



WORLD OF MAWYC

WORLD OF MAWYC

COMMITMENT

PRECIOUSNESS

BEAUTY

CONNECTIVITY

DURABILITY

RESPECT

FAMILY

SIMPLICITY

OPENNESS

MYSTERY



THRUST AND TRUST

You probably wonder whether this is yet another play on words. Or yet another start of a discourse about the creation of added value...

Don't worry, it's neither.

Not because added value isn't important to an entrepreneur.

What I want to convey, goes further. And deeper.

It's about the core of entrepreneurship, starting small, slowly gaining credibility and trust.

It's about hope, striving for perfection, satisfaction.

About going on, constantly searching, in spite of setbacks, in spite of resistance to change.

I'm thinking of striving for something. The realisation of a dream, perhaps?

Learning something every day and taking pleasure in what you do, in what you achieve.

But what, really, is entrepreneurship all about?

What motivates the entrepreneur to take initiatives?

My answer is simple: one core element, the client.

After all, it is this client who should be all-important to the entrepreneur.

The client as the mirror image, as a partner in a tango.

The entrepreneur for and through his client.

I would even dare to use the word symbiosis to describe the correlation between the two.

The entrepreneur who complements the client in this relationship, and becomes his reflection.

The entrepreneur who provides exactly what the client needs.

Who strives to offer the right products, services and creativity to satisfy the client's needs.

Services that may have started out as a standard product, but that are offered with a smile, explained, humanised.

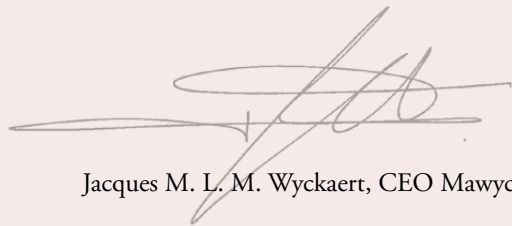
Maybe entrepreneurship is the ultimate translation of *thrust and trust*.

Being a motivator and being there for the client.

The thrust of the entrepreneur who strives to gain the trust of the client, and vice versa.

The entrepreneur in his enterprise, looking out at the world: striving for professionalism and perseverance, with the help of commitment.

... Enjoy this issue, and the new spring ...



Jacques M. L. M. Wyckaert, CEO Mawyc Group

Visual artist Stien Bekaert – who also made the cover illustration for this World of Mawyc – gave us her own interpretation of ‘commitment’, a word that is central in Mawyc’s vocabulary. Stien: ‘Four figures are connected, almost invisibly, by ropes forming a safety net. I myself would like to tie everything to my body, so that I’d never lose my keys and iPhone again.’

