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Belgian Launch: Relocation Agency 4.0

Moving abroad made easy

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1 Challenges in the Relocation Market

1.1 Do It Yourself Expatriations

When talking about “expats”, the image that immediately comes to mind, usually entails a well-paid consultant that gets assigned to another country by his/her company. To arrange their visa, accommodation, fiscal and practical matters, they probably either use their own HR department or they hire an external Relocation Agency.

It turns out this image is outdated. Nowadays, **52% of all companies** actively choose to **work with a fixed budget**, meaning they give their employees the freedom to arrange their entire expatriation by them self. (BUSINESS INSIDER, 2018)

Additionally, moving to another country on an individual basis has drastically increased in popularity outside of the strictly professional market:

- The new **Erasmus generation** that doesn't hold back to look at jobs outside of their own country. About **73% of Millennials said they like to live and work abroad** in the latest PWC global survey (PWC, 2017)
- Increased number of “**pensionados**”, retirees that want to spend (part of) their old day in another (often warmer) country. (ANNEX 3, Retirees amongst expats)
- Rise in **digital nomads** (LEVELS P., 2015)
- Increased number of (**international**) **second home owners**

The mere fact that there is an **increase in “Do It Yourself” Expatriations**, does not mean that the process has become easy. Within Europe, a lot has changed to make it easier to move from one country to the other, but there remains a multitude of practicalities and implications (fiscal, legal, ...) where these expats struggle with. Often the lack of knowledge of the proper processes results in misunderstandings and a **higher workload at the local immigration office** in the city hall.

1.2 Job Mobility

It is the same complexity and administrative workload that forms a **threshold for job mobility**. Not surprisingly, a series of governmental organizations, HR departments and schools are actively looking for an affordable solution that doesn't require their full commitment, but at the same doesn't leave the expat to his own devices.

1.3 Cross sector issues

One of the complexities of the **relocation market**, is the fact that it **combines a multitude of different sectors**. Going from lawyers, moving firms, realtors, banks, notaries and insurance companies, they all want to have a piece of the expat market. Each sector has their own way of working and **own set of software tools** implemented. So combining these different actors can pose quite a challenge. Additionally, a lot of service providers also struggle with **adjusting their offering** towards the emerging segment of “DIY expats”.

1.4 Transparency in the classical model

The clients within the relocation market might have changed a lot over the past 2 decades, the business model within the classical relocation agencies has -for the most part- stayed the same. In essence, classical agencies are paid for the knowledge you need to make your move

abroad a success. Meaning that there is a good reason not to give you all the information before they're fully paid, which is not the most healthy situation in our opinion. We believe that any **model that relies on a lack of transparency**, is doomed to fail at some point.

1.5 Complexity

Moving abroad remains a complex matter. Anyone who's moving abroad on their own, will face a combination of:

- Legislation & taxation they are unfamiliar with,
- Difference in culture and customs,
- A language they might not fully master yet,
- A process they have never gone through before (especially as a first time expat),

Add a lot of advice that points to conflicting directions, hundreds of expat service providers that try to grab your attention, some marital tensions and your chaos will be complete. Within Europe, there have been some improvements over the past decades, but there is still a long way to go.

At the local immigration offices, this combination of dealing both the complex matter expatriations and a trend towards Do It Yourself, also leads to preventable situations with uninformed or unprepared internationals. For the **local authorities**, this means an **increase in workload**.

1.6 Budget vs time

To help them to find their way, the DIY expat currently has 3 possible channels:

