

## TRADE FLOWS & CULTURAL NEWS

Number 105 - December 2014

### EDITORIAL

### Back to Belgium

By His Excellency Ambassador Masafumi Ishii, Japanese Ambassador to Belgium

It is great to be back to Belgium! That is my honest feeling though I have never been posted here and I cannot speak either Flemish or French... Why?

As I mentioned in the Embassy's Home Page, (which by the way is worth visiting. You may find a lot of useful information! Link is <http://www.be.emb-japan.go.jp/english/index.html>), I had a pleasure of getting involved in the preparation for the ASEM 8 (Asia-Europe Meeting) that the Belgian Government successfully hosted back in October 2010. At that time I visited Brussels six to seven times in one year.

That was only the beginning of the story. In the following year on 11 March the Great East Japan earthquake and tsunami occurred. About two weeks later, I had the chance to talk about the resolutions of the Japanese people for the reconstruction at a special Japanese session during the annual seminar Brussels Forum, hosted by the German Marshal Fund. In this regard, the goodwill shown by the Belgian people has been tremendous and we will never forget that. Thank you. With that in mind, I have participated in every one of the Brussels Forums since then held towards the end of every March.

After all these encounters with people, restaurants, pubs, not to mention government officials in Belgium, how could I miss Belgian beer and fries? I have been a big fan of them and I am determined to make the best of the opportunities in front of me.

As a more serious note, I believe that the most important job of mine is to support and further

promote business exchanges between Japan and Belgium. There are over 240 Japanese companies present in Belgium. Some of them have been here for decades and since I arrived in Belgium on 12 September, I have already had an honor of being a part of ceremonies celebrating 40<sup>th</sup> anniversary of the investment twice! There are also about 70 Belgian companies operating in Japan.

One of the main tasks of the Embassy is to support the activities of these Japanese companies in Belgium, and to promote investment from Belgium in Japan. This has to be two ways. If there is anything I or the Embassy can do for that purpose, please do not hesitate to knock the door. After all, we, the Embassy is the service industry for both Japanese & Belgian who have interest in mutual exchange.

In this regard, as most of you know, the year 2016 marks the 150<sup>th</sup> anniversary of diplomatic relations between Japan and Belgium. That means our interaction started as early as 1866, before the end of the Edo period. I am determined to use this opportunity to create new levels of partnership between both countries. There will be a lot of exciting events and exchanges in diverse fields taking place both in Belgium and Japan. For this to happen, I need wisdom, enthusiasm and support from every one of you!

I wish all the success for the activities of BJA. I am happy to support them whenever possible as that makes my joy easier as well! Our relationship has been and will continue to be win-win indeed. Let us stay in touch!



His Excellency Ambassador Masafumi Ishii

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## YES IX Second Briefing Session: Visit to the Royal Palace and Toyota Motor Europe

Tuesday, 7 October 2014 - Royal Palace of Brussels & Toyota Motor Europe



Mr De Wolf, Export Manager of Ganda Ham and a former YES VI participant, giving insights into the details concerning Service, especially for the Japanese market.



Mr Van Beneden, Managing Director of Japan Consulting, giving an overview of the Cross Cultural framework in business situation in Japan



Mr Van Riet of Peter Van Riet Studio, a former YES V participant, sharing his personal experience in doing business in Japan.



YES IX participants were welcomed at the Head Quarter building of Toyota Motor Europe in Brussels.

In the framework of the YES Program the BJA was honored to receive an invitation by His Majesty King Filip to meet in the premises of the Royal Palace. The Program is running its 9<sup>th</sup> edition under the auspices of His Majesty King Filip.

YES IX Second Briefing Session started with a memorable Business Round Table headed by His Majesty King Filip of Belgium. On this special occasion, YES selected candidates together with BJA VIPs and YES Committee members were delighted to meet and exchange experiences with the King. After a pleasant and insightful meeting with His Majesty King Filip, all continued to network during a short cocktail.

The afternoon session of the YES IX Second Briefing took place at the premises of Toyota Motor Europe who generously sponsored the YES IX program. The participants were welcomed by a light lunch, giving them extra energy for the afternoon session. First presentation was given by Mr Van Beneden, Managing Director of Japan Consulting Office. He gave an overview of the





## 第二回説明会 – ベルギー王宮への特別訪問並びにトヨタ・モーター・ヨーロッパ訪問

Tuesday, 7 October 2014 – Royal Palace of Brussels &amp; Toyota Motor Europe



Professor Gilbert Declerck, Member of Board of Directors of imec International and the President of BJA, is greeted by His Majesty King Filip of Belgium.



Mrs Ann Blondé, Managing Director of zeal and Chairwoman of BJA YES Committee, introduces Mrs Chiara De Vlieger, Sales and Marketing Manager of Marylise-Rembo Styling, one of the eight YES IX participants, to His Majesty King Filip of Belgium



Mr Didier Leroy, Member of Board of Directors, President & CEO of Toyota Motor Europe and Board of Directors of BJA is greeted by His Majesty King Filip of Belgium.

cross-cultural framework in business situations in Japan, with many practical examples and insights into understanding doing excellent business.

Following, Mr Van Riet of Peter Van Riet Studio and former YES V participant shared his personal experience as a product developer and creative soul to do business with Japan in a B-to-B environment.

To complete the session, Mr De Wolf, Export Manager of Ganda Ham and former YES VI participant, gave some practical insights into how to prepare your exporting business to Japan with special emphasis on “Quality” – the key to succeed in the Japanese market.

After a general Q&A and final trip details given by Mrs Ann Blondé, Chairwoman YES Committee and Managing Director, zeal, the YES participants were fully prepared to take off to the ‘Land of Rising Sun’ for their new professional challenge.



On behalf of BJA, Mrs Blondé, Managing Director of zeal and Chairwoman of BJA YES Committee, expresses her appreciation to His Majesty King Filip for his long dedicated support to the BJA YES program which was initiated at the request of His Majesty in 1998.



## YES IX Second Briefing Session YES プログラム



### A WORD OF GRATITUDE

We hereby would like to thank the organizations that support the preparation and the briefing sessions: The Embassies of Belgium, Luxembourg and Japan, the FPS Foreign Affairs, Foreign Trade, Cooperation & Development, the Agency for Foreign Trade, the Regional Export Agencies (AWEX, BIE & FIT), Unizo International, Toyota Motor Europe, and the industry.