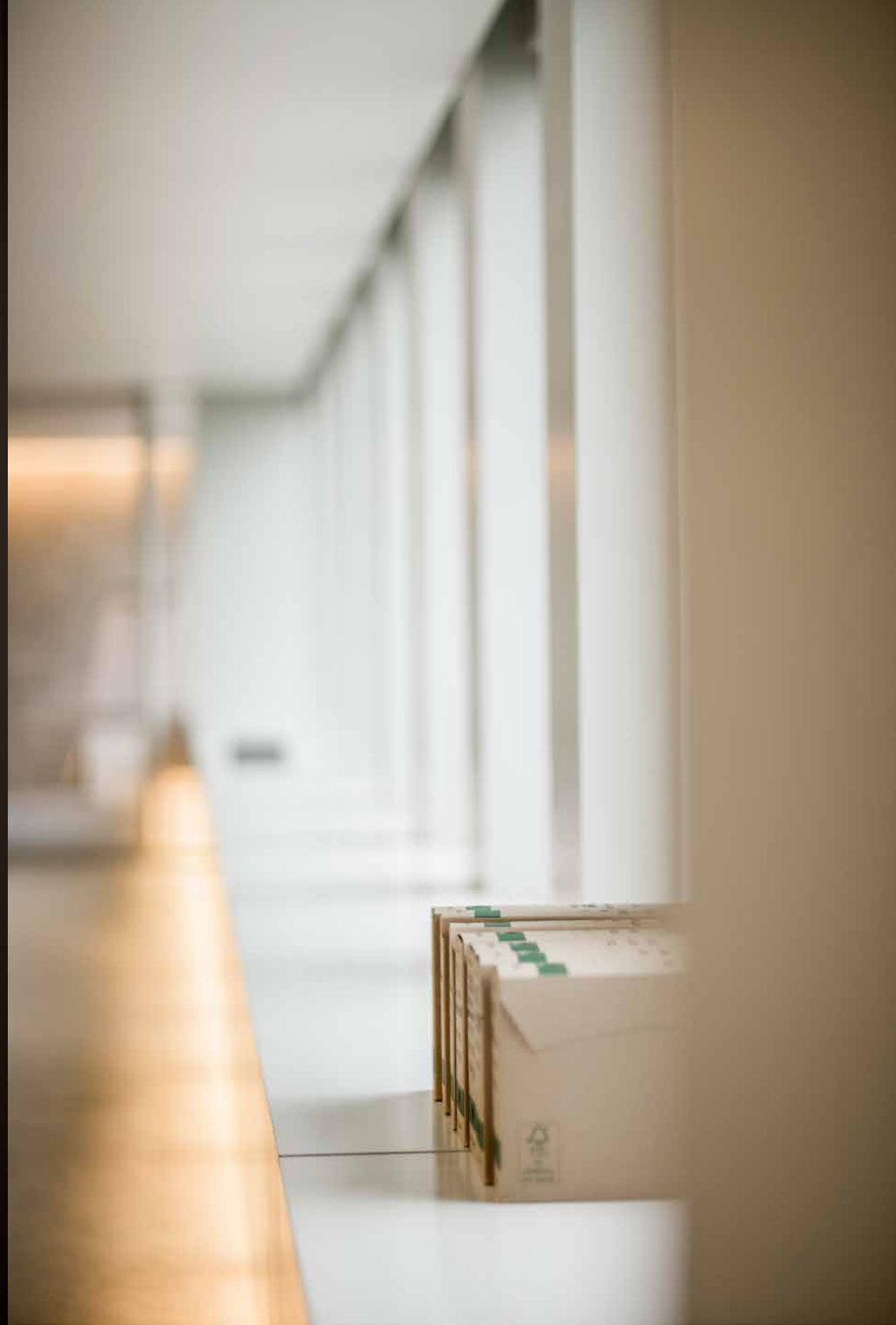


INSURANCE

For four generations Mawyc has been active as an insurance broker in all areas of business, both on a national and international level. We always put ourselves in our clients' shoes and look at risk assessment and value creation from their perspective and interest. Made to measure insurance plans, finding the right balance between premium and cover, with one single contact person who knows his clients' dossiers inside out.



For this issue, visual artist Stien Bekaert translated the three pillars of our company into images. She chose an extensive colour palette and a basic image representing the home harbour. 'When you google the word 'insurance', the image of a protective umbrella often comes up. With Mawyc's striving for quality in mind, I transformed the umbrella into a majestic golden crown.'



WORLD OF MAWYC

‘We are not wild boys who stick their foot in the door to flog insurance policies and only boast about low premiums,’ says Jacques Wyckaert. ‘We are the opposite: we are calm and decided, and put ourselves in the shoes of the client. From that position, we try to find the kind of solutions we ourselves would welcome in their place. As brokers, we identify with the client and his needs. We work closely together with the client to find the insurance company that can fulfil those needs. Custom-made solutions, steering the three parties in the same direction. After all, it takes three to tango.’

Mawyc provides all aspects of the most diverse activities. In general, the company’s activities can be divided into three groups: assets, liabilities & employee benefits.

ASSETS

‘This section is all about protecting the client’s assets,’ says Bruno Dewaele, legal expert for the Mawyc Group. ‘Think: financial and material possessions, and the prevention and handling of the financial consequences of the loss of those assets. It’s a lot more than just paying compensation for, for instance, fire damage. Losses incurred because of the cessation of business activities or inability to fulfil contracts, are also part of this category. We have developed our own business models, allowing us to pay special attention to business contingency and enabling us to establish emergency scenarios and contingency plans, together with the client.’ Mawyc employs an experienced prevention engineer who is specialised in calculating risks, in particular where buildings and production processes are concerned. Before a policy is closed, this prevention engineer confers with the technicians of the insurance company and advises the client on how to limit the risks.

LIABILITY

Providing liability insurance may sound simple, but it all starts with a thorough knowledge of the responsibilities the client has assumed towards his customers, and his guarantees towards his suppliers. In other words: you must be able to evaluate what could happen to your client. ‘We sometimes attend the client’s business meetings in order to be able to give the best advice,’ says Bruno. ‘We then look at all aspects of liability, such as product liability, environmental liability and directors’ liability. We also know everything there is to know about new kinds of liability, such as cyber liability. This way, we can offer the very best cover. Again, made to measure’.

EMPLOYEE BENEFITS

It’s easy to offer extra insurance: for industrial accidents, hospital insurance, additional pensions... But when it comes to paying out, it’s a different matter. ‘We start with a thorough analysis of the client’s situation. We examine what commitments the company has made or can make, and assess what the long-term consequences would be in different scenarios. The age pyramid of the company, the statistics for industrial accidents, unexpected growth or shrinkage of staff – they can all have significant financial consequences in the long run,’ explains Danny Larno, EB-manager at Mawyc Insurance. ‘We often negotiate with the client’s HR department and with their social partners. Indeed: it takes three to tango... We also look deeper and farther. Sometimes we look back and examine how, in view of the new developments, something can be re-negotiated in a way that is acceptable to all parties.’



Insurance is far more than ‘insuring goods’. Protecting and building capital is of increasing importance, both to the individual and the company. But it is also becoming increasingly complex.

NEW TRENDS IN THE WORLD OF INSURANCE

There is a lot going on in the world of insurance. First there are the new codes of conduct, imposed by Europe via the MiFid directives. Then there are two new developments: the slow shift from commission fees towards services agreement, and the impact of equal status for blue and white collar workers on group insurance and pension plans. Our organisation has been providing an extensive and personalised service in the field of services agreements and employee benefits for years.

The service we provide is tailor-made and differs from assignment to assignment. The goals differ from case to case, as does the way we reach them. However, the basic thought remains the same: we help our clients build their insurance programme. We also make sure the programme is implemented, and discuss with the client’s employees how they are supported at a fiscal and socio-legal level. More and more, this support is structured in a provision of services agreement rather than based on the insurance premiums.

Where the implementation of the equal status and its impact on insurance programmes is concerned, it is equally important to be given individual guidance. When it comes to supplementary pensions in the second pension pillar, different approaches are taken, dependant on the employee’s status. For instance, a group insurance may have been taken out for (some of) the white collar workers and not for the blue collar workers, or sometimes all employees have group insurance, but the guarantees or contributions are different for blue collar and white collar workers. In 2014 the social partners agreed to synchronise supplementary pensions for the future. The new legislation applies to guaranteed life and death benefits. Three periods were agreed on.

- Until 1/1/2015, a discrepancy in benefits between blue and white collar workers was allowed.
- From 1/1/2015 to 1/1/2025 the discrepancy is still allowed, but no new discrepancies may be created
- From 2025 there must not be any discrepancies between blue and white collar workers in any new or existing plan.