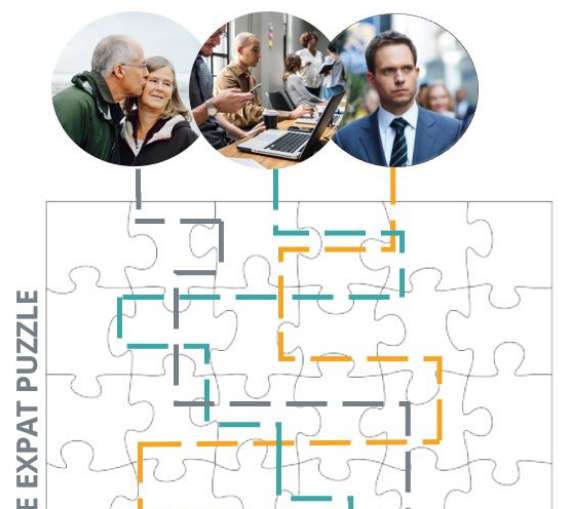
- **Online and offline expat guides:** these often contain a lot of information that is either irrelevant for their situation or that is too generalist. There is a clear lack of a more tailored and personalized approach. *The expat will need to invest a considerable amount of time.*
- **Expat Peers:** Other expats in that have gone through (or are going through) the same process. Although this is a great channel to get information, there are some gaps in terms of reliability and consistency.
- **Relocation agencies:** these "classical relocation agencies" often are only an option for the DIY with a higher budget. They often try to "pull" the entire planning towards their service, taking away the control from the expat.

2 Turning the business model upside down

2.1 A transparent freemium solution

Plannr.eu wants to **turn the relocation business model upside down** and simplify the process of expatriation by offering a free and personalized planning tool for all types of expats and EU-mobile citizens.

After a new user creates an account, provides basic information about their plans abroad, a personalized dashboard will load. This dashboard will contain all the



necessary steps the user must go through to realize his or her project abroad.

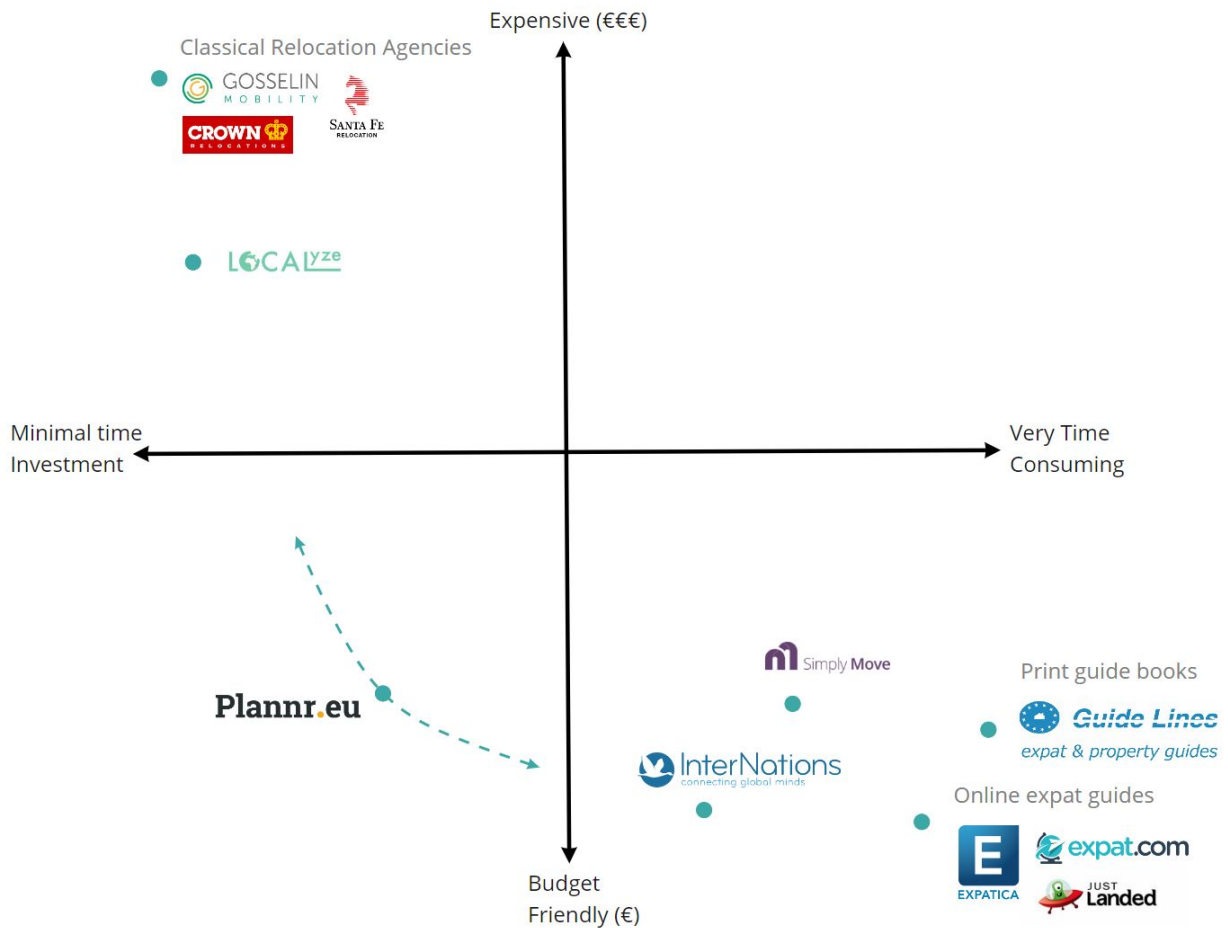
For each step, the user will have to do lists and the necessary information to complete each list. **If applicable, help from experts can be requested in just a few clicks** directly on the dashboard. Furthermore, the application is built to centralize communication, assist the user in managing their budget and allow suppliers to use the application as a basis for their **customer-relationship management** (CRM) or simply connect it to their existing systems. Both the service provider and the user will have a clear insight of the actual status of the entire project.