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The Belgium-Japan Association & Chamber of Commerce is happy to present you our eleventh issue of the BJA Directory. The BJA Directory has the objective to be a comprehensive source of information on the BJA-members. In addition, a list of data of over 250 Japanese companies in Belgium is added as well. The directory is a handy reference on Belgian-Japanese business performance.

By introducing the members, it has the aim to be a powerful resource for building, managing and expanding networking and business opportunities, cultural exchange, finding jobs, evaluating goods and services, and

researching trends or publications. Our directory puts our members in direct contact with other members, and interested parties can easily locate and contact our members. It assists business expansion on a local, regional, national and/or international level, as well as it enhances the opportunities for fostering cultural and friendship relations between the citizens of the two nations. It offers an excellent view on the importance of the network of the Belgian and Japanese companies in Belgium, and therefore is a unique resource publication to identify "who is who" in Belgium with regard to Japanese business and vice versa.



## Peace is the Future Religions and Cultures in Dialogue 100 Years after World War I

By Mrs Anja Oto-Kellens, BJA Executive Director



Early September the Community of Sant'Egidio, a Christian lay movement of the Catholic Church, organized the international interreligious peace meeting in Antwerp. The choice for Antwerp and Belgium was obvious in the year in which the start of the First World War (1914-1918) is being commemorated throughout Europe and the world.

### The Spirit of Assisi

The interreligious peace meetings of Sant'Egidio live and promote the 'Spirit of Assisi'. This term refers to the historic meeting of 27 October 1986, when the leaders of Judaism, Christianity, Islam, and the great Asian religions came together at the invitation of Pope John Paul II in Assisi, the city of St. Francis, in Italy. Every year since then, the Community of Sant'Egidio has organized an International Peace Meeting in this spirit. The Meeting is not about theological or academic debates; rather, the panelists discuss the critical questions of our time. The culture of respectful and friendly meetings leads to concrete initiatives of pacification and reconciliation.

### Familiar Faces From Japan

From Japan various religious representatives were present. One person in particular was even more special and very dear to the BJA, as he was in 1993 the President of the Nihonjinkai and Vice-President of the BJA, Mr Masahiro Sato. He was representing the Bank of Tokyo in the mid nineties. Afterwards in his capacity of Chamberlain of His Majesty Emperor Akihito, he took time out of his busy schedule to guide the YES VI Participants into the Imperial Gardens and Inner Courts when visiting Japan for the YES Program in 2008.

To see him back again, in his new capacity as Director of the Meiji Jingu Intercultural Research Institute, upon invitation of Mr Jean-Albert Moorkens, BJA Honorary Vice-President, together with Mr Ito, Priest of Meiji Jingu, was a wonderful surprise. While savoring beautiful Belgian dishes at Kommilfoo, the discussion widened around the topic of peace, war, and Shinto. Mr Sato's concern and presentation at the conference was focused on how to educate people in order to eliminate war and fighting.

### Mr Sato's view on Shinto

Mr Sato shared his thoughts as to what is considered "impor-

tant" in Japan's unique religion of Shinto. Shinto neither has a founder nor any sacred texts. Therefore, there are no revelations of god which believers must adhere to. Perhaps the closest thing to such a revelation is the "spirit of wa", meaning "spirit of harmony". In the 7<sup>th</sup> century, Prince Shotoku, a Japanese prominent political and religious figure, set out in Article 1 of the Seventeen-Article Constitution that "Harmony is to be valued above all else".

Mr Sato explained that in Shinto, gods are to be found in nature. Nature gives us blessings. Though it is sometimes harsh, it provides us with providence and harmony. Humans are also harnessed as constituents of nature. In Shinto humans, in symbiosis with nature, find "harmony". Similarly, in the relation between gods or between humans, the harmony is considered as an important factor.

In Shinto, instead of a single almighty god of monotheistic religions, there are separate gods for example for the ocean and mountains and many more, and humans are harnessed under the protection of infinite gods. Because such recognition pervades among Japanese people, Buddhism was accepted when the religion came to Japan in the 6<sup>th</sup> century. Mr Sato explained further that even though they are not Christians, many Japanese couples are willing to have their wedding ceremony in churches. This may come across as a mystery or irreverence from the perspective of other religions. However, in the minds of Japanese people, the array of gods, including Christian God, Buddha, Jesus, Jehovah, Allah, as well as the gods of Hinduism, Jainism, and Greek mythology can all be revered as gods. Religion, which ought to be the farthest thing from "fighting", is often its cause. If fighting is stemming from "threats" posed to "a god sublime to others" then this is very regrettable. Mr Sato stated that not only in religion, but if people acknowledge what is dear to each other and harness each other, he believes there will be less acts that "threaten" these things.

Mr Sato reminded us to recognize deep in our hearts that others also have things they need to protect, just as you have things you need to protect, and to appreciate that all human beings are harnessed in "harmony" with each other.

"Peace" is written "平和" (heiwa) in Japanese. It means a state in which there is all-around "harmony". It is Mr Sato's hope that the world will be filled with various "harmonies".

## The BJA Cultural Committee

The Cultural committee plays an important role in reinforcing the cultural relations between Belgium and Japan. It includes representatives and prominent figures from the Belgian and Japanese cultural, academic and business circles. It organises cultural events such as:

- › Exhibitions (private visits to exhibitions of Japanese, Belgian or European art)
- › Concerts (group participation in concerts by famous Japanese or European orchestras, ensembles or musicians are organised several times a year, followed by a cocktail)
- › Folklore events
- › Performances of various Japanese arts: dance, theatre, etc.
- › Discovery of Belgian products and handicrafts

The Chairman of the Cultural Committee is Mr Koh Ichi Masaki.



### JAN LAMBRECHTS

After working over 25 years in 'Big 4' consulting firms, in 2012, I established ICHIBAN Consult, a specialist firm in matters of personal taxation, social security and international employment. The name of the firm reflects my interest in Japan, both for private and for business reasons, and my dedication to quality. In my free time, I enjoy golf, playing taiko drums or touring my 1978 vintage Honda motorbike.



### ROBERT LIEVEMONT

In his professional life Mr Lievemont was involved with insurance. After his first professional life, he started a second career and turned his hobby of art into art insurance as well. Apart from art, he is also a great fan of the sport of golf.

### KOH-ICHI MASAKI

Head of European Affairs and Agency, Brussels Office at Japan Management Association Group - JMA  
Chairman of Cultural Committee, BJA Board Director

Over 27 years living outside Japan with various international assignments at different global organizations. Major responsibilities for JMA; to provide advice and solution in the automotive distribution and retail network through its consulting wing and to promote multiple business exhibitions hosted by JMA, e.g. Foodex through its industries development centre.