The long transitional period may make companies reluctant to put this equal status high on their agenda. Often, companies want to see what will be agreed about pension plans in their particular sector. This can be part of the road to equality. But decisions about initiating and implementing changes in insurance plans take a lot of time, both in the

analysis of the current situation and possible solutions, and in the negotiations between the parties concerned. Analysis is crucial.

- Can we still create categories?
- Do we equalise in an upward direction, or are there compromises that can be made?
- What is the financial impact of this equalisation?
- How can we optimise everything?

However, it is not a good idea to just wait and see. Within the Mawyc organisation, analysis and guidance have already begun. The first results show that our clients – if necessary in consultation with the social partners – are prepared to take the first steps to optimise existing plans. The company strategy evolving from an equal status for blue and white collar workers needs to be taken into account. At the same time, there is a growing awareness of the employees’ need for guidance in asset building. Focus remains firmly on the individual needs of the employees.

In other words: equal status has a lot of consequences, and their complexity and impact need a specialised approach. Many reforms still need to be formalised in legal texts. The government has instated long transitional periods, and they are necessary. The rapidly changing law, the fall in interest guarantees and the increasing mobility of the employees make professional independent advice more important and more appreciated than ever. Apart from advice, support during and after implementation is of crucial importance.

The employers realise that it is important for their employees to have a better understanding of the content of their group insurance. How much will their pension plan be worth when they reach pension age? What are their options? What risk guarantees have been underwritten and what impact do they have on their day-to-day financial needs now and at the end of their career? What is the financial and fiscal link between those various guarantees? Mawyc Insurance focuses on holding comprehensible presentations to the employees, but also to the Boards of Directors, where all aspects of the new developments within the group insurance are explained.

One thing is certain: more than ever, group insurance is an important, if not the most important, pillar in long term planning, and a thorough knowledge of what this implies is crucial.

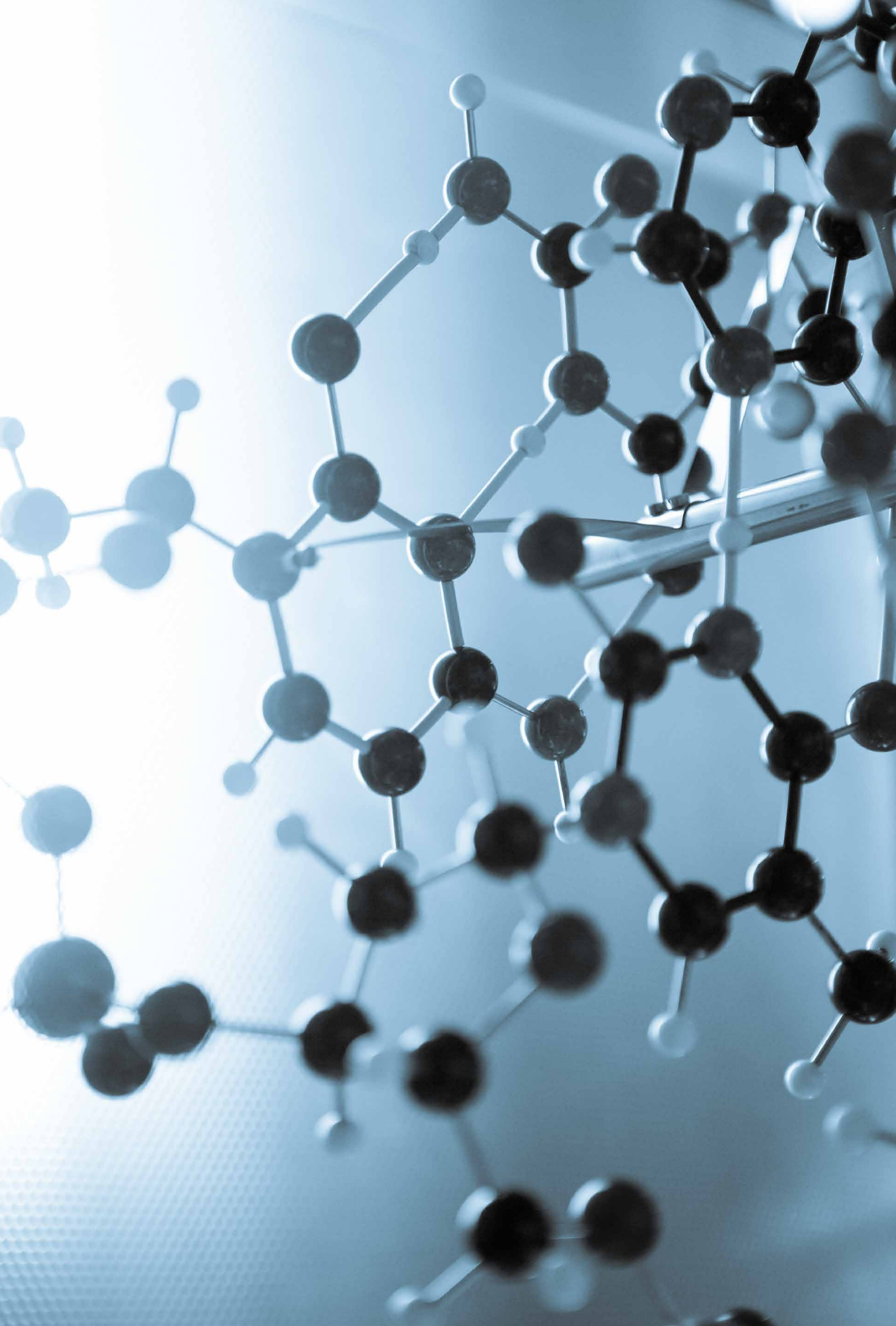


Wim De Waele (iMinds): 'Mawyc Insurance has the necessary expertise to manage international insurance cases'

IMINDS has its headquarters in Ghent and is one of the Flemish government's strategic research centres. 'We encourage new developments concerning ICT, digital technology and software, thus stimulating economic growth in the long term,' says Wim De Waele, head of iMinds. 'For that purpose, we bring more than 850 researchers from some 20 university research groups in touch with technology companies. In this way, we support the research done by these companies and help them launch new products and innovative services. We also assist new enterprises with capital and professional support. In this way, we hope to contribute to the digital transformations taking place in our society. We concentrate our efforts around five core markets: ICT, media, health care, smart cities and production companies.'

