

YEAR 4, ISSUE 4

# ReLocate

SPECIALIST MAGAZINE FOR MEMBERS AND FRIENDS OF ABRA

WINTER 2012

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banking in times of crisis

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DEAR ALL,

How time flies; it's hard to believe we're already into the final few weeks of 2012. It has been a good year for ABRA as we can now proudly count 78 amongst you as our members.

We have seen some changes to our Board this quarter with the resignation of Christian Culot due to other professional commitments. Thank you Christian for your years of service, support and advice. We look forward to seeing you at our meetings as a member of ABRA. I would like to welcome Affiliate Member Fiona Klomp of Illus Communications to the Board, she joined us this September. Heading the Communications Committee, together with her committee members, she will be aiming to get the ABRA name out into the public domain.

This issue we focus on Banking, Legal and Tax issues as these form the corner stones of good entrepreneurship. Of course they are also vitally important on a personal level for expats and locals alike. As Europe fights to climb out of the economic crisis we look at the more personal approach to your finances, contracts and strategies and speak with ABRA members Dave Deruytter of ING, Benny Peeters of Citibank, Stefan Nerinckx of Field Fisher Waterhouse and Christophe Boeraeve of Louise Lawyers.

All that remains is for me to wish you and your loved ones a warm and festive December; may your Christmas be joyous and your New Year shine a brilliant light on your life and enterprise, your family and friends. I look forward to welcoming you again in the New Year!

Eddy Bonne  
President

**NEXT MEETING: Thursday 21st March 2013**

WITH SPECIAL THANKS TO OUR SPONSOR  
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# Individual Income Tax

## & Social Security Benefits Survey 2012 - KPMG

The 2012 edition of KPMG International's Individual Income Tax and Social Security Rate Survey is the fifth annual survey by the firm. Drawing on KPMG's global network of professionals from member firms around the world, KPMG's International Executive Services has compiled personal income tax and social security rates from 114 countries for each of the past 10 years. For ease of comparison across countries, KPMG restricted the review to those earning gross income of USD 100,000 and USD 300,000.

All countries have been considered equally, and weightings to account for strength and size of national economies have not been applied. In 2012, the average top personal income tax rate across all countries surveyed went up by 0.3 percent. Interestingly, this is only the third time that an increase has been observed over the past 10 years. In large part, this upward tick in personal tax rates is the result of a lack of economic recovery and increasing debt concerns. That being said, it seems that the increase would have been even higher had it not been for Fiji, who cut their highest marginal tax rate by 11 percent in 2012.

### REGIONAL REVIEW

France's reforms saw the introduction of two new tax rate bands for high income earners which has resulted in the top rate increasing from 41 percent to 45 percent. Starting in January 2012, Spain's 'complimentary tax' aims to help address the country's public deficit. The tax applies to all taxpayers, and ranges from 0.75 percent to 7 percent depending on the individual's income level. This effectively means that the rate of tax for individuals earning above €300,000 has risen from 45 percent to 52 percent.

Elsewhere in Europe, there is very little change to the landscape. Western Europe continues to lay claim to the highest personal tax rates of any sub-region globally (46.1 percent). Within this sub-region, the availability of an attractive personal tax rate environment remains effectively limited to certain cantonal pockets within Switzerland. The average rate for Eastern Europe (16.7 percent) is still less than half of that of other European sub-regions, largely due to the prevalence of low flat tax initiatives.

In Northern Europe, the average top personal income tax rate is 36.5 percent. Change, however, is on the way in the United Kingdom where the government has already announced plans to reduce the current top tax rate from 50 percent down to 45 percent effective April 2013. Aside from the changes in Spain, rates in Southern Europe have remained relatively stable at an average of 31.7 percent.

Interestingly, while world's eyes have been keenly focused



on Greece's economy for much of 2012, the country's top rate has remained unchanged at 45 percent ever since 2010 when it was increased from 40 percent.

### SOCIAL SECURITY RATES

Whether social security is a true tax is a topic of continued debate, but in terms of cost, it can be material and should not be ignored. Social security can vary significantly by country, employer and employee type so the report focused on core contributions for employees with an income of USD 100,000 and USD 300,000. The results show that France and Belgium have the highest combined rates under both scenarios (above 48 percent for each).

Given the aging population across the globe, social insurance is arguably more important now than ever before. With current demands on the social security infrastructures set to continue and even increase, we expect social security contribution requirements to remain a vitally important economic and political policy point.