### ERIC RESLER

I am a Belgian citizen, a happy father and a general business lawyer (Reslex) with 25 years' experience in a variety of areas, including international distribution, general commercial transactions and intellectual property. I particularly enjoy working for Japanese companies and advising Western companies on Japan related commercial transactions. I developed a special interest in all things Japanese since my early youth and, at an early stage of my lawyer's career, I received scholarships from the Japanese Government to first conduct comparative legal research in Tokyo, then join the post-graduate law school of Chuo University. The last two years of my five-year stay in Japan, I worked for a Japanese law firm in Tokyo.

### TAKESHIGE SUGIMOTO

Japanese and Brussels qualified attorney, Associate, WilmerHale Brussels Offices

His main focuses in connection with Belgian-Japanese relations are cuisine and competition law. Since his arrival in Brussels in September 2013, his hobby is to enjoy sampling different newly-discovered Belgian and Japanese restaurants in the city and surrounding area. He has practiced competition law in both Japan and Belgium, currently focusing on EU competition law and international Anticorruption compliance.



### KEI KODAMA

Representative of International Credit Brokers Alliance (ICBA). ICBA Japan representative in Europe, for credit insurance market research and development. ICBA is an international insurance broker network specialized in credit insurance for management of trade credit and political risk. I enjoy Belgian beer, chocolate and food, and in my second year in Belgium I look forward to travel around to discover the culture and tradition of Belgium.

### ANDREAS THELE

In 1993 I obtained a Ph.D. from the University of Düsseldorf after research at Tsukuba University and the "Eastern Institute", Tokyo (1989-1991). Professor at the University of Liège since 1995, I am actually Director of the Centre for Japanese Studies (CEJ). Since 1994 I also teach Japanese language and civilization at the University of Mons. My work focuses mainly on East-Asian philosophy and Comparative Thinking. I am very happy to be a member of the BJA Cultural Committee for almost 20 years





### OLIVIER VAN BENEDEN

I have been involved with Japan for more than 20 years. I had the opportunity to delve into the culture from an early age, living with a Japanese family and attending both a Japanese high school and university in Japan. I then worked for Japanese companies in Japan and in Europe before establishing Japan Consulting Office. Through very practical training, I am helping Japanese and non-Japanese companies to better understand key challenges and to improve their business.

### DIMITRI VANOVERBEKE

Prof. Dimitri Vanoverbeke holds a PhD from Leuven University (Belgium) and lectures in Japanese Studies at the department of Area Studies at Leuven University. His research deals with judicial policy-making, the function of legal institutions and the relationship between law, politics and society in modern and contemporary Japan as well as with regional cooperation and human rights in East Asia. He lived for more than seven years in Japan dividing his time between Tokyo and Fukuoka and enjoying excellent cuisine and the nice atmosphere in both cities.



## FAVOURITE JAPANESE RESTAURANTS FOR THE BELGIAN-JAPANESE COMMUNITY

Source: Gault&Millau Belux Guide 2015

For our special guide to Japan, we asked the members of the Belgium-Japan Association & Chamber of Commerce to name their favourite Japanese restaurants in Belgium. Below you will find the restaurants listed in order of preference according to these experts on Japan, for whenever they eat out in Belgium.



1	Kamo	ex aequo	Brussels
1	Yamayu Santatsu	ex aequo	Brussels
3	Nonbe Daigaku		Brussels
4	Samourai		Brussels
5	Izakaya		Brussels
6	Yamayu Santatsu		Antwerp
7	Izumi		Antwerp
8	Kokuban		Brussels
9	Tanuki		Bruges
10	Minato		Antwerp



## The 10<sup>th</sup> BJA Golf Cup and Golf Initiation 第10回BJAゴルフコンペとゴルフフイニシエーション

Saturday, 27 September 2014 - Millennium Golf Club



(Left to Right) Mr Ömer Turna, Partner of Ernst & Young, Mr Yoichi Yamada, Minister of Embassy of Japan, and Mr Mustapha Azzouzi, General Manager of AWTC / AW Europe, getting ready for a pleasant round of golf.



Professor Gilbert Declerck, Member of Board of Directors at imec International and the President of BJA, expresses warmly thanks to all the generous sponsors and the participants for their passionate support to this annual golf event at the BJA.



Practice on putting - participants for the Golf Initiation enthusiastically listening to the Pro for some techniques.

The Cultural Committee of the BJA had the great pleasure to organize the 10<sup>th</sup> BJA Golf Cup and Golf Initiation at the Millennium Golf Club in Beringen.



Mr Ömer Turna, Partner of Ernst & Young, who represented as the captain of the EU team, proudly hold the winning replica for its third consecutive victory.

On this lovely day, a delicious lunch buffet was already waiting when the participants arrived at the golf. Over 60 guests joined for an exciting afternoon until evening consisting of the

18 holes competition, the Golf initiation with compact course challenge, refreshments during and after the competition, cocktail, and prize giving dinner.

Every part of the program is special, but an exceptional highlight was the third consecutive victory of the EU team for the team competition 'EU vs. Japan'. The Captain of the EU team, Mr Ömer Turna, Partner of Ernst & Young, was very proud to receive the winning replica on behalf of his team. In the meantime, the Captain of the Japan team, Minister Yoichiro Yamada of the Embassy of Japan, has confirmed his commitment to 'take revenge' at next year's competition.

Thanks to the generous sponsorship by a number of BJA company members and the enthusiastic participation by the members and partners, this annual BJA Golf event has ended again successfully.

The pictures are by courtesy of Mrs Françoise Demeter of E. & H. De Beukelaer & Co.



## EU-Japan news

## INSURING THE FUTURE: AGEING POPULACE PRESSURES PREMIUM INDUSTRY

Approximately 20% of the value of insurance premiums worldwide is paid in Japan, accounting for around half of the entire Asian market's share. More than 90% of households have insurance, and there are more than 200 million policies in place, with total premiums representing nearly 10% of GDP. Against the background of the powerful, state-backed (for now, anyway) Japan Post Insurance and several private domestic behemoths, a number of overseas players have carved out lucrative niches. In addition to the size and advanced maturity of the market, Japan's ageing demographics present further challenges.

As well as the deep penetration of the insurance industry, its image is generally far better here than that in Europe. "There, insurance is either compulsory or very heavily sold — meaning that consumers didn't see them as attractive purchases," says Tamas Bown, head of life and health client markets in Japan for Swiss Re.

