



LUXEMBOURG CONNECTS



Letz Explore Luxembourg

LUXEMBOURG is... What / Where ?

LUXEMBOURG
CONNECTS



Luxembourg at a glance

Official name: The Grand Duchy of Luxembourg

Government: Constitutional Monarchy

Capital: Luxembourg City

Surface area: 2,586 km²

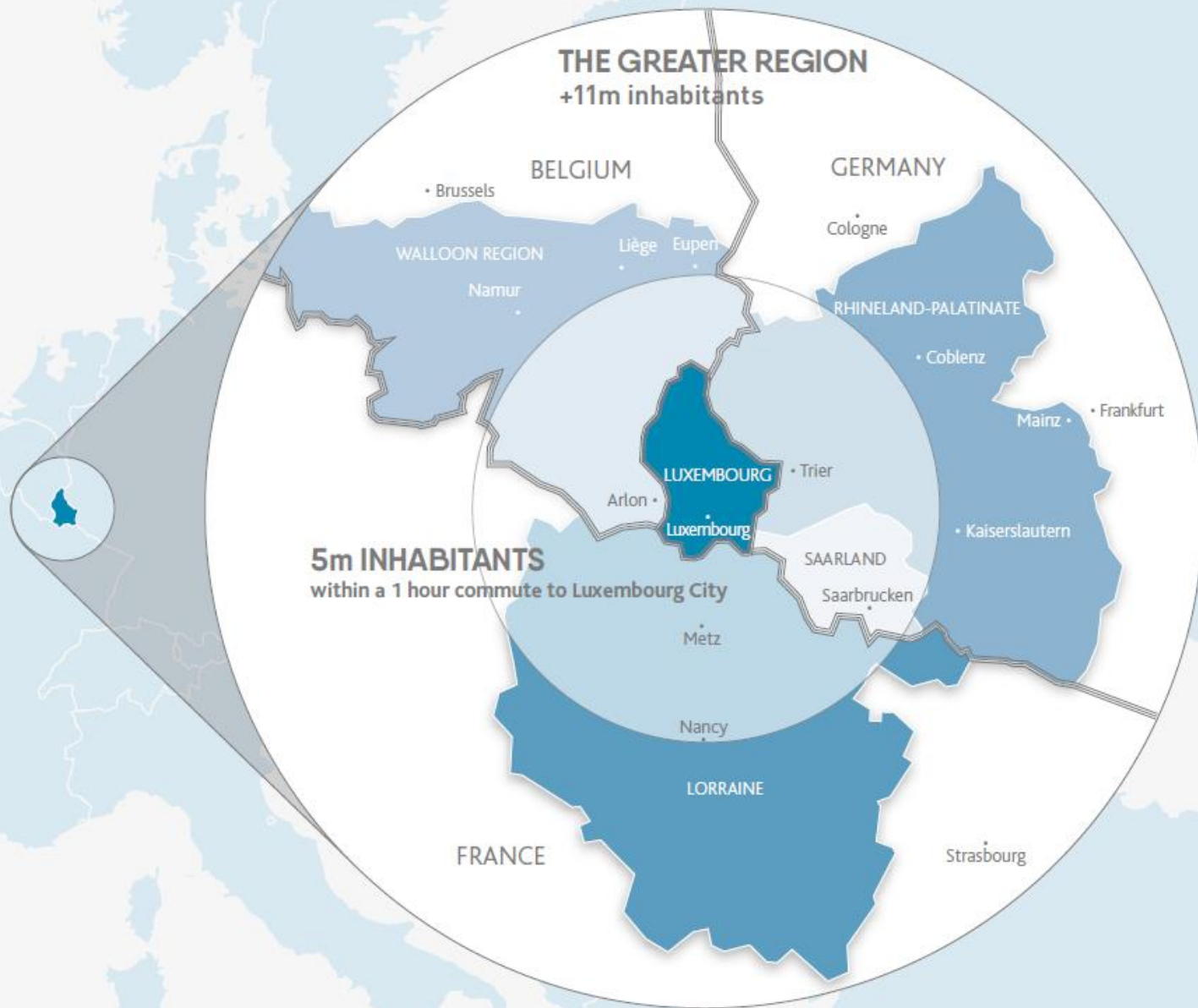
Official languages: French, German & Luxembourgish,
with English widely spoken

