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CEEC Corporate Partner

Home Credit Vietnam
The leading consumer financial company in Vietnam

Hotline: (08) 38 999 666  Website: www.homecredit.vn
CEEC BOARD MEMBER, DR. GELLERT HORVATH BECAME EUROCHAM VICE-CHAIRMAN

We are proud to announce that our Executive Committee Member, Dr. Gellért Horváth has become the Vice-Chairman of EuroCham for the period of 2017 – 2018. More responsibilities, tighter deadlines, bigger targets and working back till late, but we believe he’ll manage them all amazingly!

Warmest congratulations from CEEC!

CEEC MET ESTONIAN BUSINESS DELEGATION AND SIGNED THE MOU WITH ESTONIAN CHAMBER OF COMMERCE AND INDUSTRY

On the occasion of the business delegation from Estonia visiting Vietnam, CEEC had opportunity to introduce itself to Estonian Chamber of Commerce and Industry (ECCI) and representatives from Estonian enterprises.

Not only having chance to promote CEEC, it’s also a good occasion to listen to expectation and wishes from the Estonian businesses. The MOU between ECCI and CEEC were also discussed and signed on this occasion. This promises to be a first step in CEEC – Estonian cooperation in near future.
VISIT OF THE AMBASSADOR OF VIETNAM IN SALZBURG, AUSTRIA

The ambassador of the Socialist Republic of Vietnam in Vienna, Viet Anh Vu, together with Prof. Dr. Christopher Kummer – one of CEEC members, visited country leader Wilfried Haslauer in the Chiemseehof in Salzburg, Austria. In the field of economic cooperation, companies from Salzburg export goods worth € 4.3 million annually to Vietnam, three-quarters of which are machines and equipment (for construction, metalworking, packaging, medical and laboratory supplies, among others), the remaining 25% are distributed in wood-, construction products and the food sector.

Economic relations with Austria

Austrian exports to Vietnam have increased enormously over the past two decades. Within ten years they have grown fivefold; over the past 20 years they have grown even 20 times. In 2015 the Austrian goods deliveries reached a new all-time record with a value of 177.3 million euros. The machinery sector – with almost one third of all Austrian exports – was the most important sector. The most important export products were ropeways, working and special machines, followed by pharmaceutical products, measuring instruments, etc. The Vietnamese goods deliveries to Austria have developed even more dynamically than Austrian exports. Last year alone, the imports from Vietnam increased by 18.3 percent and just missed the 700 million Euro mark. The most important import products in 2015 were electrical equipment, mainly mobile telephones and electric motors. Other important import positions were shoes, textiles and mechanical devices and apparatus.

Business opportunities for Austrian companies are particularly in the fields of infrastructure, energy, health care, machine and plant construction, steel and paper sector, plastics production as well as chemical and pharmaceutical industries.

CEEC FIRST ADVISORY COMMITTEE MEETING OF 2017

On 20 January 2017, CEEC had its first Advisory Committee Meeting of 2017 in Hanoi and Ho Chi Minh City via video conference. CEEC’s Board Members had the honor to welcome CEEC’s Advisory Committee Members, including Economic Counselors from CEE Diplomatic Bodies in Vietnam. Mr. Mariusz Boguszewski, Economic Counsellor of the Embassy of Poland, Chairman of the Advisory Board, chaired the meeting, which was devoted to discuss the topics specifically relating to CEEC such as CEEC 2016 operation – update from second semester, introduction of CEEC Soft-landing program, upcoming activities, events & fairs for 2017.

The informative and effective 2-hour-meeting ended with the sincerest thanks from CEEC for all the time, idea contributions and willingness of all the participants to support the development of the Central and Eastern European Chamber of Commerce in Vietnam!
On Saturday, February 25th, 2015, the Central & Eastern European Chamber of Commerce in Vietnam (CEEC) organized its Annual General Meeting (AGM) 2016 at EuroCham Video Conference Meeting Room Hanoi and Ho Chi Minh.

Corporate, individual and advisory committee members joined this occasion and showed their continuously support for CEEC (17 participants and 7 proxies in Ho Chi Minh City & 7 participants and 3 proxies in Hanoi).

Following the greetings from CEEC’s Chairman, Mr. Marko Moric, the Executive Committee Members summarized 2016 activities and proposed plans for 2017. Financial situation of 2016 and projection for 2017 were also discussed and approved by CEEC’s members.