"In the Japanese market it's quite the opposite: consumers are well-educated

and tend to be focused on protecting themselves and wanting to save responsibly," says Bown. "People have a lot of faith in the industry and see the insurance brands as very paternalistic."

Being the second-largest life insurance market in the world, after the US, the pace of development can be quite fast, according to Bown. Japan is also a crucial market for Swiss Re, "vying for second-biggest market globally", despite opening full branch operations here only a decade ago. Swiss Re's first reinsurance contract in Japan, however, dates back more than a century, to the days when someone came from Switzerland by boat every year and signed contracts.

In a survey that Swiss Re ran last year on 20,000 consumers in major territories around the world, the number one risk that Japanese people identified was the growing costs associated with ageing, ahead of even economic issues and natural disasters.

"Japan has a few unique challenges

around ageing, and is probably at the forefront of this. The benefit that Japanese consumers have is that some of the health insurance policies available on the market are among the world's leading in terms of the length of guarantees and the ages that they'll cover up to," says Bown. "The drawback is that they can't look to other markets for ideas on what products might work well for that.

"Long life expectancy is a good challenge for a society to have. The dynamic is changing, as you can no longer look at retirement, which is now a relatively early point in people's lifespans, as being a complete change in their needs — from protection and accumulation, to 'decumulation'," says Bown, referring to the industry term for spending the money saved up during the policyholders' working lives.

The phenomenon of increasing numbers of Japanese people in their sixties and seventies looking after people in their eighties and nineties is just one example of the changes that need to be faced.

"It's a challenge not just for the industry, but for society in general: how to make sure that the costs of healthy ageing can be funded appropriately. The industry needs to contribute through innovative product design, and increasing the ideas and appetite that insurers have for extending coverage through to older ages," says Bown. "But it's also a topic for the government and regulators to look at: the overall cost of ageing and where that burden falls — between private individuals, the state and the insurance industry. Just leaving that burden purely to the state, if you project that into the future, it becomes a very unattractive proposition."

Some of the ways the Japanese market is adapting are life-long coverage that



provides fixed cash benefits to policyholders who are in the hospital or undergoing surgery — along with insurance for particular diseases. Whereas in many other countries the more generic critical illness insurance tends to be widespread, in Japan there are very advanced policies, for example, specifically for cancer.

It was by offering an innovative cancer-related policy designed specifically for the local market that Cardif BNP Paribas expanded into Japan in the early 2000s.

Cardif operates in what country head for Japan Pierre-Olivier Brassart describes as the “specialised area” of collateral protection insurance (CPI) for the mortgage market. CPI, or mortgage protection insurance, protects against a variety of risks that could lead to default on home loans.

“Most policies are paid out if people have died, but our policy pays off the entire mortgage as soon as the cancer is diagnosed. So we support people through the difficult times, while they are still alive,” explains Brassart.

In order to stay ahead of competitors who have begun to sell similar policies, Cardif has continued to come up with new types of coverage for other serious diseases such as heart attacks and strokes. As well as policies that clear the outstanding amount of a home loan, Cardif has expanded into cash benefits to patients beyond mortgage coverage.

Cardif offers its insurance solutions to consumers through the financial institutions that are handling their mortgages, rather than directly. The fragmented nature of the Japanese financial sector means that Cardif has no fewer than 55 partners — ranging from mega-banks through to mid-tier regional lenders — compared with between five to 10 in most other major markets around the world. Such an arrangement requires a sizeable workforce to maintain the all-important corporate and personal relationships that are central to the business. Cardif currently employs around 160 people at its Tokyo office, including many account managers who spend a large portion of their time travelling all over Japan, visiting regional banking partners.

Japan now accounts for about 10% of Cardif’s global turnover in protection insurance (as opposed to the savings part of the business) — a significant portion, given that Cardif is active in 37 countries.

The average long lifespan of Japan’s population doesn’t in itself have a major effect on Cardif’s business operations, according to Brassart, as it is matched by the traditionally longer mortgages that are the norm here.

“The discrepancy between wealthier older people and the younger generations is a bigger issue for us than ageing,” says Brassart, noting that the generation wealth gap in Japan is a particularly clear split. “Younger people have different risks — such as higher risk of unemployment — from wealthy people in their forties and older.”

Source:  
Gavin Blair  
<http://eurobiz.jp/2014/09/insuring-the-future/>

## EU AND JAPAN CONCLUDE INAUGURAL DIALOGUE ON SPACE ISSUES

The European Union and Japan held their first policy dialogue on space in Tokyo on 7 October, 2014. The meeting allowed for an exchange of views on developments in space policy and space security. They covered research and space exploration, cooperation on satellite navigation, earth observation and maritime domain awareness, amongst other issues. The two sides also discussed space diplomacy, including multilateral initiatives to ensure the peaceful use of outer space.

The meeting was co-chaired on the EU side by Joelle Jenny, director of security policy and conflict prevention at the European External Action Service and Philippe Brunet, director of aerospace, maritime, security and defence industries at the

European Commission. The Japanese side was led by Ambassador Shingo Yamagami of the Ministry of Foreign Affairs and Mr Yoshinori Komiya, director general of the Office of National Space Policy. The European Space Agency also participated. The dialogue was a concrete follow-up to discussions between EU leaders and Japanese Prime Minister Shinzo Abe at the EU-Japan Summit in May 2014.

Both sides agreed on the value of further deepening their cooperation, and agreed to hold further rounds of the dialogue on an annual basis.

Source: <http://www.euin-japan.jp/en/media/news/news2014/20141007/103003/>



## BJA Legal & Tax Committee Survey

In 2012 the BJA Investment Committee conducted a survey among BJA corporate members and non-member Japanese companies doing business in Belgium. This survey aimed to assess their views on the competitiveness of the investment climate in Belgium and included questions on a wide range of matters including the Belgian tax system, immigration, recruitment, labor environment, infrastructure and education and R&D.

In view of the government formation after the elections of 25 May 2014 the BJA Legal and Tax Committee decided that it would be useful to conduct a new survey to assess the views of Japanese companies doing business

in Belgium on the competitiveness of the Belgian legal and tax system following recent changes in Belgian tax law.

The survey was conducted during the month of July 2014 among BJA corporate members and non-member Japanese companies doing business in Belgium. In the survey, we asked 45 questions on a wide range of tax and legal related matters. We received 35 replies in total.

The survey shows that generally Belgian federal and regional governments and their officials are considered business friendly and that the presence of key European and inter-

national institutions is important for Japanese companies doing business in Europe.

However, the survey also showed that there are a number of concerns.