### LOOKING FORWARD

With most countries now focused on trying to achieve the right balance to increase overall net revenues, one can reasonably expect diverse approaches to emerge with relation to personal income tax rates, wealth tax rates, tax credits and social security mechanisms.

*Extracts taken from the 2012 KPMG Survey, for the full report follow the link: <http://www.kpmg.com/Global/en/IssuesAndInsights/ArticlesPublications/Documents/individual-income-tax.pdf>*

# Belgian Tax Legislation

## at a glance



- The top marginal rate kicks in at €36,300 of taxable income.
- The tax year-end is 31 December.
- Tax returns are due within a period of at least one month of receipt of the tax form from the tax authorities. Tax returns filed electronically usually benefit from a longer period than tax returns filed on paper. In practice, the Belgian tax authorities define separate due dates for resident (most often on 30 June for returns filed on paper) and non-resident tax returns (most often in October/November for returns filed on paper).

Extensions are possible if the taxpayer has valid reasons. Tax returns (both resident and non-resident) filed electronically by a mandated tax adviser are typically due on 31 October.

- Belgium's employee social security rate is 13.07 percent of total income and is fully deductible for income tax purposes. Employer contributions are approximately 35 percent of total income.
- Municipal income taxes are also assessed and determined as a percentage of the national income tax due. For resident taxpayers, this percentage is fixed by the municipal authorities and varies from community to community (between 0 percent and 11 percent).

For non-resident taxpayers it is fixed at 7 percent. Capital gains are exempt if realized in the normal management of private assets. Capital gains tax (CGT) exists for speculative capital gains and short-term capital gains on the sale of real estate.

Capital gains are taxed separately at flat rates (usually 16.5 percent or 33 percent and relief may be available. Private income is taxed at separate flat rates.

Interest income is taxed at a standard flat rate of 21 percent, although specific kinds of interest may benefit from a reduced rate of 15 percent. The standard rate for dividends is 25 percent, although in specific cases this is reduced to 21 percent.

If total interest and dividend income is in excess of €20,020, interest and dividends taxed at 21 percent may be subject to an additional 4 percent tax on the excess. Belgium has an inheritance and gift tax, although relief is available. Inheritance and gift tax are regional taxes.

- Married couples are required to file jointly (except for the year of marriage, year of declaration of legal co-habitation, or if they are living separately).

Expatriate tax concessions are available for executives temporarily assigned to Belgium or directly recruited from abroad. These concessions provide for substantial income tax relief. Assuming the executive is travelling 25 percent of his/her time on business, the top marginal rate is reduced to 37.5 percent (or 40.125 percent once municipal income taxes are considered).

Republished from the KPMG Individual Income Tax Report 2012  
 For the full 2012 KPMG Survey follow the link:  
<http://www.kpmg.com/Global/en/IssuesAndInsights/ArticlesPublications/Documents/individual-income-tax.pdf>

# Expert Expat Advice

## Banking in Times of Crisis

The Euro crisis has caused a lot of changes in the international financial world and with Europe currently split right down the middle on budgets, some days it seems that the light at the end of the tunnel is very faint indeed. We spoke to ABRA members Dave Deruytter of ING and Benny Peeters of Citibank to get their views on the current financial climate, economic recovery and international mobility in times of crisis.

*“There were three stages to get to where we are today, the first stage being the financial crisis at the end of 2007 with big issues for banks and insurance companies,”* begins **Dave Deruytter**. *“This was very quickly followed by an economic crisis that hit other organisations. And now we have an economic crisis in countries who have had to bail out their banks and help companies balancing on the edge of bankruptcy.”*

**Benny Peeters** agrees:

*“Over the last few years there has been a worldwide focus on standardising the financial sector. Also today in Europe they are investigating what kind of conversions are necessary. Emphasis has been placed on financial stability, efficiency and protecting the customers. To reach this goal they want to establish a European Bank Regulator, a European Deposit Protection Service and a Common Bank Resolution and Recapitalisation Fund.”*



Dave Deruytter - ING  
Head of Expatriates & Non-Residents

### LIGHT AT THE END OF THE TUNNEL

*“If we look at the situation today, I personally think that the much needed and highly overdue restructuring is well underway. But this restructuring is creating a lot of stress and pressure on the general population. The more well off have reserves and are able to weather this global economic crisis fairly easily, it’s the regular people that feel most of the pressure,”* explains Dave.