Mawyc Insurance – also known as Wyckaert-Comarit – and iMinds have been co-operating for some ten years. Wim De Waele: 'Amongst other things, Mawyc Insurance shaped iMinds' strategy in the field of sickness and invalidity insurance and extra legal benefits. But Mawyc Insurance is also our partner in a whole range of technical insurance matters, such as product liability – which is of great importance in a highly technological environment. I already knew Jacques Wyckaert when I was still working for other companies, and I enjoyed co-operating with him. So you could call me a repeat customer. By now, our business has grown into a company with more than 200 staff and a 50 million euro turnover. You really can do with reliable and professional support at that stage, even more so because over the past years, we have developed all sorts of international activities, for instance in the United States and in Singapore. We also employ a considerable number of people from other countries. Thanks to Mawyc Insurance, we have the necessary expertise at our disposal to deal with all insurance matters in an international context.'

In the meantime, a number of spin-off companies have flown the iMinds' nest. Wim De Waele: 'In view of our own experience with Mawyc Insurance, their risk management and their employee benefits management, we cannot recommend them highly enough to other companies. They will soon come to appreciate Mawyc Insurance's efficient, client oriented way of working.'



Christophe Becquart (Roche Diagnostics): 'Thanks to Mawyc Insurance we feel safely insured'

ROCHE is a name as sound as a Swiss bell. The pharmaceutical company, with its 88,500 employers worldwide and its turnover of 47.5 billion Swiss francs, has a presence in more than 150 countries. In our country, Roche is active both in Pharmaceuticals and Diagnostics.

Amongst other things, Roche Diagnostics supplies laboratory equipment and reagents for the analysis of blood and tissue samples. The Belgian branch of Roche Diagnostics specialises in diagnostics and diabetes care. The company has a staff of 160 and a turnover of 100 million euros.

Christophe Becquart, HR & communications director, has been working with Mawyc Insurance – also known as Wyckaert-Comarit – for many years, and is very satisfied. 'The Mawyc Insurance experts advise us on insurance, more specifically employee benefits. They have helped us choose solutions that are just right for us. Our group, hospital, invalidity and life insurances are in good hands with them.'

'Roche Diagnostics Belgium is one of the Group's smaller to medium branches, and is keen to ask for external advice. The Mawyc Insurance experts, with their thorough knowledge of the market, were a great choice. We are convinced that, thanks to them, we are perfectly covered for all risks, yet are not over-insured. Mawyc Insurance gives us value for money.'

What do Christophe Becquart and his team appreciate most about Mawyc Insurance? 'We value their expertise, their knowledge of the market, their openness, transparency and keenness to find solutions that are tailor-made to our company. For the extra legal benefits we want to offer our employees, Mawyc Insurance came up with a number of proposals and explained them all extensively. This allowed our people to vote for the solution they liked most.'

Open communication is what it is all about in the co-operation between Roche Diagnostics and Mawyc Insurance. Christophe Becquart: 'Info sessions and briefings were used to keep our staff constantly informed about all the ins and outs of their proposals. Employees who wished to do so could even have a private conversation about their situation. Which was a great support for our HR department.'

'We have two regular contacts at Mawyc Insurance, who complement each other perfectly and communicate regularly together. We know them and they know us. We thoroughly appreciate this kind of service,' concludes Christophe Becquart.



FORWARDING

Our knowledge and experience enable us to be in charge of the entire logistic chain – from suppliers of materials to manufacturer and from manufacturer to consumer. We charter ships, airplanes and lorries, take care of storage and distribution, represent our clients at customs and VAT checks... All with our own people and resources, or via our worldwide network of partners and agents.



For this issue, visual artist Stien Bekaert translated the three pillars of our company into images. She chose an extensive colour palette and a basic image representing the home harbour. For the 'forwarding' pillar Stien added a whirlwind of arrows, symbolising Mawyc's extensive international network.



WORLD OF MAWYC

*Mawyc handles the entire logistic chain. Traditionally, forwarding is an important part of that.
And there is a lot to tell about it.*

IN HIS CAPACITY as sales manager Danny Simons helps the departments to develop not only sea freight, but also road and air freight. And there is more. 'If clients have questions about customs or insurance, I will assist them, together with the team leaders.'

Danny knows well enough that clients become more and more demanding, and that margins are not getting any bigger. But there, exactly, lies the essence of the forwarding trade: 'You must constantly reinvent yourself, making sure your presence is not just necessary, but also greatly appreciated by the shippers.'

One of the Mawyc Group's greatest assets is that we're not a giant firm, where clients feel like yet another number. Mawyc is a family group, 100% Belgian, which respects local customs and traditions. At the same time, the company has a strong international vision, which shows in its ever-stronger network of agents. A personal touch with a global vision, we call it.

There has been an important evolution in the world of transportation. Previously, bookings were usually made from harbour to harbour, but in recent years, the number of door-to-door consignments has greatly increased. Through his transport company, the seller either makes sure that the goods are delivered to the buyer's door, within a certain time frame, and in perfect condition, or the buyer collects the goods from the seller via his own transport partner.

Mawyc Group accommodates this new development with its superior network of agents, but also with the expertise and knowledge of our freight departments for sea, road and air which we have built up over the years.