Following a discussion within the Legal & Tax Committee and consultation with the Investment Committee certain key findings and priorities were identified following an analysis of the survey results. These key findings are summarized hereinafter.

The Legal & Tax Committee thanks all the companies who have completed the survey.

### 1. Belgium is losing attractiveness as a Regional Headquarter / Holding location

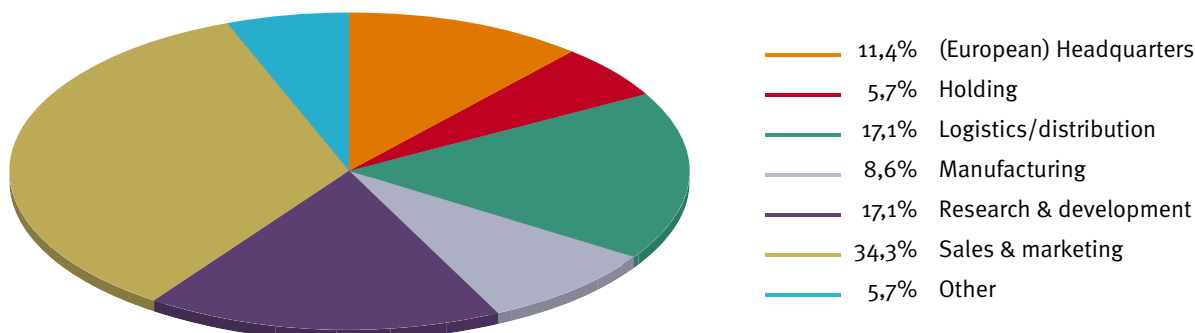
Recent changes to the Belgian holding company tax regime (introduction of 0.412% tax on capital gains on shares, introduction of 5:1 thin cap rule on inter-company loans, introduction of fairness tax) and the absence of a 100% participation exemption for dividend income (only 95% dividend-received-deduction) have rendered Belgium less attractive as a regional headquarter / holding location compared to other EU Member States.

The survey results show that Japanese MNEs are mainly considering investments in sales & marketing, logistics/distribution and research & development in Belgium and that Belgium

is no longer shortlisted as a (European) headquarter / holding location.

In addition to the recent corporate tax reforms the impact of the Sixth State Reform on the Expatriate Tax Regime may further reduce Belgium's competitiveness for hosting headquarters. This Sixth State Reform will furthermore significantly increase the administrative costs of payroll and tax compliance for expatriates. The survey results show that this impact on the administrative burden is currently still underestimated / unknown by some companies.

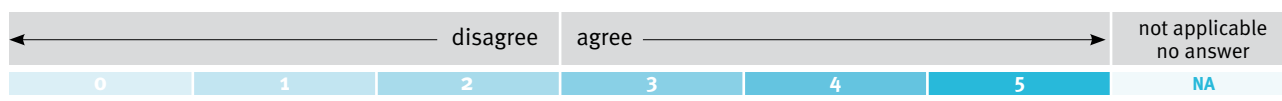
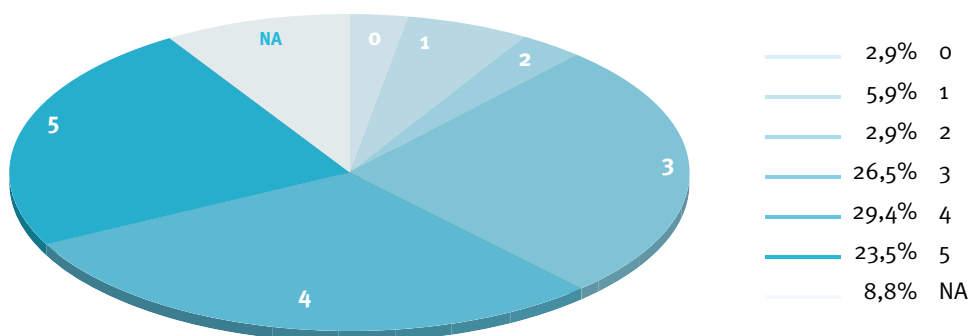
*If you have a plan to expand your business activities, which activity is it for?*



## 2. Social security contributions and high labor cost restrict employment in Belgium

The survey results clearly show that the high labor cost and high social security contributions restrict employment in Belgium.

*The social security contributions restrict employment in our business in Belgium?*

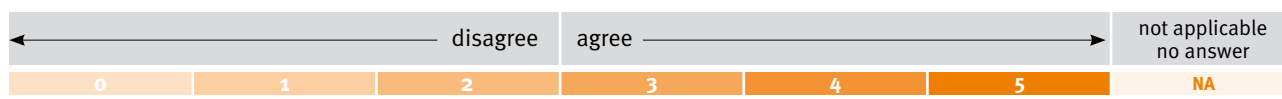
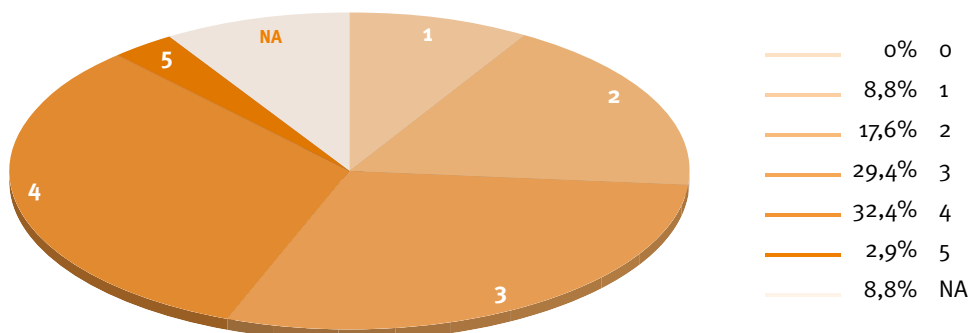


## 3. Belgian legal and regulatory framework restricts the competitiveness

The survey results clearly show that the Belgian legal and regulatory framework restricts the competitiveness of the business of Japanese companies. The survey results furthermore show that

procedures in Belgium to obtain environmental permits are unnecessarily complicated.