*“The financial crisis has seen a number of large banks bailed out with public funds because they were considered “too big to fail”. The level of state support has been unprecedented. While this may have been necessary to prevent widespread disruption to the markets, it is clearly undesirable for public funds to be used in this way at the expense of other public objectives. In future, the financial system must be more stable so that government bail-outs are not needed,”* says Benny.

There were clearly some very big excesses in the financial world, and just like the dotcom bubble before it, the bubble exploded; the effects of which have rippled through every layer of society, leaving no nation untouched.

*“A huge clean-up was needed and banks have been putting their house in order,”* says Dave. *“There are new regulations that require banks to have more capital so that they are better equipped to deal with a crisis. That’s on the banking side, and companies are also restructuring. Sadly there have been some very painful situations such as the closing of the Ford factory in Genk. But companies are taking action according to what their situation requires, especially in Europe.”*

*“I think we are finally nearing the final low point of this crisis. We’ve had a lowest point before in 2008 and then we climbed back up, before falling again. But I think that now we really are near the last low of this severe crisis. Recovery will be slow but steady and I believe it will take about 5-10 years. We can’t expect that everything will go straight back to normal after we will be reaching that final low. Yes, we’ll be back to a ‘normal’ again, but it will be a new ‘normal’. The rules have changed - for the good I trust - because the systems, structures and regulations from before 2007 could not continue,”* Dave tells us.



Benjamin Peeters - Citibank  
Bank at Work & Expat Manager

### COMING TO BELGIUM

*“One of the most important things is being well prepared before you set off abroad. Support from the experts – a good relocation company – can make all the difference and allow them to help you ensure you have all the right documentation in place. Banks have the obligation to correctly identify their clients and for this they need a number of documents, clearly identifying the person and their legal address. Which documents depends on the situation of the expat; are you transferring from within the EU or from outside? Are you here on a short- or long-term assignment and so on...”* Dave explains.

*“There are many things that need professional guidance when moving to Belgium and this is why it is crucial to be helped by relocation companies and by specialist bankers who will understand your needs and know how to obtain full*

satisfaction. Make sure to choose the right branch in the right bank!" Benny adds. "An example of something specific to Belgium is that owners from whom you will rent your home will not be taxed on the rent perceived only if they rent out to an individual! This means that your company will not be signing your lease, like it is the case in many countries, but that you will be renting your home personally. Private owners in Belgium do not want to rent to companies.

Usually you will also need to provide the standard two month rental deposit privately. This is usually organized by blocking the equivalent of two months' rent on a savings account. The account is held by you, the lease taker, but can be released only with the landlords consent and after the exit survey. This rental guarantee in the form of a blocked account will need to be arranged before the entry survey.

Because you will most probably not be in the country yet when all this needs to be arranged and that you will most probably have left when the rental deposit is released it is crucial to be well assisted.

Again the choice of a banker who is specialized in expatriate banking is crucial. It will also make the job of your relocation consultant easier since they will be in frequent contact with your bank," says Benny.

#### WHEN IN BELGIUM

"With regards to popular services, this depends on the stage in the lifecycle of the expat. Before and upon arrival expats need a bank account, rental guarantee, civil liability insurance; the essentials. Otherwise their salary won't automatically be paid into their accounts and more importantly landlords won't hand over keys to the apartment or house," Dave tells us.

"Once the expat has been in Belgium for a while, and this does depend on personal needs and preferences, we do see that after 3 or 6 months quite a few expats start looking at the private real estate market. Brussels is rather cheap compared to other cities around the globe and expats start thinking about buying an apartment or house in Brussels as an investment. This brings them to the banks to enquire about mortgages, credit, fire insurance and the likes."

"At the same time, the expat may start to feel that their home is now in Belgium and they become more interested in the management of their financial investments, savings, mutual funds, life insurances, etc." Dave continues.

#### LEAVING BELGIUM

"And eventually, to come full circle, before and after leaving, the big question is will they still need banking services in Belgium? Depending on the personal situation it might be wise to keep the bank account open for another 6 months to ensure that all the latest invoices are paid, and perhaps you may even get some money back from the Belgian fiscal authority, all of which are of course more easily managed with a Belgian bank account." says Dave.

Benny agrees: "Releasing your rental deposit is not the only important thing when leaving. You will also need to change

your address and stay in contact with your bank for at least as long as it takes to clear the final invoices. If you are expecting tax returns or other refunds this can take over a year!

