

# ECCIL NEWSLETTER

Quarter 3 . September 2020



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# Message From President of ECCIL

**Arnaud CAULIER**  
President of ECCIL



Dear Members,

The upcoming months will be crucial for activities. The uncertainty about the borders opening and the capacity to produce an efficient vaccine will certainly be a key for our businesses.

We know that this crisis will probably change permanently our business environment, which lead us to reinvent our businesses and review our strategies to survive. Our Chamber is here to support our needs in terms of forward thinking and training. The necessary change management we have to conduct in fact implies a deep review of our own strategies which has to go through the development of our people management.

In Laos, we are lucky to have a young and always more educated population with an often underestimated will to create and develop new activities and new solutions. Who knows that a western industrial company increased its productivity by three after moving its support functions to Laos ? One of our upcoming events will be focusing on leadership in Laos and numerous training sessions will be aimed at helping to improve the professional and financial efficiency of our teams.

Another focus of our teams in the coming months will be the support to companies which want to understand how to export to Europe. In Laos, we have a capacity to produce high quality niche products that could be exported from Laos without export duties. We have world-class logistics companies that can organize exports and nothing but a lack of knowledge of European norms and standards should prevent some of us to export to Europe. Our team will work on a comprehensive set of trainings to fill the gap.

The team has also been particularly active in advocacy actions, participating to numerous formal and informal meetings. Advocacy groups have been organized in the view to produce position papers to support the government in its pro-business actions. They also regularly interact with the regional network of European Chambers in SE Asia to benchmark the solutions and ideas implemented by our neighbors. I encourage all of you again to share your ideas and suggestions with our team. The Chamber is here to support us : if you have difficulties to get information or to organize meetings with any government department, do not hesitate to contact them.

Last but not least, welcome to our new sponsors and members. We have a significant number of new joiners which is really good in these difficult time as we will obviously be stronger united. Let's continue to build the new normal together and work to be ready for the expected opening of the borders.

Yours sincerely,  
Arnaud

# ECCIL News

## 16 09 Breakfast Talk on “Upgrade to Digital Marketing”



ECCIL conducted a Breakfast Talk on “Upgrade to Digital Marketing”, hosted by our generous speaker and member, J&C Marketing, who presented the most appropriated digital channels for businesses in Laos and how to manage them in order to reach potential customers, as well as the “do’s and don’ts” while using them.

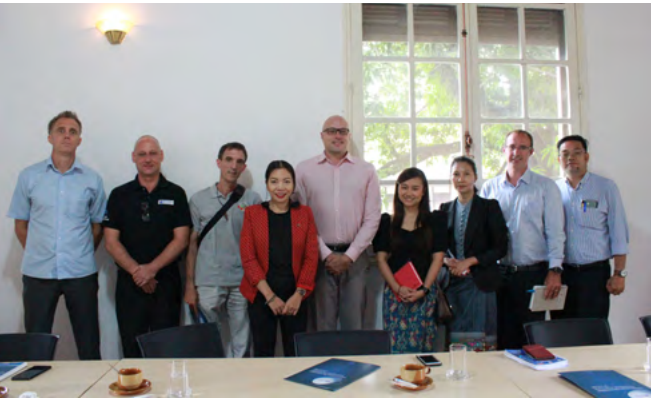
During the session, participants had the opportunity to exchange and to raise their questions about how to use digital channels effectively.

## 17-18 09 Training on “Microsoft Excel Masterclass”



The 2-day training on “Microsoft Excel Masterclass” was successfully organised, during which the trainer taught attendants how to use most important and most used tools of Excel. Participants got knowledge about functions such as Data Validation, Flash Fill and Conditional Formatting, which will help them unlock their full potential on Excel and make their daily work more efficient.

## 29 09 Advocacy Roundtable Discussion on Hospitality & Tourism and Construction & Real estate



The roundtable discussions in the topic of Hospitality & Tourism and Construction & Real estate were hosted at ECCIL premises, joined by professionals from of the respective sectors.

The purpose of the meetings were to discuss on the challenges and opportunities for Laos as part of the post COVID-19 recovery. During these productive 1-hour sessions, participants exchanged on many topics, identifying some potential common issues.

The meetings were part of the advocacy activity of the Chamber, which aims to defend the interests of the members and to improve the business environment in a more general way.



## 29 09 Training on “Microsoft PowerPoint Essentials”



During the “Microsoft PowerPoint Essentials” training, participants learned how to manage and add objects into a presentation, create and modify templates as well as using slide transitions and animations.

After this course, we hope they will be able to present their work professionally, with an attractive and interesting presentation.