2.2 Flexibility & Control

The main difference compared to the current competitors (who can be roughly divided into two groups: A) the “DIY guides & offer engines” and B) the “Relocation Agencies (modern & classical)”. The first group offers the Expat a **budget friendly** way to figure out everything by themselves. The second takes care of almost everything and gives the expat a personalized advice (which comes at a higher price).

Our solution combines the best of both worlds: just like the relocation agencies, it personalizes the information and experience they get (which saves a lot of time) and offers the possibility to outsource the most complex matters to a specialist. At the same time, as it is the case with the expat guides, there is no upfront fee or hidden information.

We give the expat full control and freedom to choose what parts of their expatriation they want to outsource to experts and what parts they want to take for their own account. This way, they don't only have a more efficient way to deal with the expatriation, they also have **full control over the time and money are willing to spend**. A complete competitive analysis can be found in (ANNEX 1)



2.3 Turning the business model upside down: creating transparency

The classical business model in the relocation industry **relies on the fact that the client does not have the knowledge and information** on how they can expatriate. It is exactly the lack of this knowledge and the convenience of relying on someone else to “figure out the specifics” that forms the basis of their business.

We reverse this model: we provide all users with all the information and resources they need to bring their expatriation to a good end for free. There are **no more barriers** in terms of paywalls or unshared information. Of course, there are some topics where we will carefully advise the expat to **make use of a professional** to guide them through these **most tricky and complex parts**.

2.4 Servicing the DIY market segment

Current situation

- Most relocation agencies are active in the private market, they only service higher end customers **or** they only service companies directly.
- One of the reasons for this, is that a lot of time is spent on each individual client.
- At the same time, most relocation do want to tackle this market, but lack an approach or experience on how to service these DIY clients.

With Plannr.eu

- Automate part of the process (for all segments)
- Still possible to differentiate between the segments and to provide a better service for the high-end customers.
- Leverage own network and knowledge to service new (lower) market segments.
- Different approach to offering towards expat

2.5 Scalability & Open Architecture

Since the process of expatriation and legislation differ between countries, it is important to have a setup that is both **flexible** and robust **enough to be scaled across countries**. Plannr.eu has a modular architecture at its core and has built in various customizable functionalities. Every new functionality and development that takes place, is evaluated on its ability to be set up for various situations/countries.

Additionally, relocation is -by definition- a **cross-industry** matter. Plannr.eu involves partners from a variety of industries, going from Real estate, legal, banking, insurance, logistics to healthcare. Each industry has its own set of standards and specialized tools. The only sensible way to deal with this is to collaborate and connect with existing solutions. Not surprisingly, Plannr.eu has an open API architecture and prefers to connect to (good) existing solutions rather than to reinvent the wheel.

