRY OF SUSTAINABLE DEVELOPMENT & INFRASTRUCTURE

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# Notes

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