## Upcoming Events

### 06 10 Webinar on “Business Opportunities in Cambodia, Laos and Myanmar” by Advantage Austria



ECCIL EuroCham Laos is pleased to be one of the key speakers for the webinar, during which ECCIL EuroCham Laos's Director of International Cooperation will cover the following topics:

- Current situation and consequences of the COVID-19 pandemic for the economy
- Upcoming projects and business opportunities for foreign/Austrian companies
- Tips and recommendations how to enter the market in Laos

### 15 10 Networking Reception Sponsored by Mascot International Lao



Our generous member, Mascot International Lao, one of Europe's largest suppliers of work wear and safety shoes which operates on international-standard production units in Laos and Vietnam, cordially invite ECCIL EuroCham Laos members to the upcoming networking reception.

### 22 10 Breakfast Talk on “Leadership in 2020: Looking Forward” partnered with Skynet



During this event, participants will have the opportunity to meet and discuss with our honorary speaker Mr. Dilip Jesuthasan, who has an extensive experience in managing and leading several companies in Laos. He will focus and share his point of view on the qualities a leader should adopt during this period of transition, the critical leadership skills to develop and the new priorities to define as a leader.

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- ❖ 0% VAT.
- ❖ 1 Time Approval for 75 Years.

### SEZA OSS Services

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- ❖ Simplified C/O Processing.
- ❖ Labor Recruitment.
- ❖ SEZ Investment Consultancy.

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- ❖ Agriculture Processing.

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Tel: +856 21 265 397 Fax: +856 21 265 398  
Email: enquiry@savanpark.com

### Investment Consultant:

Tee Chee Seng: +856 20 5661 5256  
teecs@savanpark.com  
Marcus Mah: +856 20 5655 5515  
marcus@savanpark.com



**24 10 Training on “Job Searching Strategies”**


The training will enable participants to gain a job searching skill with practical strategies as well as cultivate know-how on building self-confidence and self-awareness. The training will be conducted by an HR caliber with proficiencies in Human Resource Management.

**28 10 Training on “Data Analysis with Power Query”**


During this full training, participants would be able to understand available tools in Power Query and to perform various complex data cleansing activities using Power Query, to automate various tasks, which would have taken long hours of work.

**29 10 Breakfast Talk on “Access to Finance for SMEs” partnered with BFL**


The Breakfast talk will allow participants to discuss about the following areas:

- Available Financing Solutions in Lao PDR for SMEs
- How to access financing solutions for SMEs
  - Why should you build a Business Plan?
  - What to include in your Financial Plan?
  - Evaluate your company's need in Working Capital
  - Prepare your Loan Application

## New Members

ECCIL EuroCham Laos is glad to welcome new sponsors and members and would like to thank them for being part of ECCIL EuroCham Laos.

**Gold sponsors:**

**Crowne Plaza Vientiane**



Crowne Plaza Vientiane is a part of the Intercontinental Hotel Group (IHG) and is the first and only international 5 star hotel in town.

Crowne Plaza Vientiane features 198 appointed rooms as well as 11 meeting rooms with international meeting equipment.

**Savan Park**


Savan Park is a joint venture company between the Lao government and a Malaysian private company. Currently, Savan Park is the most developed special economic zone among 12 special economic zones in Lao PDR.

As of today, there are 70 companies established and that obtained business license from Savan Park.

**New members:**

**Krungsri Leasing**



Krungsri Leasing has started operations in Laos in 2014. Krungsri Leasing provides different types of loans such as car loans and general loans with providing the best services to customers.

**Victoria Insurance Broker & Services**



Victoria Insurance Brokers & Services (VIB) was established in July 2020 with a primary goal of helping the customers find the most suitable insurance plan for their needs.

VIB always act on the customers' best interest in finding the most valuable plan with the right premium rate within their budget.

VIB also offer end to end customer service through facilitating claim and policy administration between clients and insurers.



## Member Story - Interview of Satheesh Vallipuram, Deputy General Manager of Alpilao International Sole



### Could you please introduce yourself and your company?

My name is Satheesh Vallipuram, from Sri Lanka. I have been working for Alpilao International Sole. Co., Ltd for 15 years.

Since 1986 the Lao Government has started economic reform process under the New Economic Mechanism “NEM” and the Lao economy has shifted from centrally planned economy into market-oriented economy. “Open-door” policies toward global market have been implemented to promote and attract Foreign Direct Investment. As a result, Alpilao was established in 1990 with 100% of foreign investment. Currently, we employ more than 1,100 employees. Almost of the employees are local people, except a few technicians and management team that are from Sri Lanka, Thailand and China.