As a next step of AGM, nominations of new Executive Committee Members were presented. Mr. Marko Moric, Mr. Csaba Bundik, Mr. Christoph Schill and Ms. Magdalena Krakowiak run for a new term and their candidatures were unanimously accepted by members.

Unfortunately, also two of Executive Committee members, Mr. Csaba Szoke and Mr. Piotr Harasimowicz resigned from the Board and informed all members about their decision. CEEC Chairman and the rest of Executive Committee members fully appreciated Csaba’s and Piotr’s involvement and a support in 2016 and thanked them for their contribution to CEEC. The meeting ended successfully with the final sincerest thanks from the Chairman for the time, support and interest of all CEEC’s member.
THE VISIT OF CEEC TO H.E. DEPUTY PRIME MINISTER

On 03 March 2017, on the occasion of EuroCham’s Whitebook 2017 launching that took place the previous day, EuroCham’s delegation led by its Chairman Michael Behrens, along with EU Ambassador H.E. Bruno Angelet and CEEC Chairman, Marko Moric, were welcomed by H. E. Mr. Pham Binh Minh – Deputy Prime Minister and met Mr. Vu Quang Minh – Assistant to Minister of Economic Affairs Department. The meeting was served to discuss key recommendations affecting European businesses in Vietnam in regards to trade, investment, growth and employment with the Government leader as well as EU-Vietnam FTA Outlook.

Mr. Behrens highlighted various significant examples of dialogue activities between the European business community and the Vietnamese authorities at the previous year. In the light of forthcoming the EU-Vietnam Free Trade Agreement (EVFTA) in year 2018, the importance of the Vietnamese Government’s support for the effective agreement implementation and the ratification challenges that lie ahead, were underlined by H.E. Bruno Angelet. Deputy Prime Minister Pham Binh Minh thanked for the well informed input given at the meeting. He stressed the importance of pushing for the EVFTA by mentioning that Vietnam’s policy-making does integrate all the issues mentioned in the meeting. Mr. Pham Binh Minh assured that the Government is committed to continue its efforts towards a fruitful business environment.

CEEC MET OMAN AMBASSADOR AND UNDP VIETNAM

On 14th of March, CEEC had a great honor to have a Courtesy meeting with the Ambassador of Oman His Excellency Sultan Saif Hilal Al Mahruqi. We also had a friendly meeting with UNDP Vietnam. The cooperation possibilities between UNDP Vietnam and CEEC was discussed on this occasion.
On March 23rd 2017, CEEC Vice-Chairman, Mr. Csaba Bundik was received by Hungarian Chamber of Commerce and Industry (HCCI) in Budapest, Hungary. In this meeting both sides exchanged ideas on how to support SME’s over a mutual agreement, that these businesses have a lot of potential to grow in Vietnam, yet could benefit from information exchange, experience sharing, trainings and other activities CEEC could organize.

To express the interest in building a strong cooperation between both parts, MoU was signed by Mr. Csaba Bundik on behalf of CEEC and Mr. Robert Forintos of behalf of HCCI. We hope to welcome even more Hungarian enterprises in closest future.
On Thursday, March 2, 2017 “Apres Ski” Netplus organized by CEEC, GBA and SBA took place in HoaVien Restaurant in HCMC. It was a great night. Approximately 80 members and non-members gathered together and enjoyed a “winter” atmosphere with us, tried a delicious Czech beer and tasted a good food. The amazing lucky draw’s prizes sponsored by Turkish Airlines, City Clinic, The Reverie Saigon, Lamy, Snowntown and Huyen’s Kitchen went to 9 people, including one of the CEEC member who won a voucher. Turkish Airlines representative was delighted for give a ticket to Europe to someone who has never been in Europe. Participants spent a nice time expanding their network.
CEEC presented its new structure for CEEC Services with clearer value for members:

- The Basic Member Service is provided freely for CEEC members. With standard services including:
  - Access to the “EuroCham White Book”
  - Access to the EuroCham yearly Business Directory with all references and business contacts, including a page to introduce your company
  - Getting invited to all EuroCham events while enjoying while enjoying deducted fee which applies for all EuroCham members
  - Receiving a free membership card giving advantages and discounts
  - Receiving EuroCham newsletter and getting access to weekly English news information

- The Premium Service will be counselled at staff level against service fee:
  - Company contact list
  - Company background check
  - Market study
  - Business match-making
  - Consulting
  - Mission arrangement support
  - Company/ Factory visit
  - Fair/ Exhibition/ Event/ Seminar/ Conference support

- The Deluxe Service will be counselled at CEEC Board Members level. At this stage of business development, the client can use Board Members’ networks and directly sign agreement with Board Members. The fee will be upon agreement between Client and CEEC BM.
SOFT-LANDING PROGRAM

1. Information Sharing
Sharing information about Vietnam, CEEC and ease of doing business in Vietnam in cooperation with Central European Chambers

2. Market Assessment
Short market research will be implemented to evaluate:
- The market
- The price
- Client’s competitiveness
- The network CEEC can utilize for participant of the program.