In recent years, consigners have paid less attention to providing solid seaworthy packaging or taking out transport insurance. According to Danny, this is like driving a car without insurance or MOT. 'As long as nothing happens, it's fine. But when something goes wrong and the conditions in the Bill of Lading is all you have to fall back on, it's a different story. And don't forget that the risks of damage are very different for air, land or sea freight – FCL and LCL – and need a totally different approach. That's where expertise comes in, and it's up to us to point out the pitfalls to our clients and give them all the advice they need.'



There are going to be considerable changes where customs is concerned. On May 1st 2016 the current Customs Code will be replaced by new EU regulations, the Union Customs Code (UCC), which will contain some important changes. But at Mawyc Group, we are prepared.

‘As a customs representative, Mawyc handles the customs declarations for its clients,’ says Ivan Van Der Stede, director of the customs department. ‘We also act as liable representative for foreign companies that don’t have a VAT number here. This is a considerable financial responsibility, because if something is not right, we are the first contact where administrative matters are concerned.’

‘In this context, the AEO certificate is introduced, which stands for *Authorised Economic Operator*,’ adds customs consultant Michaël Van Giel. ‘It shows that a company possesses the necessary knowledge concerning customs matters, as well as the necessary tools to ensure the safety of the goods and data stream of the clients.’

The AEO certificate will only be granted after a thorough audit by the general administration of Customs & Excise, which tests the knowledge of the customs brokers, assistants and managers. Before you start in this line of work, you need to undergo extensive training. ‘Since 2013, Mawyc has a full AEO certificate: both an AEO-C (Customs Simplifications) issued only when criteria about knowledge, record-keeping standards and solvency are fulfilled, and an AEO-S (Security) showing that you maintain security and safety standards to protect your clients’ goods and data. It was not easy to qualify for the certificate – it took some 400 hours of work and a great deal of expense.

‘You can either be an indirect customs representative, and carry the final responsibility yourself, or be a direct customs representative, in which case the client assumes responsibility,’ says Michaël. ‘But the client needs to be absolutely sure that you know your job and that you do it well. In that case, the AEO certificate is both an asset and a label of quality – also within the framework of UCC. Mind you: the AEO is not compulsory, but you’d be crazy not to make sure you qualify for it.’

Armed with an AEO you qualify for customs simplifications. In the old days, you had to write and supply a separate customs declaration for each consignment and each container. Before too long, we will be able to introduce an *entry in the records*: you feed certain data into a computer network. Apart from that, there is also the option of *centralised clearance*: you gather a number of data and calculate and pay the taxes owed at regular intervals. ‘The big difference is that as a customs representative, you supervise the supply of goods – so you’re more of a consultant than a document processor. This means that the customs representative and the client need to have a close bond of trust, and the AEO certificate can be a basis for that,’ Michaël explains.

Another option is the *single access point*: through the customs declaration in Belgium you also declare goods that are in other EU countries for your client. An extra advantage for clients who, for instance, export to Europe and distribute their goods all over the EU.

‘The process becomes more complex and more transparent. As a company, you have to prepare for this by investing in automation, amongst other things. We at Mawyc possess the necessary knowledge and tools, such as a *custom management system* or CMS, to make the process as efficient as possible,’ Ivan adds. ‘What we need to do now, is approach our clients and prospective clients with these new tools – including the full AEO certificate – and get them on board. We need to let them know that we are on top of the latest developments in customs activities, and are 100% ready for the future.’



‘Total quality is the result of the internal qualities of every employee’

Brunello Cucinelli

WORLD OF MAWYC

FOUR TEAMS, ONE WHOLE

Mawyc Group has some 100 employees and consists of four divisions, each with their own speciality.

The binding factor between these different departments? An incredibly strong team spirit.