The ownership of the company has been changed in September 2019. Now, we are part of Everbright Industry Group Co., Limited, one of the leading headwear manufacturer in the world.

### What are the biggest strengths of your company?

Our strength is our skilled and experienced workforce and the capacity to handle different type of apparels and headwear items.

Moreover, Laos is strategically located near China which is convenient to source materials and another biggest strength, preferred by many customers is that Laos has very stable political environment compared to some of neighboring countries.

### What are the biggest challenges to operate a business in Laos?

The first biggest challenge is high logistic costs. We appealed to the Lao government several times to look into this problem as this is affecting all importers and exporters in Laos. Another challenge is the high interest rates for loan and access to finance is not easy.

Additionally, Laos will graduate from LDC status 3 years after its next 2021 triennial review in 2024, and if this is the case Laos will lose GSP benefits with EU, which will badly affect all of us. Although, we hope that Laos will be able to access the EU Generalised System of Preferences Plus (GSP+) which would give the Lao exporter like us more preferential access to markets in the EU. Moreover, we also searching for new opportunities in other markets in order to minimize the impacts.

### What would be the opportunities in doing business in Laos?

As I mentioned before, we have very stable environment and very young population. For an industry like us, we need lots of skilled sewing operators, quality checkers, etc and we believe that we will be able to find or train to fulfill our man power requirement easily.

Also, with the Railway service from Kunming start in 2021-2022, it will be easier for us to source or bring materials from China for production.

### As a company based in Laos, how do you benefit from trade privileges to export to EU market? and why is EU market interesting?

We currently export to many EU countries such as Italy, France, Germany, Spain and Netherland.

As a Least Developed Country (LDC), Laos benefits from EU’s Generalised Scheme of Preferences (GSP), more specifically the “Everything But Arms” (EBA) regime, which provides import duties reduction from products coming into the EU market. This means to export from Laos to EU is almost 0% import duty.

The GSP is definitely an advantage for an export Company like us which make us more attractive for EU importers, comparing to other Garment companies based in countries without GSP.





## Members News & Success stories



EU is the world's largest economy with a market of over 700 million consumers looking for quality goods and the EU imported goods worth 287 million from Laos in 2019. And as I mentioned earlier, Laos also benefit from EU's GSP. These are the reasons why EU market is very interesting for Lao exporters.

### What are the goals of the company?

Our goal is to be the number one ranked within our group which consists of 7 manufacturing units (4 units in China, one in Myanmar, one in Dominican Republic). Even though we started to produce headwear products one year ago, we have progressed rapidly and already received positive comments from all of our customers from EU, USA and Australia.

### Do you have plans to extend your business?

We currently have two state of the art manufacturing units which is fully airconditioned and hire more than 1,100 employees. We are planning to employ additional 1,000 employees and to have separate embroidery and printing-support services in the next 2 years.

### Why did you join ECCIL EuroCham Laos?

We joined ECCIL EuroCham Laos in 2011 as we are 100% foreign investor who has exported to Europe for more than 20 years. It is important for us to be part of ECCIL EuroCham Laos to keep a strong relationship and share the same interests with other members.

### BFL loan to finance strategic developments in Lao energy sector



On the 23d of September 2020, BFL BRED Group signed a financing agreement with the Lao Holding State Enterprise (LHSE) to provide USD 10 million to finance strategic developments in the Energy sector of Lao PDR. This project financing is particularly significant for both entities as it aims to consolidate the leadership of the Lao PDR in terms of electricity production in South East Asia through a sustainable long term financial solution.

Mr. Arnaud Caulier, CEO of BFL and Mr. Manasinh Vongsay, General Manager of LHSE, introduced the companies' joint agreement to the national press and key stakeholders of the project.



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T&C: this offer is available for local residents only (ID card, work ID, or stay permit is required upon check-in). This offer is subject to availability and hotel policies. This offer cannot be used in conjunction with other promotions.





## Membership Programme (Exclusive for Members)

### BFL



#### MEMBERSHIP PROGRAMME

“Receive exemption on account fees for the first three months”

BFL, our Platinum sponsor, offers each new customer opening a business account or successfully referred by an ECCIL member, an exemption on account fees for the first three months (equivalent to a cash back of up to USD 54).

Contact details:

Email: [contact@bfl.la](mailto:contact@bfl.la)

Tel: +856 21 285 444

### RDK Group



#### MEMBERSHIP PROGRAMME

“10% - 30% Discount on RDK Group's Services”

RDK Group offers a 10% discount for the online advertising service until 31st of October 2020.