Currency: Euro

Neighboring countries: Belgium, France and Germany

Total population: ~650,000 inhabitants (47% Foreigners)
from 175 countries (16% Portugal)
(~4500 Indians)





A LARGE TALENT POOL

+11 million inhabitants
Luxembourg lies at the heart of Europe's largest cross-border region

5 million people live within a 1 hour commute to Luxembourg City

+175'000
daily cross-border commuters from France, Germany and Belgium

+135'000 Students
6 universities within a 100km radius, cooperating closely as part of the University of the Greater Region

ATTRACTING TALENT FROM ACROSS THE WORLD

First
globally for job security¹

Part of the Schengen **visa-free** travel zone and availability of EU Blue Card work permits

47% of the population is foreign
Multicultural
170 different nationalities

2nd in the world for retaining talent²

A MULTILINGUAL, HIGHLY SKILLED WORKFORCE

1st the Eurozone's leading financial centre³

Most **multilingual** country in Europe: Luxembourg's population speaks an average of **3.6** languages⁴

84% of the population speaks at least **2** languages⁴

Fluent in English:
7th in the world for English proficiency⁵

1st Luxembourg has the highest labour productivity in the world⁶

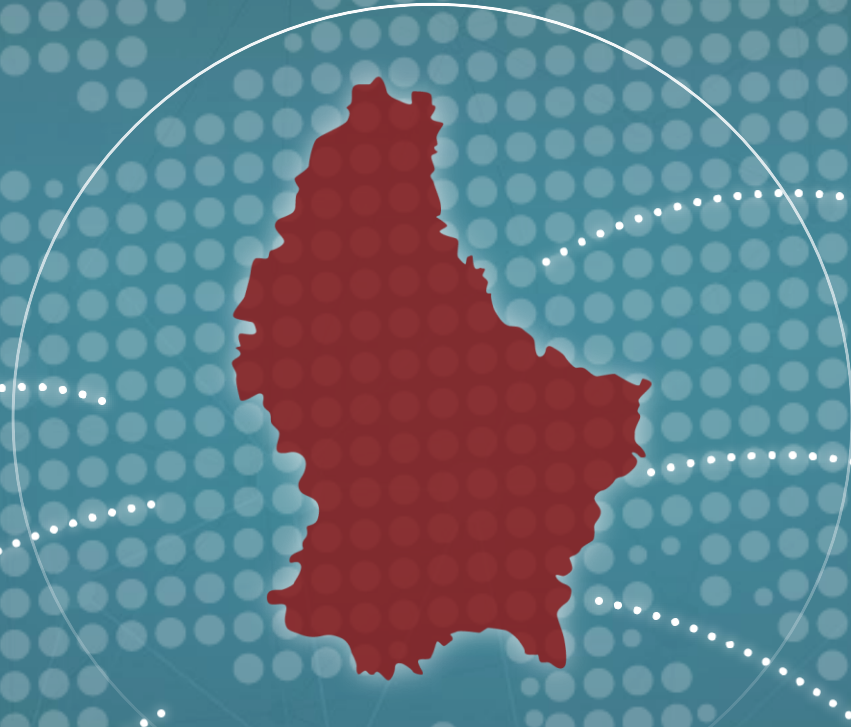
Average **2.5%** annual employment growth rate

Largest share of **highly skilled workers** in the world:
62% of all workers in Luxembourg are in high-skilled employment⁷



Microscopic View of Luxembourg

THE
EUROPEAN
SINGLE
MARKET



500
MILLION
CUSTOMERS

WITH FREE MOVEMENT OF



GOODS



CAPITAL



SERVICES



PEOPLE

A diversified and Attractive economy

INDUSTRY & AUTOMOTIVE	ICT, MEDIA E-COMMERCE	LOGISTICS	FINANCE AND OTHER SERVICES	EUROPEAN INSTITUTIONS
				
				
				
				
				
				
				
				