2.6 Collaborative knowledge build-up & staying up-to-date

The knowledge and **data** we use for the setup of Plannr.eu is the **collaborative result of both relocation professionals and the expats**. Whereas most other solutions only come from either end, Plannr.eu facilitates a setup where both sides bring their knowledge to the table.

During the first setup, both **workshops with industry experts** and **expat hackathons** decide on the exact content and functionalities that are included. After the initial launch, a continuous improvement is guaranteed by combining expat user edits, expert verifications and yearly audits.

2.7 A clear win for Governments

Plannr.eu does not only create an opportunity for relocation service providers, it has a clear added value for governments too. Plannr.eu helps to **reduce the workload at the local immigration office** by ensuring that expats are well informed before their move, effectively reducing the number of misunderstandings at their destination. Additionally, by lowering the threshold of the administrative workload associated with expatriations, Plannr.eu helps increasing the attractiveness of a country or region towards the EU mobile workforce.

3 Company

3.1 Team Plannr.eu

Plannr.eu was founded in 2017 with the sole purpose to tackle the final borders in Europe: Moving from one country to another should be straightforward. The **idea originated from own frustrations** one of the founders had while trying to figure out his own expatriation to the US (which in the end, never got finalized due to another job offer in Belgium). Over the course of 4 years, he helped multiple friends and family members during their move abroad and -being the product of the digital age- he decided: this can be made easier.

Beginning of 2019, the Plannr.eu team has expanded and stabilized to about **5 team members**. Their **recruitment strategy focuses on the expat communities**. Not only do members in these communities relate to the 'customer pains', they are often highly motivated, speak multiple languages and think 'international' by default. Currently, the founders are also actively looking for an additional co-founder to complete the team.

OUR TEAM



PIETER MOEREMANS (BE)
Product Owner, Founder
Background: MSc. Business engineering, implementation mgmt, IT Consultancy, 2nd and 3rd line support, functional and business analysis, Project mgmt.



JELLE BUTZEN (BE)
Fullstack/Frontend developer/archi.
Background: Frontend developer with a strong background in UI/UX



DION WADE (BE/US)
Sales & account management
Spent 8 years as an expat in the US



Artem YakuSchenko (Ukraine)
Medior fullstack or backend profile
Fulltime working for Plannr.Eu
Scalable remote team



GILBERTO SIERRA TOVAR (US)
Allround support and implementations
American Expat in Belgium, +9 years of experience in operations and BA



NEW TEAM MEMBERS
We are currently recruiting & actively looking for a third co-founder!

MENTORS



MIA CLOETENS
CEO of ILBE, Lawyer, technical analyst
More than 20 years of experience in the relocation industry



EDDY BONNE
Founder of ABRA relocation
President of VIW
Former CEO of Romulus (Moving company)



KRIS MOEREMANS
Co-founder of Intersentia, an IT and information company



PHILIP VANHOUTTE
Mentor Startit @ KBC,
C-level experienced & 6 time expat



JOHNNY G. MILLS
Community manager Startit @ KBC,
Passioned tech expert

INTERNS



Most of our team members are flexible and EU mobile. This gives us the flexibility to easily move from one country to the other. In addition to our young and dynamic team, we are also advised by a **series of experienced mentors**. Not only do they help us expand our network, they help us to figure out specific problems with their extensive experience.

3.2 Founder Team

Pieter Moeremans (Co-founder & CEO) has been very active in the relocation scene since 2017 and has built up a large **network of relocation professionals**. His academic background is focused on **innovation management** (MsC Business Engineering). Before founding Plannr.eu, he was active as an implementation consultant / **product owner** at Connecting-Expertise, a scale-up in the **HR** world with **international** ambitions. Due to this experience he is well connected with various **HR decision makers** in Belgium, the Netherlands, Germany and France ([Linkedin](#))