Contact details:

Email: [info@rdkgroup.la](mailto:info@rdkgroup.la)

Tel: +856 20 557 317 17

### Maison Dalabua



#### MEMBERSHIP PROGRAMME

“10% Discount on Maison Dalabua Website's rate”

Maison Dalabua offers a 10% discount on its website rates until 31st December 2020.

Contact details:

Email: [om@maisondalabua.com](mailto:om@maisondalabua.com)

Tel: +856 71 255 588

Visit our website to find other offers from our partners: <https://bit.ly/2YLxIPx>

## Export to the EU market - Factsheet

### LAO PDR – EU TRADE AT A GLANCE

EU 4<sup>TH</sup>  
BIGGEST  
TRADE  
PARTNER OF  
LAO PDR

TOTAL  
TRADE  
380 M EUR

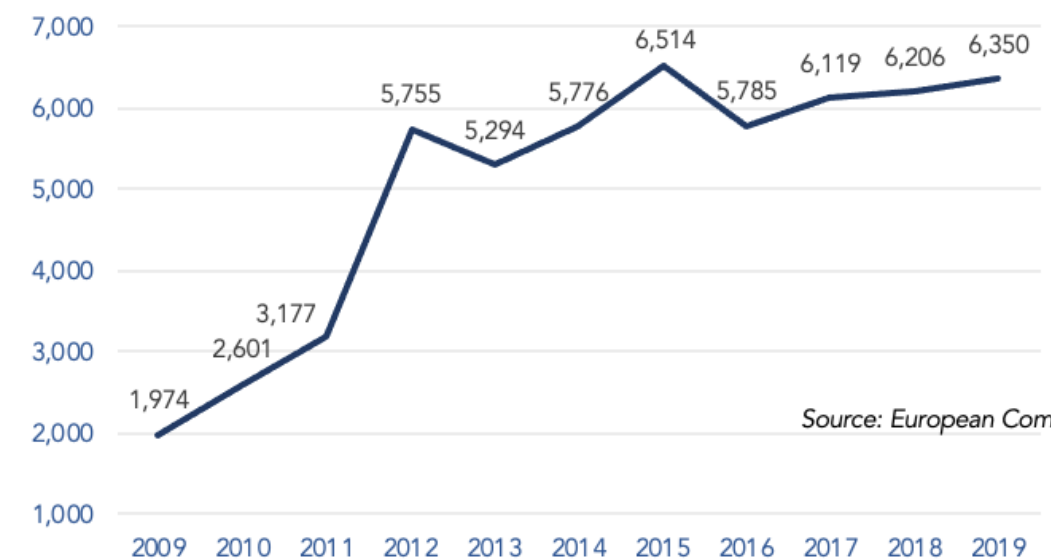
IMPORTS  
FROM THE  
EU  
93 M EUR

EXPORTS  
TO THE EU  
287 M EUR

Machinery

Textile  
Footwear  
Agricultural products

### EXPORTS FROM LAOS TO THE EU, M EUR



Source: European Commission, 2019

### ACCESS TO THE EU MARKET

#### What are the EU's market rules and taxes?

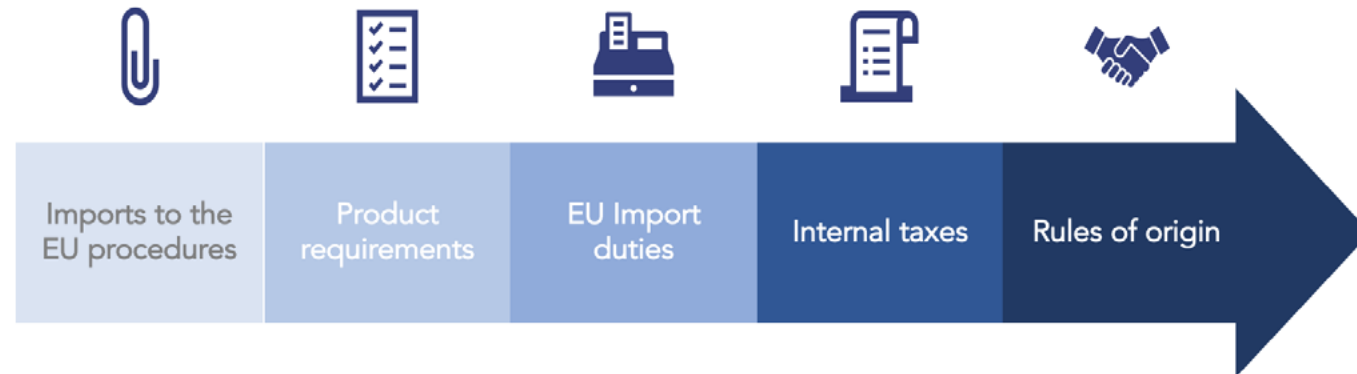
The EU is a Custom union – its 27 member countries form a single territory for customs purposes. This means that:

- No customs duties are paid on goods moving between EU Member States
- All apply a common customs tariff for goods imported from outside the EU
- Goods that have been legally imported can circulate throughout the EU with no further customs checks



### How to export from Lao PDR to the EU?

Exporting to the EU is subject to rules and regulations, following the simplified scheme below:



The EU Trade Helpdesk can help you in an easy way to identify what would be the rules and regulations according to your product(s) and the market.