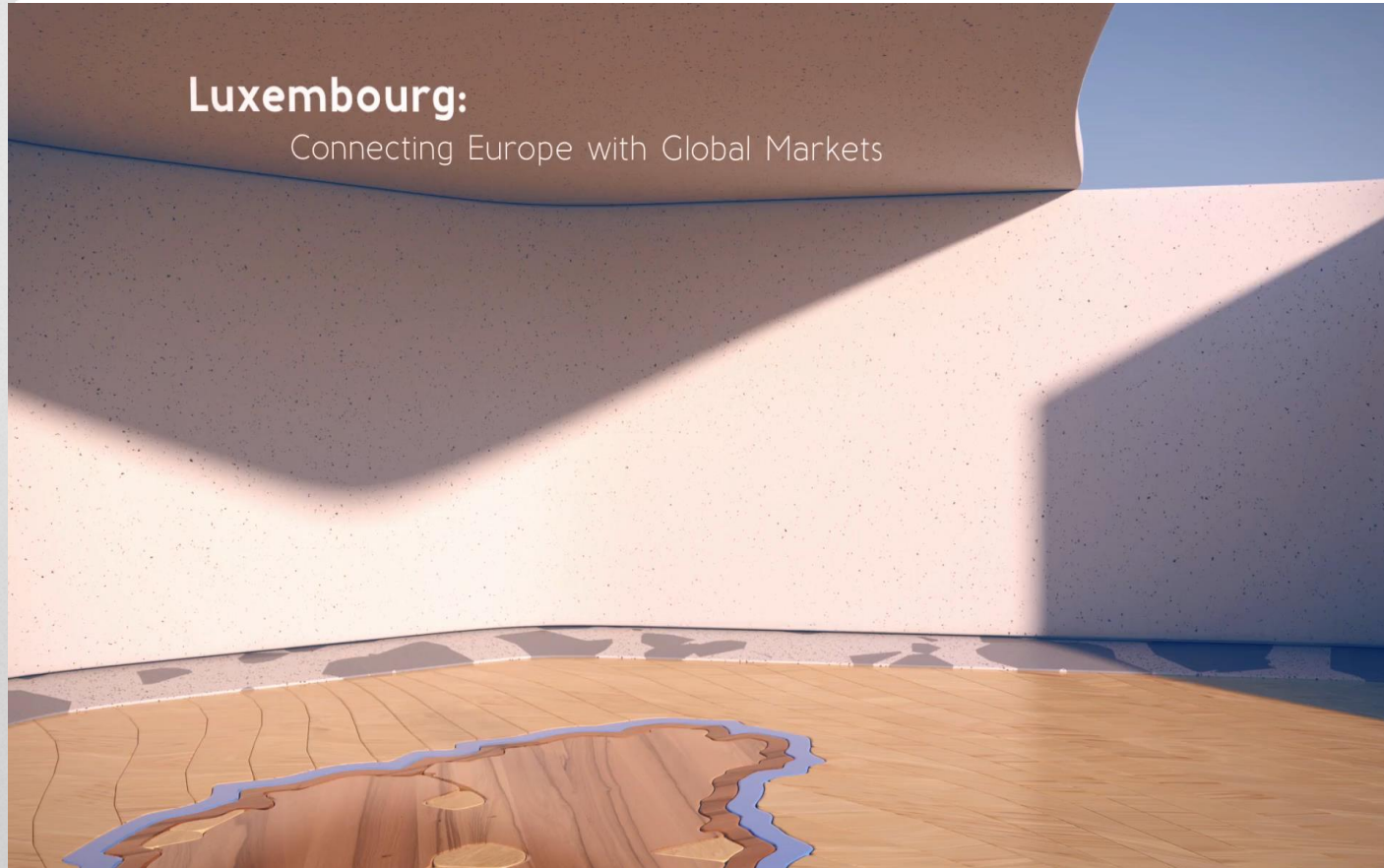


FINANCE IS LUXEMBOURG'S TRADE

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Luxembourg:

Connecting Europe with Global Markets



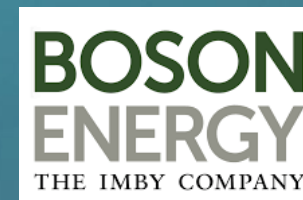




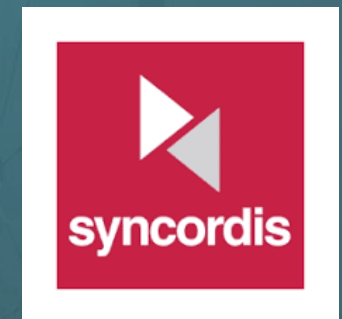
EXCHANGE OF GOODS & SERVICES

- Luxembourg ranks **16th** in terms of direct investments to India
\$ 3.339 billion
- TOTAL exchange of *goods* = **35.6 mio EUR**
- TOTAL exchange of *services* = **265 mio EUR**