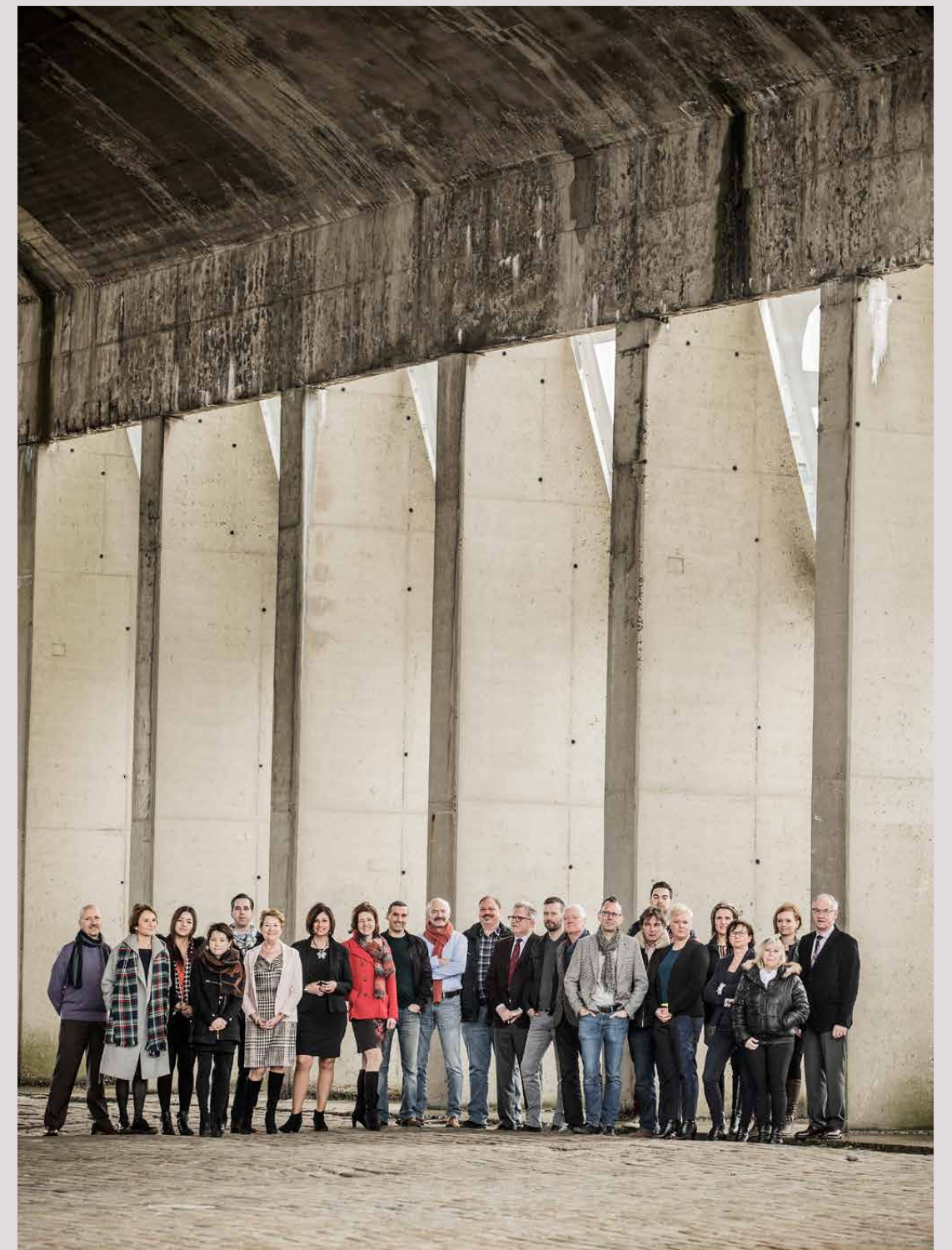


CUSTOMS

'We motivate each other when necessary'

Mawyc's Ghent customs agency is among the largest in East Flanders. Every day, nine people in Ghent and another four in Antwerp make sure that imported and exported goods are provided with the right customs documents. 'There can be very stressful moments, because we want to provide each customer with the right paperwork for his cargo as quickly as possible,' says customs declarant Sjoeki Malfait. 'It's not always simple, certainly not when it comes to freight destined for countries such as Russia or Syria, where additional papers and checks are needed,' says customs manager Ivan Van Der Stede. 'Moreover, the rules are constantly changing and become more and more complex. That is why it is so reassuring that each member of our team has his own speciality. There is always someone you can go to with difficult questions.' If there is one thing the members of the customs team are good at, it is multitasking. For example, while one load is being checked by customs and another is still awaiting the right certificates, the next lot is waiting for the team to draw up the right documents. 'There can be a lot of pressure. Luckily, we all work together very well, which means we can handle the pressure and motivate each other when necessary,' says customs controller Ann Gansbeke.

Through the years, the team has built a close relationship with many of the clients. Open communication ensures that the clients know what is happening at any given moment. For instance, if the federal customs IT system slows the process down, the clients are immediately informed. 'In fact, we try to make each client feel that he is important. We do so by taking the time to explain things carefully and providing an optimum service,' says Sjoeki. The customs team has a good relationship with the customs officers. Ivan: 'We do everything as accurately as possible, and the federal customs officers appreciate the fact that our documents are always correct.'



FORWARDING

'We work as if it is for ourselves'

'We want to provide a perfect service. And perfection may be impossible, it is still something we strive for every day,' says Silke De Hert, who works at Mawyc's forwarding department and is responsible for sea transport. This division organises international transport of containers, bulk goods or even dangerous (chemical) substances. The 20-strong Antwerp team organises both sea transport and internal waterways transport, and, as a ships agency, supports ships entering the harbour. Air and road transport are organised by two teams of six people in all, who work from the cargo area around Zaventem airport. It is not always simple to get the goods to the right destination on time. Storm at sea or a leaking container with chemical substances: these are the sort of circumstances the forwarding team can't foresee, but needs to react to quickly and efficiently. 'We are used to working under pressure.

After all, clients come to us for specialist jobs. For instance, we recently had to transport computer servers to Kosovo. Not exactly the kind of parcel you quickly take from one place to another. That kind of thing involves a lot of planning and an extensive international network,' says Alan Wyns, who specialises in road transport. The forwarding team are not daunted by such projects. 'Unless we don't have the right licences, we will almost never refuse an order,' says air transport specialist Marina Herrera. What is the forwarding team's greatest strength? 'No doubt our dedication and drive. We feel very involved with our clients, and we work as if it is for ourselves,' says Silke. Communication is key as well. It is enhanced by the open office space. 'When someone has a problem, there is always a colleague who overhears. This means we can help each other straightaway,' Alan concludes.



ADMINISTRATION

‘Young and old keep each other on their toes’

The seven people in the administrative team of Mawyc Group have very extensive and diverse tasks. They are responsible for reception, bookkeeping, IT and staff management, payments, risk strategy and central buying. ‘We work for the whole group. Our job may not be the most visible one, but we make sure that everybody in the group can work seamlessly and efficiently,’ says Fabienne Faseur, who, together with two colleagues, takes care of bookkeeping. ‘We liaise with all departments within the group and we have to co-operate well with everybody. This means that we feel at home everywhere.’ If there is one thing the members of the administrative team have in common, it is the fact that they like to do everything as correctly as they can. Fabienne says: ‘The numbers have to add up, and that is hardwired in our DNA. One comma in the wrong place can have major consequences.’ The hardest part is working to urgent deadlines

and not making any mistakes, and that is something everybody within the Mawyc Group has to deal with. Therefore, this team rigorously checks all outgoing documents. ‘Everybody makes mistakes from time to time. That’s why we take care of final quality control, making sure that our clients and suppliers always have the correct documents at their disposal.’ The administrative team is very diverse, with people from all age groups. ‘The older generation can pass their years of experience and knowledge on to the younger people,’ says Ann Vandendriessche, who works in Administration. ‘Because the younger employees have grown up with computers and the latest technical developments, they in their turn can assist older people in that field. It’s very stimulating to keep on learning about so many things. It keeps us on our toes, and helps us get a little bit better at our job every day.’