## GENERALISED SCHEME OF PREFERENCES (GSP)

### What are the benefits of the GSP?

EU's GSP removes **import duties** from products coming into the EU market from vulnerable developing countries. This helps developing countries to alleviate poverty and create jobs based on international values and principles, including labour and human rights..

### Which GSP is in place for Lao PDR?

Laos, as a least developed country (LDC), benefits from the EU's "**Everything But Arms**" (EBA) scheme.

The EBA scheme is the most favorable regime under the GSP scheme, which grants unilateral **duty free, quota free access for all exports**, except arms and ammunition to the EU.

**Access to the EU Trade Helpdesk:** <https://bit.ly/2GwHxKO>

*Disclaimer: this factsheet is intended only for general information purpose and cannot be considered as a legal advice.*

## Press Corner

### GOL allocates additional financing for SME project



The government has allocated 100 billion kip out of a total of 200 billion kip for a project to promote small and medium-sized enterprises through four commercial banks – Lao Development Bank (LDB), Sacombank Lao, LaoVietBank and Maruhan Japan Bank Laos.

The move is part of the government's efforts to improve access to finance for SMEs after learning many of them were struggling to get loans, which has been the main hindrance to the expansion of their operations.

The financing in form of long-term low-interest loans

with a 3% interest rate will be provided for 4 priority sectors – agricultural product processing industries, handicrafts, crop planting and animal raising, and tourism. (*Vientiane Times, September 2020*)

### Lao Thiao Lao campaign launches to boost domestic tourism



The Lao Thiao Lao (Lao Visit Laos) marketing campaign officially started to demonstrate how the public and private sectors are coming together to boost domestic tourism and offset the loss of foreign visitors due to the Covid-19 pandemic.

This public-private partnership brings together the Ministry of Education and Sports, the Ministry of Information, Culture and Tourism, LNCCI and leading tourism and hospitality businesses in support of domestic tourism.

The Lao Thiao Lao campaign will be largely conducted online to promote some of the great special offers that are currently available and inspire people to visit some of the country's amazing destinations by appealing to their sense of adventure. (*Vientiane Times, June 2020*)

### ADB releases latest statistical report for Asia and Pacific



The Asian Development Bank (ADB) launched the latest edition of its annual statistical report for the region, Key Indicators for Asia and the Pacific 2020, and an update to its online database, Key Indicators Database.

Key Indicators 2020 presents a comprehensive set of economic, financial, social, and environmental indicators, including for the Sustainable Development Goals (SDGs), for ADB's 49 regional members covering the years from 2000 to 2019. A key statistic in the report highlights how the region has become the biggest contributor to global gross domestic product (GDP), reaching a 34.9% share in 2019 from 26.3% in 2000.



Key Indicators 2020 highlights the expanding influence of Asia and the Pacific in global investment and trade. The region's economies received more than one-third of total global direct investment in 2019, while the region's global export share increased to 36.5% in 2019 from 28.4% in 2000. More than half of the reporting economies in the region recorded a GDP growth rate of 4% or higher in 2019. These gains are threatened, however, by the COVID-19 pandemic, with unemployment rising and income falling as lockdowns cause steep reductions in business operations and people's activities in general.

The report includes a special supplement looking at how the granularity of poverty estimates can be enhanced by integrating household surveys and censuses with data extracted from satellite imagery. The report identifies practical considerations and technical requirements for this novel approach to mapping the spatial distribution of poverty, while outlining the investments required by national statistics offices to fully capitalize on the benefits of incorporating innovative data sources into conventional work programs. (*Asian Development Bank*)

Find out more about the report: <https://bit.ly/2GGY3HE>

### Public-private dialogue focuses on trade barriers



The Ministry of Industry and Commerce, in cooperation with the Lao National Chamber of Commerce and Industry (LNCCI), held a meeting on 16th of September 2020 for consultations on key issues and finding solutions in relation to trade facilitation, customs and taxes.