Being a non-resident account holder is not difficult if you are dealing with a specialized banker. He will assist you, together with your relocation officer, in the moving process at least for the financial aspects. Never rush to close your accounts when leaving.

Indeed it is sometimes an excellent opportunity to keep accounts in Belgium as we still enjoy, despite recent changes, of very favorable tax policies regarding investment gains. Of course your new country of residence will determine the opportunity of keeping an offshore euro based portfolio." Benny tells us.

#### TRENDS

"If you talk about trends on the banking side I would refer to my earlier answer, but with regards to international mobility, at ING Belgium we can confirm what relocaters and other mobility professionals already know. We see that the "real" expats are getting less generous packages, we see fewer families, but more singles and young couples. We also see that the stays on average are shorter than they were a few years ago. Next to regular expatriation plans (3-5 years) there are now also many expats who come for duration of a project (< 1 year) and then move on to the next location." Dave lets us know.

"We're also seeing more companies recruit directly from universities abroad; graduates are cheap to employ and experience working abroad is very attractive to young graduates. Local Plus contracts remain a very popular package as the employee receives a local wage which is topped up by certain benefits," he continues.

"Economic migration within Europe has also seen many changes these last few years, whereas until recently it was mainly Romanians and Poles who came to Western Europe looking for work, since the economic crisis we are seeing a lot of migrants from Southern Europe. It needn't be unskilled labour either; a lot of Portuguese, Spanish, Italians and Greeks are moving here for the job opportunities.

Belgium has a shortage in quite a number of fields and people with medical backgrounds such as nurses and doctors are welcomed here. Engineers and people with technical skills are also in short supply in Belgium and moving here creates opportunities for both employees and employers. It's a very positive development and I think it perfectly illustrates how well the free movement of workers within the EU works, especially in these times of economic crisis," says Dave.

"So many young people are leaving university with excellent grades only to find they are unemployable in their home country simply because the money isn't there. Thanks to our economic migration laws they can easily move around Europe and get great jobs. Of course it's not just young people who move abroad to find employment. They can support their families back home and although one day they may decide to move back home again, right now economic migra

tion is the solution that will help us all get back on our feet. It's a big achievement by the European Union and proof that the system works. At ING we're seeing thousands of new clients in such situations."

"What hasn't changed is that finding a professional is crucial. Indeed when leaving their home countries expatriates arrive in a new environment: the bank system is different, the work environment is different and the language spoken is different. It can all be very confusing and overwhelming. It is very important to be able to rely on a competent relocation officer and banker. One that we can address in English and that can proactively assist. A personalized and professional service is crucial," says Benny.

"What has changed however, is the need to spend less time and energy in your banking. Over the years banking has become more and more remote and more efficient but it has stayed as personalized as before. Face to face meetings have been, for many operations, replaced by email communication. It's personalized remote banking!" he laughs.

#### EXPAT ADVICE

"I've been expatriated three times during my career and have found international mobility offers great opportunity. Of course there are also challenges and the better you are prepared the more successful your expatriation will be," says Dave.

"I'd say an important tip is to consider what you want to do after your stay abroad; do you want to go back to the 'home' office or would you like to go abroad again? What does your employer think about this and what opportunities are open to you? It's easy to get excited about your first international assignment but when it comes to being repatriated you might be left feeling a little disappointed if you haven't given the next step any thought or planning.

Your first expatriation is incredibly valuable; this is the time to consider what type of expat you want to be. Do you just want to go abroad once for the experience or would you like to spend the rest of your career as a globetrotter? Where would you like to go next and in what country would you like to end your career?" Dave asks us.

"As a conclusion and to avoid unnecessary frustrating experiences the first step to managing your finances abroad will be to find the right banker. A specialist in expatriate banking. And since finding this banker will usually not only depend on the bank chosen but also on the branch chosen you need to investigate. Usually relocation companies or/and bank head offices will be able to point you in the right direction," Benny closes.