*The Belgian legal and regulatory framework restricts the competitiveness of our business?*

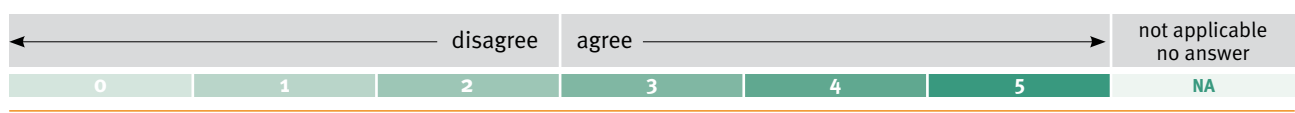
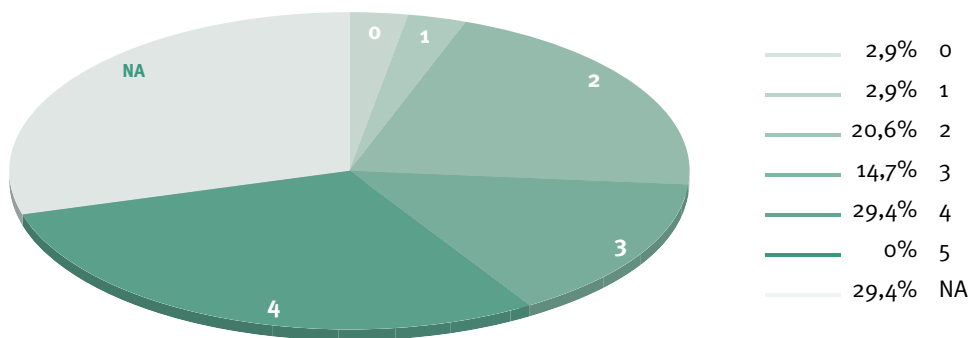


4. Immigration

Whereas the general immigration landscape in Belgium is rather favorable for Japanese expats, the survey shows that some aspects of the immigration process remain a point of concern. The visa application process for dependents and the local registration process still take quite some time, and often jeopardize the travel possibilities of Japanese expats and their family members once they have arrived in Belgium. The results of the survey fur-

thermore show that the accompanying family members of expats face more issues than the expats themselves. Moreover, the immigration process differs from municipality to municipality. With respect to the immigration process for self-employed Japanese persons, which entails the application for a professional card, it appears that the responsible authorities are not able to process the requests in a timely and efficient manner.

It is easy to obtain professional cards for expatriates?

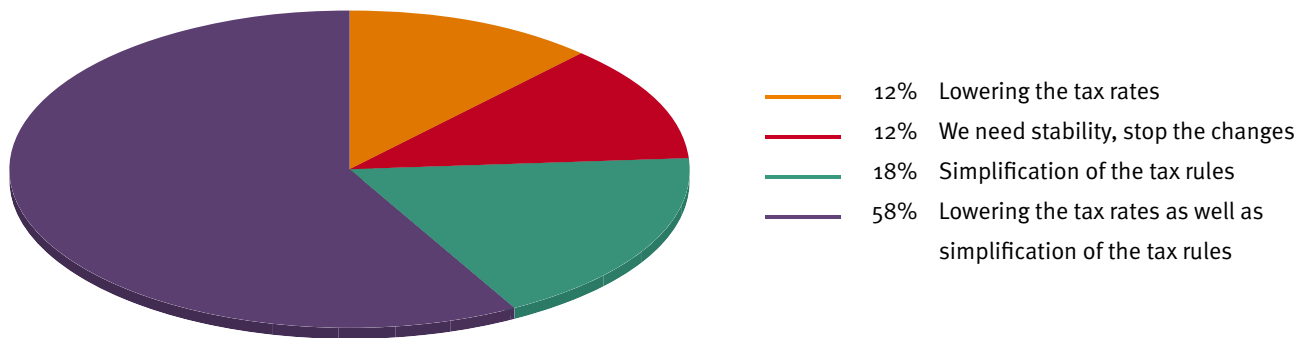


5. Corporate tax reform

The survey shows that according to Japanese companies doing business in Belgium the announced tax reform should fo-

cus on both (i) lowering the tax rates and (ii) simplifying the tax rules.

The announced tax reform of the Belgian Incom Tax Code should, in your opinion, focus on

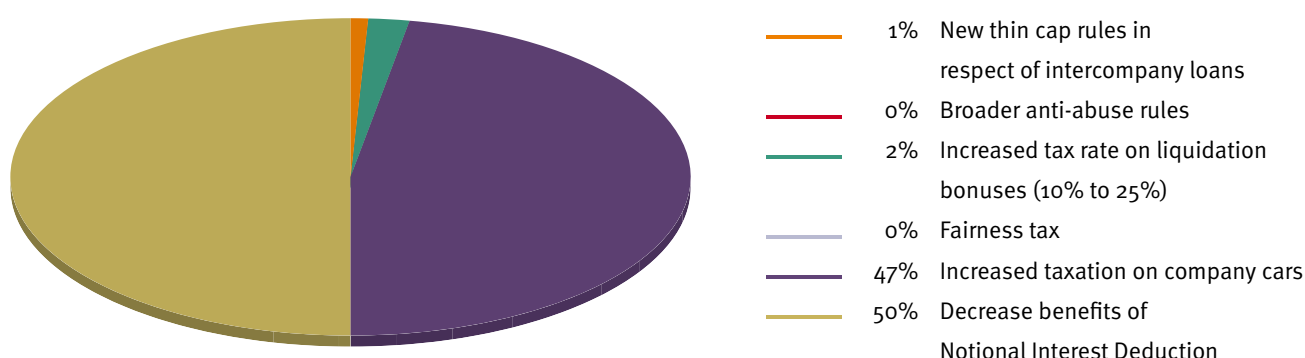




The survey furthermore shows that the reversal of the increase in taxation of company cars (both in the hands of the employee and the company) and the reinstatement of the benefits of the Notional Interest Deduction would have a positive impact on their company. On this basis it can also be concluded that keeping the Notional Interest Deduction regime is important for Japanese companies doing business in Belgium. The fact that Fairness Tax was not chosen as a measure to be

reversed may be an indication that the impact of this newly introduced fairness tax is still underestimated by Japanese companies doing business in Belgium. Given the recent implementation of the fairness tax (i.e. as from tax year 2014) many companies may not yet have experienced the impact thereof implying that there is at this stage limited awareness regarding the impact of the fairness tax on the effective tax rate.

*The Belgian federal government introduced the following tax measures in the past two years. If you could turn back in time and reverse one measure, which one would have the most positive impact for your company?*



### Conclusions and way forward

BJA and other organizations (such as AmCham Belgium and sector organizations) have a common interest in reinforcing the competitiveness of Belgium as an attractive location for hosting

(European) headquarters and for doing business in general, and to strive together for a more competitive and prosperous Belgium. BJA will therefore touch-base with AmCham Belgium and

with sector organizations to explore cooperation opportunities in view of approaching the new federal government and the regional governments together.