This meeting provided an opportunity to the participants to raise issues of concern and to find solutions.

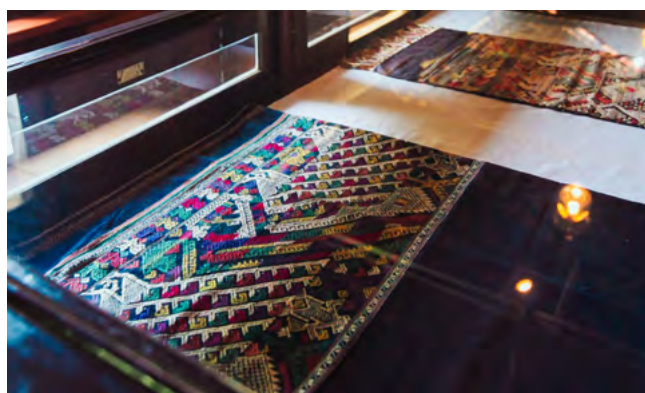
The main issues included approval of the procedures under the annual import plan (Master List) for goods and materials exempt from custom duties and taxes under the investment promotion law, the use of the Lao

National Single Window System, and the import of goods that don't comply with customs regulations.

The outputs of the meeting will be reported and discussed further at the annual business forum meeting.

The business sector proposed several issues that should be addressed by the government in order to promote business activities in Laos so that they can contribute to socio-economic development and encourage more investment. (*Vientiane Times, June 2020*)

### The "Silk from Luang Prabang" is recognised as a Geographical Indication



The "Silk from Luang Prabang" is the first Geographical Indication (GI) for a handicraft product in Lao PDR. Silk from Huaphan should also be recognized as a GI later in October. The Department of Intellectual Property (DIP), MoST has registered already 5 GI for agricultural products, namely: the Khao Kai Noi (small chicken rice) from Xiengkhuang and Huaphanh in 2017; Bolaven coffee in 2020, Paksong tea and Phongsaly tea in 2020.

## Job Board

Our members are looking for successful candidates for the following positions:



### Head of Legal and Compliance

Allianz General Lao (AGL)

Vientiane, Lao PDR



### Accounting Manager

Nam Theun 2 Power Company Limited

Vientiane, Lao PDR



### Legal Director & Company Secretary

Lao Brewery Co., Ltd (LBC)

Vientiane, Lao PDR



### Cutting Supervisor

Mascot International (Lao) Co., Ltd

Vientiane, Lao PDR



### Information Specialist

Civitas

Vientiane, Lao PDR

For more details of each position : <https://bit.ly/3jpk3VW>



## ECCIL at Work

### 02 & 04 09 EBOWWN Global Meeting



As a member of the EBOWWN (European Business Organisation Worldwide Network), ECCIL EuroCham Laos was invited to the virtual annual global meeting during which insights from the different DGs in Brussels were provided by the participants. Both meetings, chaired by Mr. Jason COLLINS, CEO of EABC and Chairman of EBOWWN, were attended by more than 45 Countries across the Globe.

The first session included a regional reporting during which EBOWWN representative in the ASEAN region, underlined the activities and existing collaboration among the EBOs of the region: joint activities such as IPR, sustainability or Illicit Trade have been undertaken, but also a bi-annual Regional coordination meeting, held in March in Manila and a survey conducted regionally on the impact of the COVID-19.

Click to find the full report: <https://bit.ly/34mkgmw>

### 04 09 European Joint Programming - Technical Consultation



ECCIL EuroCham Laos attended a technical consultation on the European Joint Programming (JP), its priorities in response to the next 5-year socio-economic development cycle 2021-2025. The meeting was held by the European Union in Laos and was attended by its partners and over 80 representatives of the Lao Government.

### 08 09 Online Meeting Between ECCIL EuroCham Laos and EUROCHAM Malaysia



Mrs. Ayaka Vu, Executive Director of ECCIL EuroCham Laos had a productive online meeting with Mr. Sven Schneider, CEO of EUROCHAM Malaysia, exchanging constructive ideas pertaining to the future of the Chambers moving forward.

We value our relationships with EuroCham network and we hope to continue our collaboration to enhance business network and opportunities of both Chambers.

### 16 09 Public - Private Consultative Meeting



Department of Import and Export, MOIC and LNCCI organised a Public-Private Consultative Meeting under the umbrella of the Lao Business Forum, with the participation of representatives from public, private sectors and foreign chambers of commerce in Lao PDR, including ECCIL EuroCham Laos.