Luxembourg companies in India



Indian companies in Luxembourg



Embassy + Honorary consuls

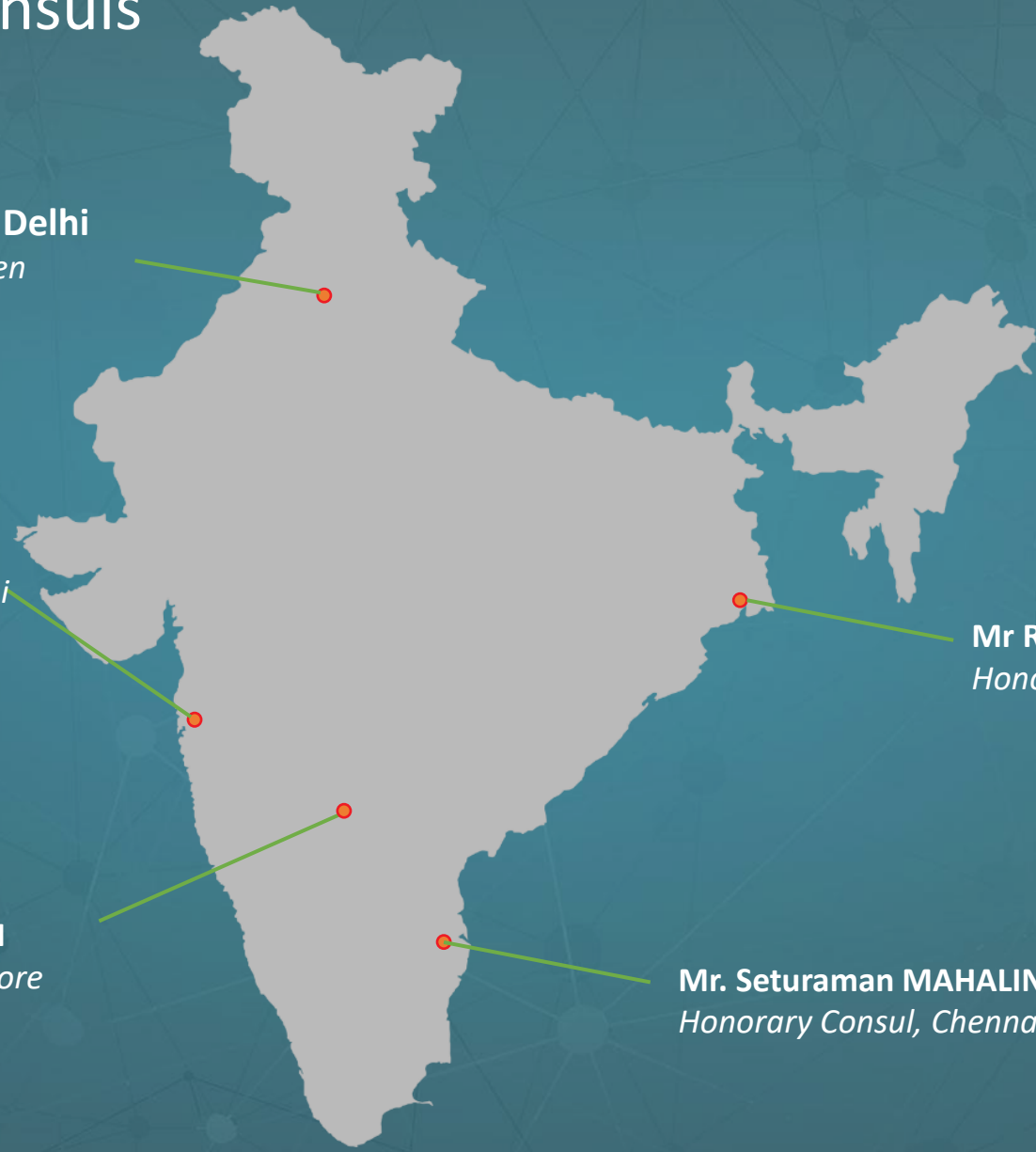
Luxembourg Embassy, New Delhi
Ambassador: Mrs. Peggy Frantzen