## news from the members

### SISTERPORTS ZEEBRUGGE AND HAKATA CELEBRATE 15 YEARS OF COOPERATION

The Zeebrugge port authority received an important Japanese delegation from the port of Hakata on 1 August 2014. It's been fifteen years since the ports signed a trade enhancement agreement, an anniversary that will be celebrated on this occasion.

"As global trade equals maritime transportation and both ports are gateways into Europe and Japan, we see it as

a strategic task to share experience, which we have done for 15 years now. In addition, the partnership agreement gives the trade between the two ports a further boost.", says Joachim Coens, CEO Port of Zeebrugge.

For more than 20 years, the port of Zeebrugge has kept close ties with Japan. The Japanese investments in Zeebrugge are thick-set. There are Japanese ship-

ping companies active in Zeebrugge, Japanese interests in Zeebrugge stevedores and Japanese plants: Toyota, NYK, Toyofuji, Mitsui, K Line, KESS, UECC, Bridgestone, Sumitomo, Meiko, Daikin, AGC Glass, Mitsubishi, Mazda, Suzuki, Nissan, etc.

The port of Zeebrugge also has a sister port agreement with the port of Nagoya in Japan.

### GOOD DESIGN AWARD

SARAYA has been the pioneer of hand washing since 1952 when we developed the Japan's first antibacterial liquid soap and its dispenser. We celebrated our 60 years anniversary 2 years ago and renewed our logo to reflect how our business has developed since our foundation and also to create a clear path in the direction we want our business to develop into the future. Since the beginning of the com-

pany we have evolved and created new automatic dispensers. We are proud of our ELEFOAM2.0 No-Touch foam soap dispenser which is available in Europe soon and won the Good Design Award in 2012. Now we can help to bring the best in hand washing with style all over the world. The automatic dispensers reduce the risk of cross contamination with their No-touch sensor activation. The ELEFOAM2.0 is our most stylish and

compact dispenser that deserves to be seen in any home or public restroom!



## news from the members

## GIVING BIODIVERSITY A HAND

Toyota Motor Europe is encouraging biodiversity here in Belgium.

Toyota has teamed up with local nature experts to conduct a bio-diversity study on the grounds of Toyota's Evere based head-office, Zaventem based Technical Centre and their parts depot in Diest. Their mission is to identify and encourage native species of wild flowers and shrubs and to identify current insects on their sites. Later they will determine what other species are being encouraged.

After just a few months of managing their land in a more bio diverse way the results are impressive; a number of interesting and in some cases rare species have been identified.

Among them were a number of rarer plants, several species of Blue and Argus butterflies, several species of Bumblebee, a Greater Spotted Woodpecker and also a Hobby. These species are able to survive because of the habitat allowing the correct species of plant to thrive providing both food and shelter.

Toyota members are proud to contribute to the local community and to increase biodiversity on their sites.

Source: Toyota Motor Europe



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We, the undersigned, hereby apply for the membership to the Belgium-Japan Association & Chamber of Commerce (BJA) in the following category (please tick as appropriate):

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本申込書に必要事項をご記入の上、E-mail: info@bjabe にて当会議所までご返送下さい。

2. Upon receipt of the approval of your application by the Board of Directors, you will receive an invoice for your membership fee.  
後日、当会議所役員より入会の承諾が認められましたら、年会費の請求書を送らせて頂きます。



## news for the members

## YOMIURI NIPPON SYMPHONY ORCHESTRA TOKYO COMING TO BELGIUM

The Japanese Yomiuri Nippon Symphony Orchestra Tokyo is an absolute top orchestra, but seldomly travels to Europe. At the KlaraFestival 2015 the organizers will have the exclusive honour of presenting them to you. Together with pianist Angela Hewitt the YNSOT will bring to you the Turangalîla-

Symphony by Olivier Messiaen, based on the ancient myth of Tristan and Isolde. Messiaen, a 20th Century genius, is often referred to as 'the Mozart of his time', and it's his very student, conductor Sylvain Cambreling who will take us on a symphonic trip through this great work!



*"What draws the listener to Angela Hewitt... has to do with contact. Most piano performances arrive in translation: the inner musician making a decision, then issuing a command that makes its way through the body onto the keyboard and into the ear. The process alters the results. Ms Hewitt is one of those rare musicians who seem to get something into their heads and hearts and find it at their fingertips instantaneously. To fuel this leap must require a fund of psychic energy beyond the average capacity. Good musicians are good athletes, not in the muscular sense but in the staying power of their imaginations. This pianist's resolve to imbue every musical moment with an unrelenting sense of theater would exhaust most of us in 10 minutes."*

Bernard Holland in the New York Times

**Sylvain Cambreling** conductor - **Angela Hewitt** piano - **Yomiuri Nippon Symphony Orchestra Tokyo**



### Olivier Messiaen, Turangalîla-Symphony

#### Dates

Sunday 08.03.2015 - 15:00

#### Place

Centre for Fine Arts / Henry Le Boeuf Hall

#### Access

Rue Ravenstein 23

#### Tickets

<http://bo.clic-com.be/main.aspx?sPageToGo=Event&iEventId=20911&iCultureId=2057>

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Open Tuesday to Saturday from 11 am until 7:00 pm

## Intercultural Communication

## Why is reporting so important in Japanese companies?

By Mr Olivier van Beneden, Managing Director of Japan Consulting Office, and BJA Cultural Committee Member

Information sharing and reporting is often a cause of friction in Japanese companies. Here is one extreme example that shows just how serious the implications can be.

A Japanese company in the Netherlands appointed their first European CEO (former CEOs were Japanese). This person, let's call him John, had only worked for American and European companies previously. Soon after his appointment, the amount of information shared with Japan started to decrease. The HQ in Japan and Japanese expatriates working with John had to constantly ask him for information. They felt that they did not know exactly what was John working on and did not understand why he was not more open. Meanwhile, John was growing more and more frustrated about what he felt was micromanagement. He said: "As long as my numbers are good, and they are, why don't you just let me do my work! I know the European market well and we have been improving our market share since I joined." The relationship between John and the Japanese HQ deteriorated and the company eventually let him go.

This example illustrates the differences in reporting and information sharing expected in Japan and in Europe. For Europeans who are used to working independently, being asked to report regularly or having the feeling that someone is watching what we are doing, can, sometimes, be perceived as micromanagement. The higher we are in the hierarchy, the more autonomy we expect.