With thanks to ABRA members:  
[www.ing.be/expat](http://www.ing.be/expat) • [www.citibank.com](http://www.citibank.com)



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# Legal Cultures

## The Personal Approach

**As well as the day-to-day practicalities there are a number of legalities to keep in mind when expatriating, either as an individual or as an organisation. We asked ABRA's newest members Christophe Boeraeve of Louise Lawyers and Stefan Nerinckx of Field Fisher Waterhouse what their advice would be to organisations with a Belgian link.**

**RL: FFW Brussels "is a full service office" – Stefan, could you give a short introduction on your organization?**

**STN:** "With nearly 700 lawyers and support staff across offices in Brussels, Düsseldorf, Hamburg, London, Manchester, Munich, Palo Alto and Paris, Field Fisher Waterhouse is a truly European law firm that assists a wide range of clients, advising across the full range of legal issues."

Our main areas of practice are corporate, IP, technology and outsourcing, employment & benefits (including business migration), tax, regulatory, administrative, energy and contract law. The members of our teams are at least trilingual (FR, EN, NL), and some of us are able to intervene if necessary in other languages (German, Italian, etc.).

Clients include listed and unlisted companies, multinationals, financial institutions, professional partnerships, trade associations and Government departments. The Brussels office was founded by 3 partners in April 2007 and has grown to 40 lawyers, including 15 partners. We work with clients from all industries and sectors ranging from individuals, entrepreneurs and fast-growing businesses to government departments, multinationals and major listed companies. Our work is both domestic and international in nature with clients based across Europe, the US and around the world."

**RL: Christophe, your team is "devoted to assisting Expats to Belgium" – you have our attention...**

**CB:** "We mostly assist our clients with tax and social security optimizations, setting up companies or private practices and, only when necessary, litigations. We advise on most commercial, company and not-for-profit issues with a particular attention to a multi-disciplinary approach, mediation and counselling as opposed to litigations."

We like to take a pragmatic and human approach and always prefer finding the most suitable strategy to meet our client's requirements instead of being merged in long, formal and expensive procedures.

We feel that common sense should prevail, things such as just picking up the phone to call the opposing party or lawyer instead of drafting long letters or e-mails and most importantly: prevention of litigations by regular meetings that audit the processes of the client's firm and suggest alternatives and improvements.

We're a smaller but highly experienced firm that comprises 8 lawyers and several correspondents in Belgium (multi-disciplinary approach) and other jurisdictions who are all dedicated to offer a full-range service to our clients with efficiency and client friendliness."



**RL: International employment structuring is one of FFW's areas of expertise?**

**STN:** "Our employment law team is also specialised in assisting companies and foreign executives in international employment, social security and business migration law matters; we have extensive experience in employment contracts and the structuring of expatriation policies, determining social security coverage, structuring (additional) benefits, advising on immigration formalities etc."

We recently drafted an expatriation policy for a major international furniture company, and for an insurance company we are currently performing an employment law, tax, social security and business migration audit of their internationally mobile workforce. I myself started my career at Coopers & Lybrand (now PWC) which gave me the necessary insights on working with international companies and structuring international mobility scenarios from a multi-competency perspective."

**RL: Entrepreneurs and employers in Belgium are under considerable pressure under the current economic climate, what are your views on what the (near) future holds?**

**CB:** "One has to remember the simple and obvious facts:



Belgium is not an island, does not come anything close to the area of the U.S. and is part of a much larger political and economic region: the European Union. Hence, its residents can easily move around and are legally entitled to set up companies, establish themselves as entrepreneurs, be hired as employees or appointed as directors in other jurisdictions.



The EU treaties establish a single market to ensure the free movement of people, goods, services, and capital. I am confident that we will keep benefiting from all those freedoms and opportunities, in a union made of liberal democracies that grant us the right to keep our taxes as low as we can and invest in our economies for the primary sake of our families and relatives. A concrete and personal example: I am driving a car with yellow license plates in Belgium, fully legally, based on the EU Treaty and case law which supersedes any domestic rules.”

**RL: What are the kind of things an organisation should take into account before going international?**

**CB:** “Of course there are many “legalities” involved surrounding a cross-border move for an organisation and international assignments come with their own set of legal requirements, but these are dependent on many different factors. I feel that cultural aspects rarely receive the attention they deserve.

Belgians share the same native language as French, Dutch or Germans but have developed a totally different culture. High-level executives should not only live with the fact that each country is different, they should capitalize on these differences.

The same way effective executives build on the strengths of their team members, as Peter Drucker stated as early as in

1966, great executives should stretch their adaptive skills to their limits and make full use of the cultural differences to adopt them as strengths and opportunities for success.

As a Belgian with expat experience, I would name the cultural strengths of Belgians as being humorous, humble, eager to learn new languages and, in general, curious and open-minded... Pragmatic also ?”