3. Incubation period
- Employ 1 - 2 business development people on behalf of the clients;
- Prepare the recruitment with subcontractors. The clients will choose the right candidate then provide training and professional support. CEEC will provide local supervision & introduce Client’s business development staff to relevant stakeholders;
- Support business to find office

4. Investment
CEEC will suggest the strategy, sub-contractors for the company establishment. In the future CEEC/ members of CEEC could act as co-investors, joint venture partners too.

Program’s Participant
GRAVITY
Research & Development
WELCOME NEW MEMBERS

QUARTER I - 2017

GLOBAL EXPAT RECRUITING  WEISS-RÖHLIG VIETNAM CO., LTD  EMERHUB

MODELLEISENBAHN VIETNAM  POLISH INVESTMENT AND TRADE AGENCY  HYDRO-VACUUM S.A.

More information can be found at: www.ceecvn.org
MAZARS GUIDE ON
PERSONAL INCOME TAX LEGISLATION


This publication highlights several notable points regarding PIT in Vietnam, namely: How does it work in Vietnam together with Compulsory Insurance and Trade Union and Work Permit. Especially plugged into the publication for expatriates working in Vietnam are the guide on Avoidance of Double Tax and Mazars’ PIT for expat survival guide with highly practical reviews.

To download the guide, please click here

MAZARS GUIDE ON
DOING BUSINESS IN VIETNAM

In 2016, Marzars also released its update guide for Doing business in Vietnam. This publication is intended as an overview of key aspects of interest to anyone looking to start or expand its business in Vietnam.

The guide focuses on 10 factors of critical importance for investors or business owners including: general information about Vietnam and its economy, Investment incentives & guarantees, Business organizations available to foreigners, Taxation, Accounting & Audit, Labor & Immigration, Land, Foreign Exchange Control and Practical information.

Doing Business in Vietnam has been prepared for the assistance of those interested in doing business in Vietnam. It does not cover exhaustively the subjects it treats, but it is intended to answer some of the important broad questions that may arise. When specific issues arise in practice, it will often be necessary to consider the relevant laws and regulations and to obtain appropriate professional advice.

The full guide in English is available for downloads at this link
Home Credit Group (Home Credit B.V. and its subsidiaries) is a leading mass market consumer finance provider with €8.8bn of assets; which was established in 1997 in the Czech Republic. Since then it has experienced considerable growth within Central and Eastern Europe, the Commonwealth of Independent States and Asia. Our 53,900 employees serve more than 41 million customers. We focus on lending to consumers seeking purchases of durable goods. We offer loans to first-time borrowers, as well as revolving credit lines and credit cards to existing customers, maximizing the strong cross-selling opportunities that exist across the business. We are also successfully expanding our retail deposit services for customers on a selective basis.

Home Credit Group has developed into a highly efficient business that captures lending relationships through its extensive multichannel distribution network. This network consists 145,236 of point-of-sales (“POS”) outlets, own branches, post offices and direct channels and positions the Group to effective origination of new customers at POS outlets and powerfully

Website: [http://www.homecredit.vn/en/contact-us](http://www.homecredit.vn/en/contact-us)

Home Credit Finance Limited Vietnam (also previously known under the name of the financial company PPF), operating in Vietnam since 2009, is a leading company in offering fast and simple consumer finance lending services in Vietnam. It focuses on lending for purchase of consumer durables, motorbikes, and electronics. Additionally, the company offers cash loans.

Home Credit has headquarters in Ho Chi Minh, a branch in Hanoi and representative offices in 10 other provinces and cities nationwide. From May 6/2014, Home Credit has officially put into operation the customer service center at the headquarters office of the Home Credit (194 Golden Tower Building, 473 Dien Bien Phu Street, Ward 25, Binh Thanh District., HCMC Now: Phu Nu Building, 20 Nguyen Dang Gai, Thao Dien ward, District 2, HCMC) to ensure that all customer inquiries are received and resolved quickly and satisfactorily.