Mr Perses Bilimoria
Honorary Consul, Mumbai

Mr Rajat Dalmia
Honorary Consul, Kolkata

Mr. Mr. Suresh VASWANI
Honorary Consul, Bangalore

Mr. Seturaman MAHALINGAM
Honorary Consul, Chennai

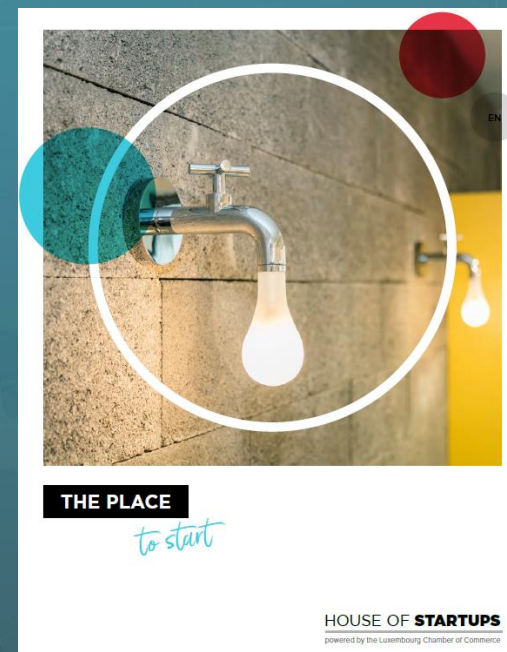
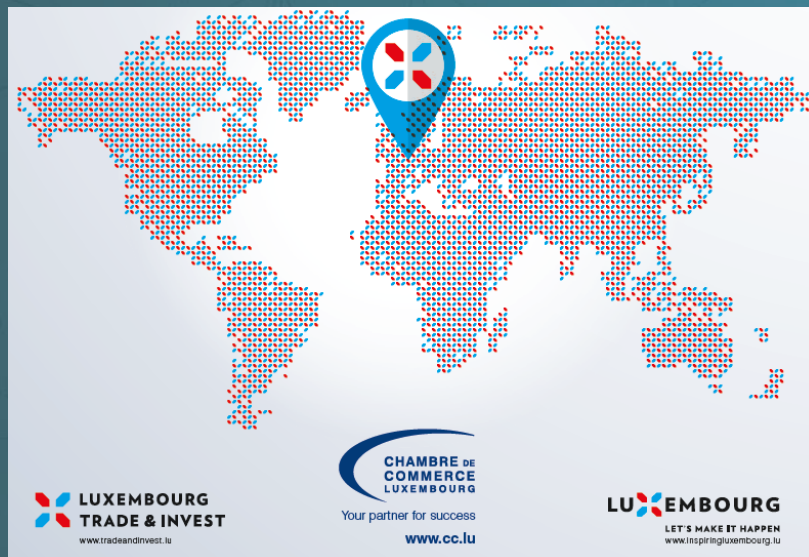


Tapping Opportunities...

Luxembourg Focus on following sectors:

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- Financial Services
- FINTECH & ICT
- Start Up & Entrepreneurship
- Trade & Investment...





**INVESTMENT
FUNDS**



BANKING



INSURANCE



**CAPITAL MARKET
OPERATIONS**



MAIN FINANCIAL CENTRE ACTIVITIES

ASSET MANAGEMENT

Global hub for international fund distribution

62%
GLOBAL MARKET
share in cross-border
investment funds
(PWC March 2018)

N°1
IN EUROPE  **N°2**
IN THE WORLD

INVESTMENT FUND CENTRE

Luxembourg funds
are distributed in
70
COUNTRIES

BANKING

Cross-border centre of excellence in wealth management, corporate, commercial and depository banking

136 
INTERNATIONAL BANKS
FROM
29 COUNTRIES

 **25.9%**
SOLVENCY RATIO

INSURANCE

International portability and a unique level of protection in life insurance



42
non-life insurance
companies

207
independent or captive
reinsurance companies

46
life insurance
companies

CAPITAL MARKETS

European leader in international securities listings

Luxembourg Stock Exchange
35,000+
LISTED AND TRADABLE SECURITIES

In over
50
CURRENCIES

Issuers from
100
COUNTRIES

+7^{TN}

ASSETS HELD IN CUSTODY
by major post-trade services providers,
amongst them Clearstream, the leading international
central securities depository (ICSD)