INSURANCE

‘We work together extremely well’

At their Ghent head office, the 13 people who make up the Mawyc insurance team look after the insurance portfolios of both national and international companies and individuals. Their field of action is incredibly varied. ‘We try to find the right solution for just about anything you could insure,’ says insurance expert Sophie Bracke. ‘One moment, we take care of the insurance of a piece of art – for instance, the work of a Ghent visual artist for the Venice biennale – and the next we assist a company director in a case of fire damage at one of his foreign chemical plants.’ The team specialises in insurances to which the Mawyc Group can contribute great added value. For example: liability insurance, transport insurance, industrial damage insurance or employee benefits. The latter category encompasses, amongst other things, group insurance, pension plans, assistance insurance for expats, collective travel plans and hospital insurance. The greatest challenge for the team is to be constantly aware of changes in each of those insurances, both with the insurers and in law. ‘We need to be constantly on the lookout for new developments. It’s the only way we can be pro-active and tell our clients about possible implications straight away,’ says Annelies Hellebuyck, who specialises in, amongst other things, employee benefits. Each client has a personal contact within the insurance team, but that doesn’t mean that we are blinkered. ‘We communicate extremely well, and always know what each of us is working on. If a client phones us and his regular contact isn’t there, everybody in the team can assist that client. You can’t let people down when they have a problem,’ says Patricia De Kezel, expert in transport, casco and equipment breakdown insurance. The thirteen-strong team is like a well-oiled machine. ‘We are an established team and we all have many years of experience. That means that we all are really attuned to each other,’ says group insurance specialist Danny Larno. ‘We know what we can expect from each other and trust each other implicitly.’

FORWARDING

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TASTE

Black tea, white tea, green tea, rooibos tea, the best coffee blends and all sorts of paraphernalia for the tea and coffee ritual. Individuals with a taste for quality, shops, cafes and restaurants that demand the best, and companies in search of original, refined business gifts can find an extensive range in the three Yavana shops in Bruges, Ghent and Ostend.

Our Ghent town bees have provided a good harvest as well. Unfortunately, bees operate on a small scale, and our town honey can only be distributed among our colleagues and clients . Yuzu has made special chocolates for our clients, incorporating both our honey and Javana coffee and tea.

For this issue, visual artist Stien Bekaert translated the three pillars of our company into images. She chose an extensive colour palette and a basic image representing the home harbour. About her vision of our pillar 'taste' she says: 'Hands are recurring elements in my work. I used them here as a symbol of the warm cosiness of a cup of coffee and home-grown honey.'





Every one of his chocolates is like a work of art. Chocolate shop Yuzu's owner Nicolas Vanaise has a deep passion for creating hand-made chocolate and pralines. For Mawyc he developed unique chocolates with tea, Javana coffee and honey, harvested on the roof of the company.



WORLD OF MAWYC

'MY GREAT-GRANDFATHER had a pastry shop in Ghent, so a love for everything sweet is in my genes. Yet, when I was 18, I studied something completely different: history of art and archaeology, specialising in the Middle East – another passion of mine. I even spent a few years over there, working as an archaeologist and guide. When I came back to Belgium, 12 years ago, I wanted to do something with food. At the time, the culinary world was changing: desserts were becoming more like gastronomy, which I found fascinating.'

'I decided to train as a pastry chef and chocolatier and set up my own shop, Yuzu. The name refers to a Japanese citrus fruit that tastes wonderful. I have always been fascinated by Japan. It shows in the chocolates I make. I pay a lot of attention to the appearance of my chocolates, but they always look fairly restrained. And though the flavours I combine in my chocolates are often surprising – black truffle and almond, for instance – I never exaggerate. I don't necessarily want to blow people away. The chocolate is still the main thing. I also want to tell a story with my chocolates. Some people write down what they feel, I translate my feelings and experiences into chocolates. I see chocolate as a medium with which you can sculpt. It's almost like working with clay or glass, or like moulding bronze. I often use a mineral touch in the decoration.'

'I sometimes create custom-made chocolates at a client's request. For Mawyc I designed chocolates with tea and coffee and the honey that is harvested on the roof of the company building. The chocolates are always made in the traditional way; I do most of the work myself by hand. I also work in the shop myself; I find the contact with people very inspiring. That is how I met the people of Mawyc Group. We talked about our experiences and discovered that we had the same work ethics, with the focus on quality. I pay a lot of attention to my ingredients, Mawyc to its personal service. And most of all: we don't see our work as a job, but as our passion.'

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FACTS & FIGURES

DID YOU KNOW ...

.... In August, Mawyc Forwarding (Air Freight) transported a Toyota Hilux Race car and four packages with spare parts from Belgium to Beijing and back. Mawyc took care of all the customs formalities and checks, and made sure that the mechanics could accompany the vehicle right up to the plane. Together with the shipper, we were present when the car was fixed onto the air pallet and we tracked the consignment carefully, right up to the final destination. We also tracked the car's return after the race.

13 DAYS OF SAILING

For a Korean client, Mawyc Forwarding (inland shipping) transported a huge 902 tonnes coal crane from Antwerp to Austria via the Rhine, Maine and Danube. In total 120 packages of different sizes and weights had to be transported. The biggest piece was the crane's engine room, weighing 75 tonnes. The transport was carried out by two river barges with a capacity of 4,200 tonnes and one of 1,600 tonnes. The trip took 13 days. The barges passed some 50 locks, where they depended on the water level to be able to continue their journey.