If the new CEO had been Japanese instead of European, he would naturally have kept reporting regularly and automatically to HQ. There is a word in Japanese language which explains this very well: Horenso. Literally it means spinach but in business it is the contraction of three words:

- > Hokoku: to report
- > Renraku: to communicate
- > Soudan: to ask advice

When entering a company, Japanese are thrown into the Horenso environment and it is part of their training as a new employee. It becomes second nature to all employees who practice Horenso on a daily basis. Therefore, the Japanese colleagues expect all European employees, including the CEO, to use Horenso.

Below is a highlight of more of the cultural background and some tips on how to avoid such a situation.

#### Group vs. Individualism

Due to the group-orientation of the Japanese, information tends to be shared regularly and among a large number of people (look at the number of people in CC!). Job responsibilities and content are very vague (many employees in Japan don't have a job description and if they do, it is often very vague.) By contrast, in Europe, we tend to be much more individualistic, and we don't feel the need to share information with so many people and so often. As the work and responsibilities are much more segmented (clear job descriptions), we are less concerned about what our colleagues are doing and tend not to put so many people in copy in e-mails, for example. Just as we don't want to be put in copy of information not related to our work (no time to read those e-mails!).

#### Bottom-up vs. Top-down hierarchy

Where the level of hierarchy in Europe might vary a lot from country to country (Netherlands being very low, France high and Belgium somewhere in the middle), the type of hierarchy here is always a top-down hierarchy. That means that the employee, usually, waits for his/her boss's instructions before doing anything. That is also true for reporting. We will only report if asked to. And if the manager wants to know the status or the progress, he/she will have

to ask to his/her employees. In Japan, there is a bottom-up hierarchy, which means that the employee will report automatically to his/her boss without being asked.

#### Process vs. Results

In Europe, we are less process-oriented than in Japan, and we tend to report only when the task is finished (which is the result) or if we encounter a problem we cannot solve on our own. In Japan, it is normal for all employees to keep their boss informed on progress (which is the process), through formal or informal reports, throughout the development of the tasks assigned.

#### Words of advice

##### > For Japanese:

Japanese should try to explain the importance of Horenso as it is not natural for us. More importantly, practice what you preach: share information naturally with your team - they will be much more inclined to do the same with you. Lastly, try limiting the number of people in copy when e-mailing, for example. When in doubt, ask the person if s/he wants to be put in copy.

##### > For Europeans:

Europeans working in a Japanese company should understand the concept of Horenso and try as much as possible to stay open with information and report regularly to their management (It does not have to be a formal report. Just saying what you are working on over coffee works too.) This will help build a strong relationship with your boss. Especially as you grow in the organization, never forget the spinach! It is healthy!

If you would like to perform better when working with Japanese colleagues or clients, see [http://japanconsultingoffice.com/en\\_training\\_open](http://japanconsultingoffice.com/en_training_open) for more details.

**The BJA would like to extend a warm welcome to its newest members:**

#### Corporate Member

### Herbert Smith Freehills LLP

Herbert Smith Freehills is a global, full-function law firm. It has 24 offices spanning Australia, Europe, the Middle East the US, and Asia, including in Brussels and Tokyo.

The firm's Brussels office deals with a wide range of EU and other competition, regulatory and trade matters. It represents substantial global clients, and has developed a particular experience in servicing Japanese corporations, banks and trading houses, which it has advised in relation to regulatory issues, merger control and cartels. The firm has two Japanese-speaking associates on the ground in Brussels, who work closely with the firm's Tokyo office (both offices ranked in the highest tiers for competition law by the legal directories) in providing clear, practical, round-the-clock support for Japanese clients on EU and multi-jurisdictional competition law matters.

Herbert Smith Freehills has joined the BJA in order to provide a more direct point of contact for Japanese clients with a presence in Belgium.



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### MSE Europe

MSE Europe is the European subsidiary of Mitsui-Soko Express, a company incorporated in Japan, and specializes in International Transportation, Warehousing and Logistics services.



Our presence in Europe goes back to 1990 where we first opened our office as Tokyo Air Service (later renamed as TAS Express) in UK. Since then we established our European headquarter in Belgium and have further expanded to Czech and Turkey.

In 2012, we joined the Mitsui-Soko group of companies as a result of a merge between the former TAS Express and JTB Cargo. Mitsui-Soko Express now have approximately 500 employees in 38 offices in 12 countries in worldwide. Additional



offices servicing South America are in the process of being established as we speak with Brazil now up and running. Mexico will follow shortly.



MSE Europe provides a 'total logistics solution' for all our customers; this covering Airfreight, Ocean freight, Road freight, Warehousing, High-quality packaging and Customs matters. Our coverage of product extends through machinery, automotive-related products, Chemicals, Medical products, Food products, and Beverages, with focus on trade between Europe and Japan. Of course, we also provide coverage to other continents too.

We are looking forward to working with BJA's member companies by providing the best logistics services and be your logistics solutions partner.



MSE EUROPE は、日本に本拠地を構える、国際輸送及び国際物流企業である三井倉庫エクスプレスの欧州子会社です。2012 年に、三井倉庫エクスプレスは、三井倉庫グループ内の一企業として、旧 TAS エクスプレスと JTB カーゴの合併・統合により、新しく生まれ変わりました。

ただ、欧州におけるこれまでの活動期間を鑑みますと、MSE EUROPE の歴史は、前身にあたる東京エアーサービス（後に TAS エクスプレスと社名変更）が英国に最初の欧州拠点を設立した 1990 年まで遡ります。その後、ベルギーに欧州本社、チェコとトルコにも拠点を広げ、現在に至ります。

2014 年現在、三井倉庫エクスプレスは、全世界で従業員数約 500 人、12 カ国に 38 拠点をもち、南アメリカにもブラジル拠点を新設しました。今後はメキシコにも進出を予定しています。

MSE EUROPE は、航空・海上・陸上輸送、倉庫、通関、高品質梱包など全てに対応可能な、「総合的な物流ソリューション」をお客様にご提供しております。特に、自動車・機械製品の国際航空輸送を得意としていますが、化学・医薬・食品・飲料など、欧州と日本を繋ぐロジスティクス・サービスに関連した新しい分野にも取り組んでいます。

グローバルネットワークを活かして、BJA メンバーの方々をはじめとする、ベルギーに拠点を持つ企業の皆様によりよい物流サービスを提供し、物流のベスト・パートナーとして選んでいただけるようにスタッフ一同 進めていきたいと考えております。どうぞ宜しくお願い申し上げます。



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