**RENMINBI
BUSINESS**



**SUSTAINABLE
FINANCE**



FINTECH



**ISLAMIC
FINANCE**



OTHER ACTIVITIES

RENMINBI BUSINESS

LuxSE is the international market leader
in the listing of **Dim Sum Bonds**



EU continental hub for
7 CHINESE BANKS

29%

LEADING GLOBAL MARKET
SHARE OF INVESTMENT FUNDS
investing into Mainland China

ISLAMIC FINANCE

1ST Islamic fund centre
IN EUROPE



4TH Islamic fund centre
IN THE WORLD

FINTECH

Home to the **LHoFT**, Luxembourg's national FinTech platform connecting the financial industry and FinTech innovators

A comprehensive
FINTECH

ECOSYSTEM AND
STRONG START-UP SUPPORT

A major e-commerce and e-payments hub

ebay PayPal amazon pay Rakuten 支 Alipay™

payconiq pingpong SIX Payment Services MANGOPAY

SUSTAINABLE FINANCE

Home to the first and only exchange platform in the world dedicated to sustainable, green and social securities, the **Luxembourg Green Exchange (LGX)**

1ST LARGEST MARKET
share of listed Green bonds
in the world

39%

LUXEMBOURG
has the leading European market
share of responsible investment funds



61%

OF ALL GLOBAL MICROFINANCE FUND ASSETS

ARE DOMICILED IN LUXEMBOURG



A wide spectrum of FinTech Activities

PAYMENTS

DiGiCASH MOBILE PAYMENTS, budgetinsight, BitPesa, ESCALION, Kliik&Pay, SNAPSWAP, mpulse, CarPay Diem, PayGate, SYD, aps, PayPal, jeelis, Koosmik, ONPEX, Emergent, EUROPAY Luxembourg, pay, empicorp, cashcloud, PPRO, MANGOPAY, HSO, olkypay, amazon payments, payconiq, mamocoble, WESTYLE, Uniskip, pingpong

BIG DATA & AI

SE.S.A.M, talkwalker, DOMOS, DATA ESSENTIAL, tada, dashboard.lu, Motion-S, iC, HipSys, Tetrao, ICTK

INSURTECH

INSURNEXT, Motion-S, iC, Tetrao, ICTK

CYBERSECURITY

SECOURRIEL, LUXTRUST, INCERT, FIANET, Deys, Nowina, L7 DEFENSE, jemmic, Birdee, Greenwich dealing, KEYTRADE BANK, FUNDSQUARE

FUNDTECH & INVESTMENTS

PROFIDATA, investify, HighWave Capital, ARKUS FINANCIAL SERVICES, NEXT GATE CAPITAL, EXPERSOFT, ASSETLOGIC, Solfia, TCS Real Time, bravura, LUXOFT, quantifal, behave, Linedata, In|Tech, TheMarketsTrust

LUXEMBOURG'S
FINTECH MAP



REGTECH

HAVE, TruthTechnologies, oradian, KYC3, DUCCO, eProseed, KYC TECH, ihub, iDETECT, InReg, FIN|SOFT, terida, SCOPE, ACCUITY, Taleo Reporting, seqvoia, DigitalKYC, algoreg, Alto, ComplianceWise, FINOLOGEE, BoardMaps, CDDS

LENDING

MyEucks, euroloan, numen:europa, crosslend, CFINANCE

CRYPTOCURRENCY & BLOCKCHAIN

humania, Goopal, Infrachain, BLOCK EX, SCORECHAIN, HolyTransaction, COINPLUS, Bitit, finoryx, Bitstamp, TRESORIO, tokeny, EGARS, HEXALINA, ripple, bitFlyer, CYGNETISE, COMPELLIO, BLOCKCHAIN

Compiled with the support of LFF, ALFI, ACA and ABBL

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A wide spectrum of **FinTech Activities**

1. Compliance & risk management
2. Blockchain & smart contracts & distributed applications
3. Security & authentication
4. Automated investment services
5. Big data analytics
6. Mobile & e-payments

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Research, Development & Innovation

Close collaboration between private sector and class-leading research institutes such as Luxembourg Institute of Science and Technology (LIST) or the Interdisciplinary Centre for Security, Reliability and Trust (SnT) of the University of Luxembourg



Start-up support **Ecosystem**

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+ a broad range of support programs, private incubators and accelerators

Supporting **Innovation**

PRIVATE FUNDING

- Local investors (Business Angels, VCs, Family offices, etc.)
- Luxembourg Business Angel Network
- 100+ global VC firms within 1-hour flight

PUBLIC FUNDING

- €150 million **Luxembourg Future Fund** by public bank SNCI and the European Investment Fund targets early and growth-stage innovative European tech companies with an impact on the Luxembourg economy
- **Digital Tech Fund** for ICT start-ups
- **Grants** for Research, Development and Innovation projects



THE LUXEMBOURG INVESTMENT TOOLBOX



UCITS



SIF



SICAR



RAIF



LIMITED
PARTNERSHIP



SECURITISATION
VEHICLE



FAMILY WEALTH
MANAGEMENT

Tapping Opportunities...