150 000 000 EUROS

This is the value of the sixth offshore project Mawyc Insurance insured for a client at the beginning of this year. It concerns the development and upgrade of an offshore oil platform west of Angola's territorial waters.

DID YOU KNOW ...

... Mawyc Forwarding (Customs) assists clients who do large amounts of import or export in applying for a permit for an authorised loading or unloading place. This means that in the event of physical verification, customs officers will come to the customer instead of the customer having to present the goods at customs.

4,200

This is how many new employees started work with the various employers whom Mawyc Insurance assisted in 2014 with the analysis, strategy planning, negotiation and implementation of their group insurance contract, all through presentations and information sessions for those employers.

DID YOU KNOW ...

... Mawyc Insurance has its own fire prevention service, as well as a network of partners who possess extensive expertise in the field of managing business contingency.

INTERNATIONAL

Mawyc Insurance has assisted and advised the managers of an international group from America in the negotiations with their social partners, in order to reach an agreement about adapting their collective plans.

140,000 KILOMETRES

This is the total distance Mawyc Insurance travelled in foreign countries in 2014 for meetings and negotiations with clients.

DID YOU KNOW ...

... One of our clients, visual artist Berlinde De Bruyckere, was awarded an Institutional Honorary Doctorate by Ghent University in March 2015.

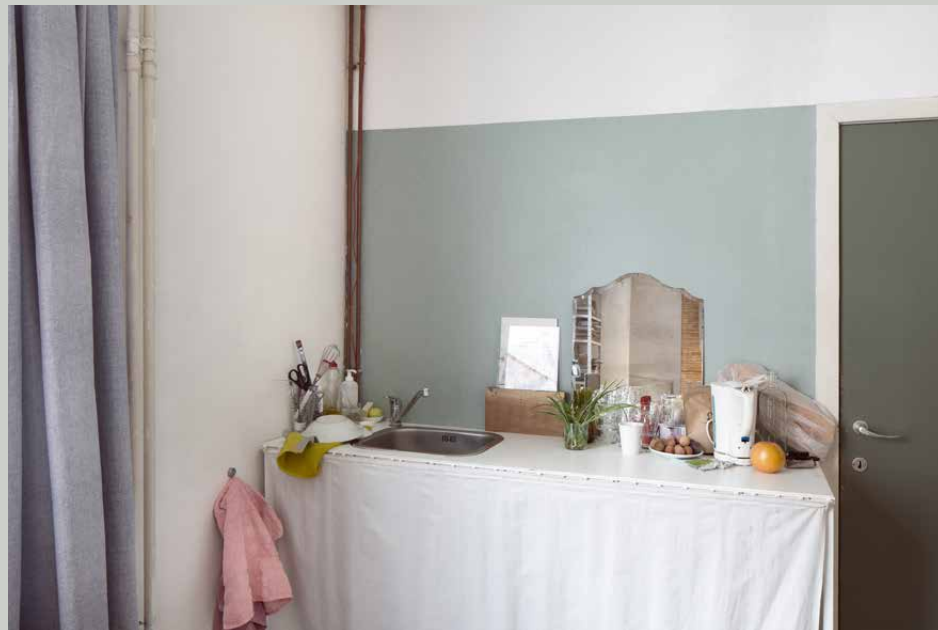
... One of our clients, from the medical world, team Patrick Tonnard and Alexis Verpaele, were granted the degree of Doctor in Medical Sciences in January 2015.





WORLD OF MAWYC

For this issue, visual artist and illustrator Stien Bekaert translated the three pillars of the Mawyc Group and its philosophy into four impressive illustrations. Like her other work, they are complex and multi-layered, both in their themes and imagery. We went to see the artist in her studio.



'I **WAS SIX** when I started going to evening classes. Art has always been my passion. Yet, when I was 18, I decided not to study Art; I went to KASK and studied Interior design. Designing and thinking up concepts was something that appealed to me, and they taught me a lot about technical drawing there. After that, I switched to functional graphics, and since 2009 I've been concentrating on the techniques of free graphics. Ever since I finished school, I've been involved in art, but it's only in the last few years that I have chosen my direction, and tried to find my way in the world as a fulltime visual artist and illustrator.'

'At first I mainly made pencil drawings. Later, I started to print layers of paint onto the drawings. That led me to collages. I start from images that I find everywhere - but never on the internet - and modify them until I have created a totally different image. I then use manual transfer techniques to make them my own. I have also evolved in the imagery I use. At first, my work was quite figurative, but it is becoming ever more stylised, abstract and multi-layered. I don't seem to be very good at doing things the simple way (*laughs*). I do use a storyline as a base, but that doesn't necessarily mean the viewer needs to understand it. I prefer conveying a feeling, instead of just telling something literally. A bit like in music. I also like it when a viewer translates an image into his own world of perception. Which makes me different from classic illustrators.'

'One of the recurring themes in my work is the unreliable narrator. It's about how the past, as time goes by, becomes distorted, creating new stories all the time. Hands are also deeply fascinating to me. To me, they're a symbol of the personal imagery a person uses. I try to uncover the message people convey through their gestures or facial expressions. The image of hands and arms also occurs in the illustrations for the Mawyc Journal. I used a personal experience as the central theme for this magazine. I sometimes lose things: mobile, keys, wallet... Then you wish that everything would be stuck to your body. That made me think of showing Mawyc as a kind of shoulder with ropes, a shoulder to trust and lean on, like a lifebuoy that is always there to be grasped.'

www.stienbekaert.be



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