After more than 7 years of operation, the company has built cooperative relationships with more than 5,000 retail stores in 63 provinces, hired more than 8,000 employees nationwide and served about 2 million customers with 03 main products: motorbike, consumer durables and cash loans.

Additionally, PPF also supports customers to process their file online through the website and call center 1800 1061 which saves their traveling time and energy.

**OUTSTANDING PERFORMANCE AND SOCIAL RESPONSIBILITIES**

Home Credit is the pioneer in improving consumer financial knowledge through a series of consulting activities and propaganda in the form of direct access. One of their programs, organized in cooperation with Vietnam Standards and Consumers Association (VINASTAS), has resonated throughout the country in the past 2 consecutive years (2013-2014) with the name “Think carefully, Sign wisely”.

Regarded as a successful business model in financial sector, Home Credit not only brings about the consumer durable loans that meet the needs of Vietnamese consumers but also proves themselves a responsible lender through consulting, educational and scholarship programs for instance " My friend - who overcomes difficulties". Since 2010, this mentioned program has granted 600 scholarships with total value of VND 4.5 billion to poor students with good academic results. The company’s scholarship fund, namely “Buds on the branches”, was established in 2014 to grant 1,000 scholarships to preschool children whose parents are working in industrial zones; to organize financial consulting programs for housewives as well as to carry out a series of supporting programs to enhance Vietnamese consumers’ financial knowledge supermarkets in Ho Chi Minh and Hanoi.

Moreover, the company also actively involved in many other community activities such as sponsoring medical check-up for poor people in Dak Nong province, giving Tet gifts to poor people in Tra Vinh province, and supporting poor women in Soc Son District with loans of 0% interest rate etc.
Easter is the greatest religious holiday, even greater than Christmas, in most countries of Central and Eastern Europe. Details of celebration differ in various countries.

The 40-day long period of Lent, which starts on Ash Wednesday, is a time of abstinence and fasting. The “Holy Week”, is dedicated to Easter preparations. Including Maundy Thursday, which commemorates Jesus’ Last Supper and is a day on which some Christians don’t eat meat, but only vegetables and herbs. One of the most important holidays of the Catholic Church is Good Friday. On this day, the church remembers the crucifixion of Jesus. Holy Saturday is regarded as the day of silent tomb. Easter Sunday is celebrated as the day of the resurrection of Jesus. Easter Monday is the last holiday of the Easter week.

In all CEE countries there is a tradition of coloring eggs. Some other traditions are:

In Austria— Eggs -the most important one is that the dying and decorating of the eggs a few days before Easter. Besides the Easter egg hunt on Easter Sunday, another popular custom is using them for an egg tapping contests: that’s a game where one participant holds a hard-boiled egg and taps the egg of another person with their own egg – without breaking it. The owner of the egg that’s still whole wins. Easter eggs are also used for decorating branches of trees and brushes in the garden or hung on cut branches inside.

In Bulgaria the Easter eggs are without designs, only colored, predominantly red. The church choirs are renowned for their rich singing.

In Croatia— Pinca, also called "sirnica", is a traditional Croatian Easter sweet bread. It was traditionally made on the Saturday and baked on Easter morning.

In the Czech Republic—in addition to the painted Easter eggs, the osier stick, a switch plaited from fresh willow branches and adorned with ribbons, is a Czech Easter symbol. On Easter Monday boys and men go caroling and symbolically whip girls and women with the plaited osier sticks. According to folk traditions, the whipping is supposed to bring women beauty and freshness throughout the year.

In Estonia— colouring the eggs—the tradition of using natural dyes is still very common today. According to the Estonian Folk Calendar, the colours had meaning: pink- gentle, green- hope, blue- fidelity, yellow- falsehood, and grey- balance. Girls would let the boys choose an Easter egg and depending on which they choose; the girls would then be able to judge their personalities.

In Hungary –on Easter Monday, this tradition called "locsolkodás" involves boys and men reciting a poem to women and girls and then "sprinkling" them with perfume. In extreme cases this can also be achieved with a bucket of cold water! Painted eggs are part of a prominent Easter tradition in Hungary. Within the Christian tradition eggs were painted red (to symbolize Jesus' blood), but in recent centuries this has changed to eggs being dyed many varied colors

In Lithuania—Food -Easter is a day of feasting in Lithuania and often the food that is prepared gets blessed at a church before being eaten. Most traditional Lithuanian foods are eaten along with velykos pyragas which is an Easter cake!