The meeting discussed 11 specific issues, including procedures for approving Master List under Investment Promotion Law, illegal import, collection of VAT on transport services of transit goods, high import tariffs

on semi-finished products, high transport cost, VAT refund for exporters, implementation of LNSW system, customs clearance procedures, barriers for movement of goods within the country, fees associated with import and export of agricultural products, and customs approval procedures for transit goods. The meeting reached consensus on some proposed recommendations from private sector and agreed a number of specific actions to seek effective solutions to the issues raised in the meeting.

### 28 09 Meeting of Chairs and Co-Chairs of Sector Working Groups



The meeting was chaired by H.E Dr. Kikeo Chanthaboury, Vice Minister of Planning and Investment and co-chaired by Ms. Sara Sekkenes, the UN Resident Coordinator in Lao PDR, with the participation of representatives from line Ministries, international organisations, several Ambassadors, ECCIL EuroCham Laos and other relevant development partners in Lao PDR.

Through a half-day meeting, participants discussed various matters relating to the the development of the 9th NSEDP and the impact of COVID-19.

Read about the outcomes and recommendations: <https://bit.ly/3nmohQF>

### Visits of members

ECCIL EuroCham Laos team has conducted a serie of visits to its members during the past quarter, an opportunity to meet them, to ask for their assessment on the impact of the pandemic outbreak and to reiterate its engagement to advocate for their interests. We would like to express our appreciation to the members for their time and the feedbacks provided during these meetings.

Below, from left to right: Savan Park, Burapha & Stora Enso, Chokdee Cafe, DKSH, Lao Procurement Services, KPMG, VK Group, Earth Systems.