**STN:** “Forewarned is forearmed. One should analyse and apply the legislation applicable to the international mobile scenario beforehand – that is, at the moment of negotiations on the terms of the international assignment – this way a company can avoid a lot of legal issues which might otherwise arise during and/or after the international employment.

In that respect it is important to correctly structure the payroll from a tax and social security perspective, taking stock of imperative legislation of the host country with regards to termination/noncompete/confidentiality, carefully analyse the immigration conditions, etc....

In my experience companies which do so can really concentrate on the true purpose of international mobility: a win-win situation for the company and the employee in the long run.”

**RL: Are you recognizing any particular trends with regards to global mobility, international entrepreneurship,...**

**CB:** “Younger generations than me (I am 44: generation X), often called Y (my wife) or even... Z (my 5 kids), are increasingly more reluctant to accept undefined or unlimited mobility clauses in their employment contracts.

Innovations (such as companies grouping their foreign job offers to enlarge the possibilities for the accompanying spouses to also find a job or pursue a career) and simple cost-cuttings on expat programs appear to me the major trends. Innovation and cost-cutting may be the greatest challenges for you: the major players in the relocation sector.”

**STN:** “On the one hand we see that companies tend to very carefully structure and extensively discuss the international mobility scenarios for experienced and crucial employees in the organisation, paying particular attention to their social security and (additional) benefits coverage; on the other hand companies are very keen to send their less experienced employees on short term assignments abroad so that they can develop the intercultural skills needed to face this global economy at more basic terms and conditions.”

*Me. Christophe BOERAEVE Esq. is a lawyer specialised in both individual and corporate income tax. He holds a Master in Law in Belgium and the U.S. and additional Master Degrees in Social Communications, Tax Law, Management and Coaching.*

*Stefan Nerinckx is a Partner and Head of the Employment & Benefits department of Field Fisher Waterhouse Brussels. He is also Professor Employment Law at the University College Brussels.*

# TO LEAD

in everything we do



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#### Hasenkamp Branch at NATO

Eddy Bonne – Managing Director of Hasenkamp (Moving & Storage) has informed us that he had the exceptional possibility to open a Hasenkamp branch at NATO.

The goal of this office is to serve the NATO Staff & Diplomats better and more directly, and to assist them on the spot with all their requirements. Sales Manager for Hasenkamp Goedele van den Nieuwenhuysen will be the liaison between NATO officials and Hasenkamp.

For further information contact Goedele van den Nieuwenhuysen on [goedele.vdn@hasenkamp.com](mailto:goedele.vdn@hasenkamp.com) or tel: +32 (0)2 759 83 30.

[www.hasenkamp.com](http://www.hasenkamp.com)

#### EuRA Re-Certification



Ziegler Relocation is proud to announce that they have successfully passed the Re-Certification Audit for EuRA Quality Seal on September 25, 2012.

[www.zieglerrelocation.com](http://www.zieglerrelocation.com)

#### VeCo and University of Cambridge Conference "The Future of European Security Policies"

Vesalius College and the University of Cambridge will co-organize a Conference in December on the **Future of European Security Policies**. The conference will bring together senior EU policy-makers, British and French Diplomats as well as international experts to examine the European Union's capacity to respond to major international crises.

The Conference will take place from **7th - 8th December 2012** at the University of Cambridge.

For further information, please visit:  
<http://www.crassh.cam.ac.uk/events/2061>  
or contact Prof. Joachim Koops at [jkoops@vub.ac.be](mailto:jkoops@vub.ac.be)

[www.vub.ac.be](http://www.vub.ac.be)

#### Interactive Workshop "Expatriates – ROI" Friday 1 March 2013 1.30 pm

These days, much is being said on expatriate cost and cost control. Little attention, however, tends to be paid to boosting of the performance of expatriates on the job and the ways on how to improve the social interaction of expatriates in their private and professional environment.

Marc Degreef, Expat & Life Coach and ABRA affiliate member is proud to be a partner of a team of specialists who have combined their expertise to bring an innovating and intriguing half day interactive workshop. This workshop is for HR professionals, leaders and policy makers of organizations with a large expatriate workforce. It will take place next year on Friday 1 March, 2013 at "De Poedertoren" in Herselt from 1.30 pm.

Failure of expatriate assignments, low performance during an assignment and expatriates leaving the organization at the end of their assignment are all great causes of frustration, disappointment and cost for the individuals concerned, their families and their employers.