In Poland—Easter baskets. Lined with a white linen or lace napkin and decorated with sprigs of boxwood (bukszpan), the baskets contain a sampling of Easter foods: pisanki, a piece of sausage or ham, salt and pepper, bread, a piece of cake and an Easter Lamb made of sugar or even plastic. They are brought to church to be blessed.

In Romania, after the late evening church services on Holy Saturday, people parade through the streets carrying lighted candles.

In Slovakia, in some villages children carried garlands of willow branches and hollow, colored eggshells to church on Palm Sunday.

In Slovenia, at the beginning of Easter week, children have a contest to see who can make the most magnificent bundle of flowers, greens and ribbons tied on a stick. They are then blessed on Palm Sunday.
CEEC UPCOMING EVENTS

Join CEEC at its **May networking event in Ho Chi Minh City** and CEEC led **Business Thursday in Hanoi**!

Feel free to inform your friends or partner companies from Central and Eastern Europe, or those who have a close tie to this region and wishing to know more about us and be a part of our network.

The events details will be posted later on.

Please check our website regularly for upcoming interesting events!
CO-HOSTED UPCOMING EVENTS

BUSINESS THURSDAYS

Enjoy the «Skull Island» on Seaplane

HAPPY EASTER

Entrance Fee: VND 150,000, includes
1 wine  |  1 soft drink  |  finger food  |  lucky draw

13 Apr, 2017  |  6.00 – 9.00 pm
Pharaoh's Bar & Upper
64F Lotte Hotel Hanoi, 54 Lieu Giai

This Month’s Hosting Partners

This Month’s Lucky Draw Sponsors

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PAST CEEC NETWORKING EVENTS

Join our March Event! German Edition

9 March, 2017  |  6.00 – 9.00 pm
Pharaoh's Bar & Upper @ Lotte Hotel Hanoi
64F Lotte Center Hanoi, 54 Lieu Giai

Entrance Fee: VND 150,000, includes
1 HOBBFBRÄU beer  |  1 wine  |  1 soft drink  |  finger food  |  lucky draw

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This Month’s Hosting Partners:

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This Month’s Lucky Draw Sponsors:

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PAST SUPPORTED EVENT

SWISS BUSINESS ASSOCIATION (SBA) STAMM

GRAVITY SEMINAR—APPLICATION OF BIG DATA IN VIETNAM E-COMMERCE LANDSCAPE

THE CONSULATE GENERAL OF HUNGARY IN HO CHI MINH CITY
HAS THE PLEASURE TO CORDIALLY INVITE YOU TO A JOINT SEMINAR ON GRAVITY RESEARCH & DEVELOPMENT SOLUTION IN COLLABORATION WITH EU-VIETNAM BUSINESS NETWORK

FRIDAY, 13 JANUARY 2017 14.30 – 16.00
CONSULATE GENERAL OF HUNGARY IN HO CHI MINH CITY LIM TOWER, 21 FL, 9-11 TON DUC THANG ST, BEN NGHE WARD, DISTRICT 1, HO CHI MINH CITY RSVP BY 11 JANUARY 2017 TO RESERVE YOUR SEAT TALINH@MFA.GOV.HU MS. AI LINH 0938859779
How Businesses can benefit from the EVFTA

Supported By

DBAV as initial hosting partner is pleased to welcome members and other interested guests to discuss open-ended questions with business and political leaders on how Dutch and other European companies can benefit from EVFTA.

Guest Speakers

Ms. Wilhelmina Ferreiro First Counsellor Head of Trade and Economic Affairs Delegation of the European Union to Viet Nam

Mr. Olivier Massmann Partner - Davis Matthews Vietnam LLC Certified Financial Accountant and Auditor

Ms. Pauline Elsman Deputy Head of Mission Embassy of the Netherlands in Vietnam Ministry of Foreign Affairs, The Netherlands

Mr. Alain Roestler Executive Director of Eurocham Vietnam

Tuesday, January 17th 3.30pm - 5.00pm
Le Meridien Saigon Hotel 3C Ton Duc Thang, District 1

DBAV/Co-hosts Member: 300,000 VND
Non Member: 600,000 VND

Please send your registration to support@dbav.org.vn
Payment must be made by cash at the door

Corporate sponsors

Meet to meet the SDG

Why business should love the forest?

Corporate sponsors

Bulgarian Rose Festival

Supported by

Thursday, March 30th 2017
from 6.30 pm

netplus BELUXCHAM 2017

FREE ENTRANCE for Eurocham member
Non - Eurocham member
200,000 VND

Sponsored by