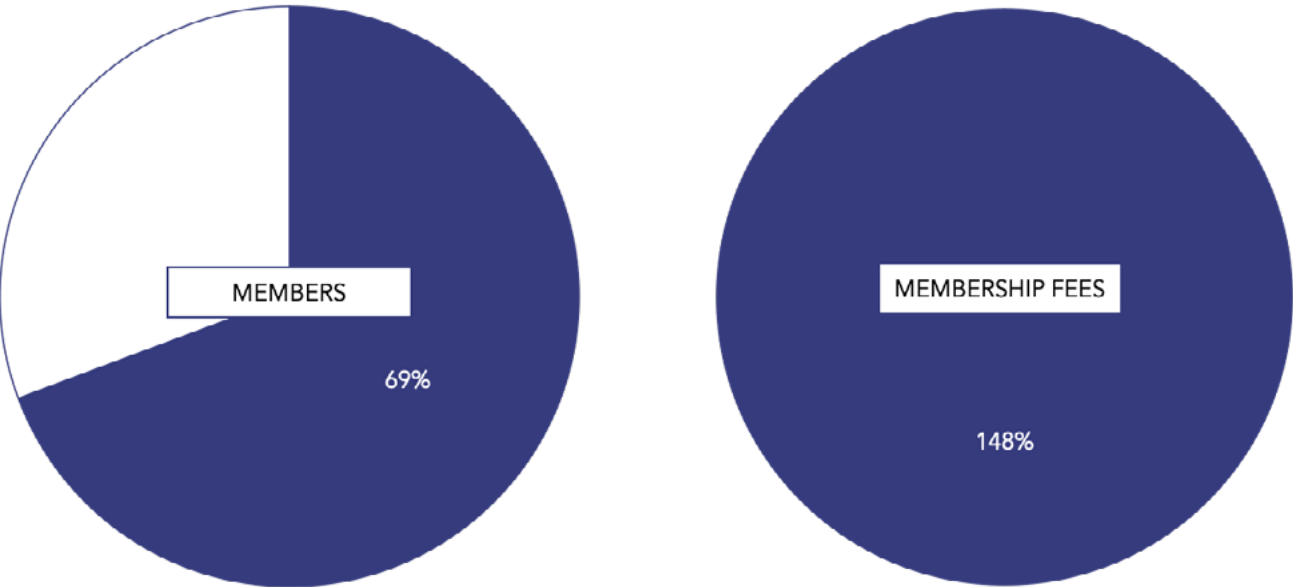




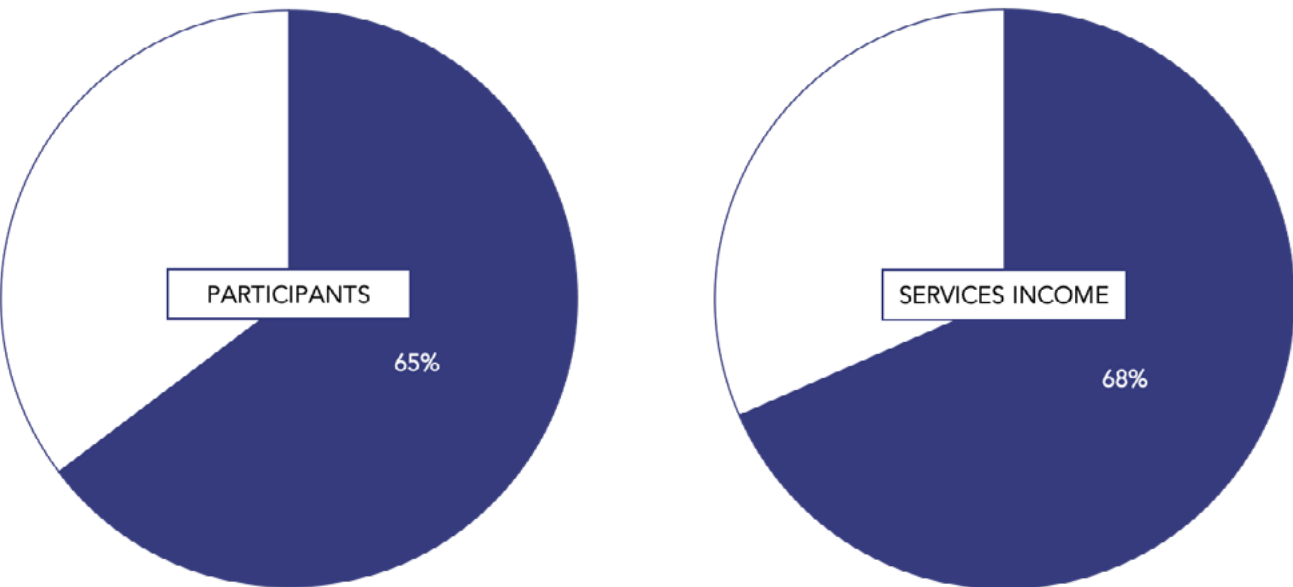
# Key Indicators and Achievements

Under the ICI+ SEBSEAM project, ECCIL EuroCham Laos undertakes a list of activities towards business and investment improvement. These activities have resulted in the below achievements that we are proud to share on a monthly basis.

## Membership



## Services and Events



# EuroCham Network News

## Announcement EuroCham Myanmar’s New Executive Director



ECCIL EuroCham Laos is pleased to disseminate the appointment of Karina Ufert as a new Executive Director of EuroCham Myanmar. Karina will bring her entrepreneurial enthusiasm and her first-hand experience as an organisation-builder in Myanmar. She is familiar with EuroCham Myanmar activities and purpose as she used to co-chair the Agrobusiness advocacy group. This unique combination of expertise and deep understanding of Myanmar will be essential for shaping EuroCham Myanmar’s future.

## Results of EuroCham Cambodia’s Board Election



EuroCham Cambodia organised its Annual General Meeting (AGM) on 9th of September 2020, which resulted in the election of the new Board of Directors and new Chairman, Mr. Tassilo Brinzer. Members of the Executive Committee were also confirmed at the AGM. The Vice-Chairmen of EuroCham are: Mr. Thomas Hundt, CEO of Smart Axiata; Mr. Guillaume Massin, Partner at DFDL and the group’s Managing Director for Cambodia; and Mr. Martin McCarthy, who represents its founding chamber, Britcham.

Additionally, Mr. Denis Sainte Marie was appointed as the Executive Director.

Find full overview of the new Board of Directors: <https://bit.ly/3iQMKtV>

## EU-ASEAN Business Council’s Business Sentiment Survey Report



In our 2nd Quarterly Newsletter, we requested you to share your outlook to the EU-ASEAN Business Sentiment Survey. We truly appreciate your time and contribution to this survey and we are sharing the survey report with you.

Please find full survey report: <https://bit.ly/3dbh6Go>

## Opportunity From Our Partner



The School of Business at the University of Applied Sciences and Arts Northwestern Switzerland is conducting a FREE Certification Module in Modern Management. The FHNW School of Business is known for its efforts in providing continuous education programmes, including the Swiss-Asian MBA. This is your opportunity to earn a certification from this leading Swiss business school while polishing your skills in management and leadership.

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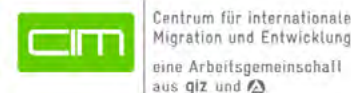
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## Leveraging our global perspective to promote sustainable growth

### We are supporting the development of Organic Agriculture in Lao PDR

BFL is providing financing to the Organic Agriculture Group of Thongmang Village. The financing agreement is aimed at helping fuel the group expansion as well as promoting domestic production and contribute to social-economic development. This is part of our Corporate Social Responsibility initiatives.

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