The participants will learn about the ROI (Return on Investment) of expatriation and on ways to improve expatriate performance and mitigate cost. The workshop will be presented in Dutch language.

Do you know HR specialists and executives, who may be interested in this event? Feel free to forward them this invitation. For more information and to register, please visit

[www.almasi.be/expat-ROI-workshop](http://www.almasi.be/expat-ROI-workshop)

#### China and Singapore Offices for Paragon Relocation

Paragon Relocation has underscored the company's commitment to a growing global presence by expanding current operations in Asia with the opening of additional offices in both China and Singapore.

While already providing services in the area, this strategic expansion will allow more direct presence in region and will add significant on the ground resources.

"The Asia Pacific region is a global hub of business and relocation activity. We are delighted to gain such a prominent business footprint in addition to an enhanced capacity to serve a more diverse and expansive client base," said Andrew Rees, Director of Global Business Relations for Asia Pacific.

As a global leader in corporate relocation, Paragon has been operating in China for more than 11 years and services numerous large corporate clients in the region.

For further information, visit [www.paragonrelocation.com](http://www.paragonrelocation.com)

### **Marriott Executive Apartments European Quarter House Warming event**

On 25th October 2012, the Marriott Executive Apartments European Quarter held their first house warming event following the soft refurbishment of the property last summer.

The house warming event was organized on the 3rd floor of the building, showcasing 4 different apartments. Guests were invited from the corporate market, government institutions and relocation agents. Like all good house warming parties, the atmosphere was centered around the kitchen where a team of Chefs were cooking delicious tasting plates for guests to enjoy!

The next house warming party is scheduled to take place in early 2013 to celebrate the New Year and to welcome new long stay residents.

Ideally located just off Place Luxembourg in the heart of the European Quarter and within walking distance to the European Parliament, Marriott Executive Apartments are available in one- or two-bedroom configurations and are beautifully designed with a fully equipped kitchen, separate living and sleeping areas as well as balconies.

For further information and reservations, contact Quinten Veerman [quinten.veerman@marriott.com](mailto:quinten.veerman@marriott.com) | Tel: +32 2 505 29 00

[www.marriottexecutiveapartments.com](http://www.marriottexecutiveapartments.com)



### **ITN Productions comes to BSB**

ITN Productions made a film about The British School of Brussels (BSB) as a special feature of the HMC (Headmasters' and Mistresses' Conference) held in Ireland last month.

The three minute film showcases the bilingual learning at the School and student work in the community. With an independent reporter on camera the staff and students were excellent.

During the summer, BSB also launched their official Facebook page for its alumni and Twitter. More information on the BSB website.

[www.britishschool.be](http://www.britishschool.be)

### **Celebrate in Style with Thon Hotels**

With the festive season only just around the corner, Thon is delighted to invite our readers to celebrate Christmas, New Year's Eve and the month of December in style.

Whether you fancy the Celebration Christmas Menu in any of the Thon Hotels or would like to ring in a Golden New Year at the 5\* Stanhope hotel, there is absolutely no reason to say 'bah humbug' this year!

And with the recently refurbished bar and restaurant in Thon Brussels City Centre open for business, please feel free to pop in for a drink or a bite anytime at all.

#### **Christmas Menu:**

<http://www.thonhotels.com/offers/celebration-and-holiday/celebration-menu/>

#### **Golden New Year:**

<http://www.thonhotels.com/offers/celebration-and-holiday/golden-new-years-eve/>

### **Renovations for Citadines Sainte-Catherine Brussels**

The Citadines Sainte-Catherine Brussels Apart'hotel has been fully renovated to provide guests more comfort and space with numerous hotel services.

The serviced residence offers deluxe studios and apartments with mahogany wooden floor, contemporary furniture and an increased brightness thanks to the use of light and bright shades for wall decoration. Accommodations now look and feel warm and cosy giving a "Home Away from Home" touch.

From now on, guests benefit from the following improvements: regular beds, modern fully equipped kitchen, flat screen TV in each room with more than 50 international channels, triple glazing and free Wi-Fi access in all units and public areas.

Guests also continue to benefit from a privileged location in the heart of Brussels business area and an easy access to the property. As a green initiative, Citadines Sainte-Catherine Brussels will be a pioneer in the hotel industry in launching 2 rechargeable stations for electric cars in its private car park!