WHAT ??

- International Mobility & Resource Sharing, Co-Sourcing, Outsourcing
- Core Expertise and Services offering to Clients (Advisory, Tax , Accounting, Audit)
 - DigiTech & FinTech (IT & Blockchain, AI, Fintech, Robotics, Cyber Security)
 - Tailor made Products & Solutions
 - Change Management / Project Consulting
 - System Migration and Implementation services
 - International Tax & Transfer Pricing
 - Financial Reporting (For Funds and commercial companies – IFRS, US GAAP, Lux GAAP)
 - EU Institutions Tendering Initiatives
 - IT and SAAS services
 - Audit & Reviews
 - Compliance
 - Advisory
 - Public Entities
 - Evaluation
 - Infrastructure
- Others ??



Expanding your business



1. Company set up

- Corporate structure
- Company registration
- Corporate tax advisory



2. Employment Issues

- Employment tax issues
- Work permits and visas
- Pensions and benefits
- Global mobility



3. Taxation services

- Corporate and international taxes
- Indirect taxes
- Transfer pricing
- Global mobility services
- Financial services
- US tax services
- Transaction tax



4. DigiTech services

- Digital transformation
- IT advisory/IT risk and assurance
- Information management and analytics



5. Back office services

- Fixed fee book keeping
- Payroll and other HR services
- Fully outsourced solutions
- Financial reporting and accounting services



6. Business growth support

- Mergers and acquisitions
- Expert, tailored support to help you grow your business in India and globally
- Market assessment and competitor analysis
- Assistance with valuation services



7. Audit and assurance

- Assistance with statutory and non-statutory audits
- New GAAP conversions
- Financial reporting advisory

Areas:

- Accounting & Reporting Services
- International Tax Advice
- Human Resources Management & Payroll
- VAT and Other Indirect Tax Compliance
- VAT and Other Indirect Tax Advice
- Legal Support & Corporate Services
- IFRS Services
- General Data Protection Regulation (GDPR)
- Regulatory Compliance
- Governance & Business Risk Services
- AML Compliance Services
- Fund Administration
- Restructuring & Reorganisation

Tapping Opportunities...

How ??



To explore the possibilities on :

- Identifying existing Clients presence in Luxembourg and or India for Harmonization between the two countries
- Go to Market on Joint Client target initiatives
- New Service Offerings based on available skill set offering
- Strengthening of the ICAI Global Network and Coordination
- Joint sharing of resources for optimal utilization in common interest areas.

In coordination with:

- Indian High Commission (Brussels)
- Lux. Embassy in India
- Lux. Ministry of Economy & Trade
- Lux. Ministry of Finance
- Lux. Ministry of Foreign Affairs
- Lux. Chamber of Commerce
- Indian Business Chamber Lux
- Luxembourg for Finance
- Lux Innovation
- House of Startups
- University of Luxembourg
- Other Govt. & Non-Govt. Bodies
- Other Local Associations (ALFI, LPEA, Lux Flag etc.)

7 reasons to choose Luxembourg for your business:

- Political and social stability
- Quality of life
- Economic strength
- International openness
- Multicultural workforce
- A business-friendly administrative and tax framework

Move... to LUXEMBOURG

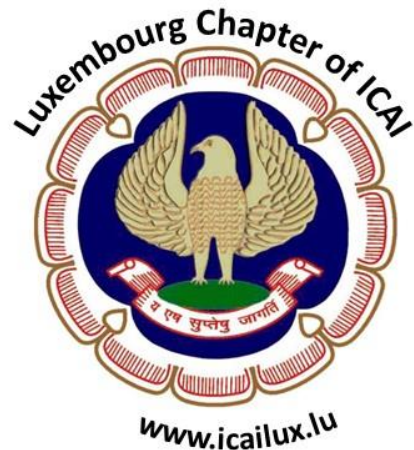
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Thanks for Listening...

Questions & Feedback



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