In addition, the Citadines brand is diversifying its apartment types with Club studios. At Citadines Sainte-Catherine Brussels, residents benefit from a daily cleaning service, breakfast, as well as specific amenities such as iPod station, bathrobe.

[www.citadines.com](http://www.citadines.com)

### A New Look for (A)WAY

(A)WAY magazine has completely revamped and relaunched its user-friendly website which delivers in-depth content that is designed to bring together the expatriate community in Belgium.

While we hope you will like the new look and features of this offering, we will nevertheless continue to strive to provide up-to-date news – both through our online and print publications – about the best Belgium has to offer.

Furthermore, we offer you a way of branding your service to a growing expatriate community. Please check on our Advertising rates on [www.awaymagazine.be](http://www.awaymagazine.be) or email us on below details and we will be able to offer you a very Special Discount.

On top of this very special offer for ABRA Members, (A)WAY magazine is once again pulling out all the stops for you, our faithful readers of ReLocate newsletter. A free magazine is on offer to you until December 15th; for your free copy please contact:

[production@awaymagazine.be](mailto:production@awaymagazine.be)



#### Renovated Pre-school at World International School

World International School, a school catering for children 2 ½ -18 years on the border of Rhode Saint Genese and Waterloo has just completed an extensive renovation of their Pre-school facilities.

Children from ages 2 ½ -4 years have a separate villa which has both inside and outside spaces for children to learn in a safe and stimulating environment. The villa has all new flooring, painting, pre-school equipment and educational tools, age appropriate toilets and a new kitchen. Come and take a look for yourself!

[www.wis.be](http://www.wis.be)

### Expatica News

The **Expat Survival Guide** gives internationals a starting point in Belgium and directs them to the people, companies, organisations and institutions that can help them. This guide is published by Expatica Communications. If you need extra copies of the Survival Guide, please contact administration@expatica.com or call +31 (0) 23 512 8940.

#### Last call out on the IBBT survey

It's your last chance to help EPIC Relocation Service create a revolutionary relocation app – and be in the running to win a Kindle! Go to Expatica's Weekly Review to take part: <http://us1.campaign-archive1.com/?u=951fa03d4a10545c4d0780f83&id=4b91ce072c&e=1cb1c7a15d>

#### Participate in the international relationship survey!

Are you happy in your relationship? Are you satisfied with your sex life? The Expat Love and Relationships Survey leaves no boundary uncrossed as we try to uncover the truth behind expats and their relationships!

Take the survey here: <http://onderzoek.netpanel.nl/eep1201a;jsessionid=0171vaecri9q1241cfq6wwnaemz1>

[www.expatica.com](http://www.expatica.com)

#### St John's lunch for Relocation Agencies

St. John's International School recently hosted a lunch event for relocation agencies. The 24 attendees enjoyed a short presentation about the school, followed by a delicious lunch with several of the parents of students and a tour of the campus.

If anyone was unable to attend but would like to visit and tour the school, please contact Romy or Caroline at [admissions@stjohns.be](mailto:admissions@stjohns.be), we would be delighted to show you around!

#### Second edition of TedXKids takes place at St. John's



The second edition of TedXKids took place on November 9. After last year's success, St. John's hosted TEDxKids again. This year, 50 kids, aged between 9 and 11 became home biologists for a day.

Over the course of a single day they were led through the basics of how to set up a biology lab, how to do experiments, and how to work together. A series of hands-on workshops by experts introduced the kids to a range of skills and methods related to genome sequencing, neuroscience and molecular chemistry. St. John's Middle School principal Ben Kestner was a speaker at TedXBrussels, the popular and sold out annual TED event that took place at the Bozar in Brussels on November 12.

[www.stjohns.be](http://www.stjohns.be)

## ABRA Members' Meeting - Wednesday 19th September 2012

Our September Members' Meeting was hosted by the Radisson Blu Astrid Hotel in Antwerp and followed by a reception. Following the host presentation by Mr Jasper de Swert of Radisson Blu Astrid, Ms Goedele van den Nieuwenhuysen of Hasenkamp Moving & Storage detailed the practicalities and legal requirements of "Car Imports to Belgium". The guest presentation introduced the development and implication of the new app "EPIC - European Platform for Intelligent Cities" by Dr Prof. Shenja VanderGraaf, PhD, professor and researcher at the VUB & co-initiator of this EPIC Relocation. To put names to faces, please visit the ABRA website.







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