Jelle Butzen (Co-founder & CTO) is a **fullstack** developer with a background as **team lead**. He has a clear vision on how **UI/UX** should be and prides himself to always be aware of the **latest technologies and trends**. He has extensive experience in figuring out technical descriptions, time estimates and **IT architecture**. ([Linkedin](#))

3.3 Funding & Shareholders

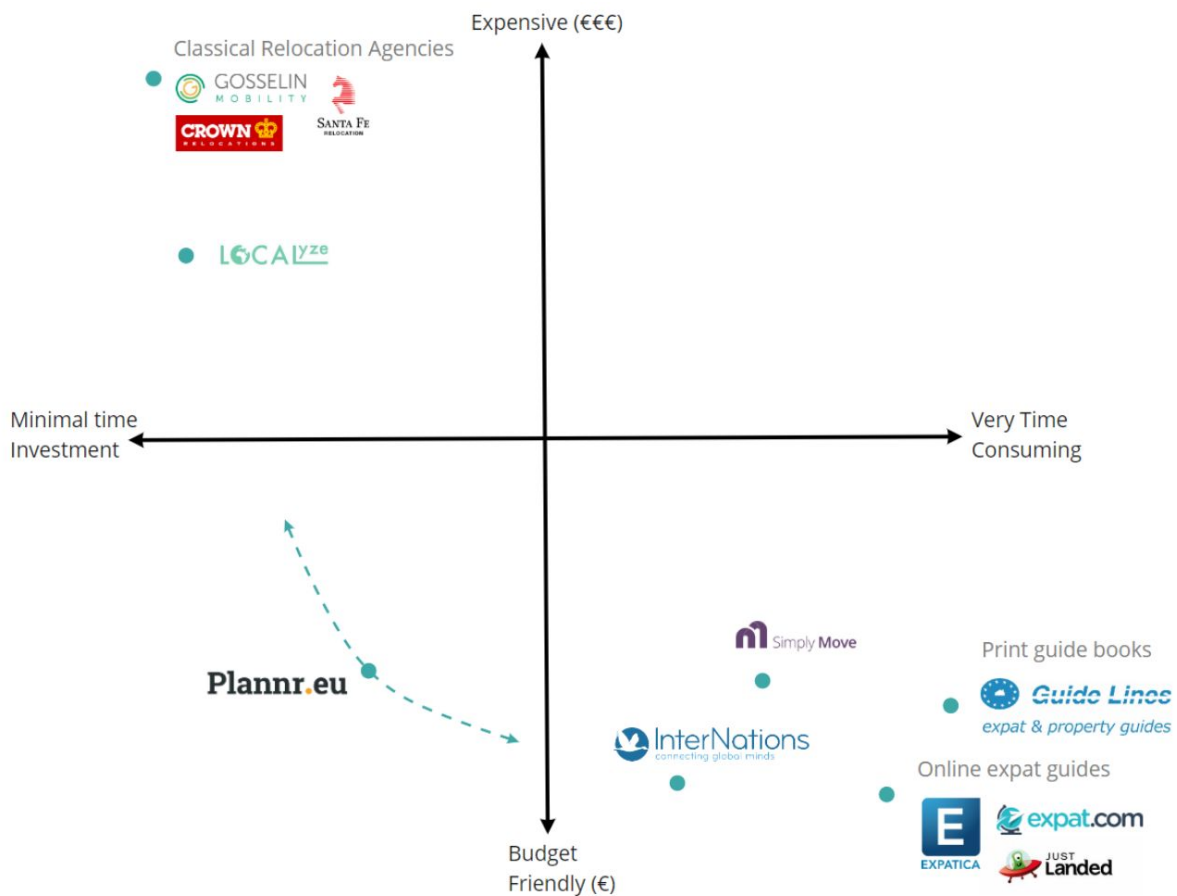
In 2017-2018 Plannr.eu already raised a total of **415 000 €** through a combination of a seed funding round (private investors + crowdfunding, with post-money valuation of **1 049 600 €**), grants (**12K€**), a loan (**100K€**) and an initial investment of the founder's (**53K€**). About 76% of all shares are currently owned by the founders. (ANNEX 6: Overview of Funding and Grants)

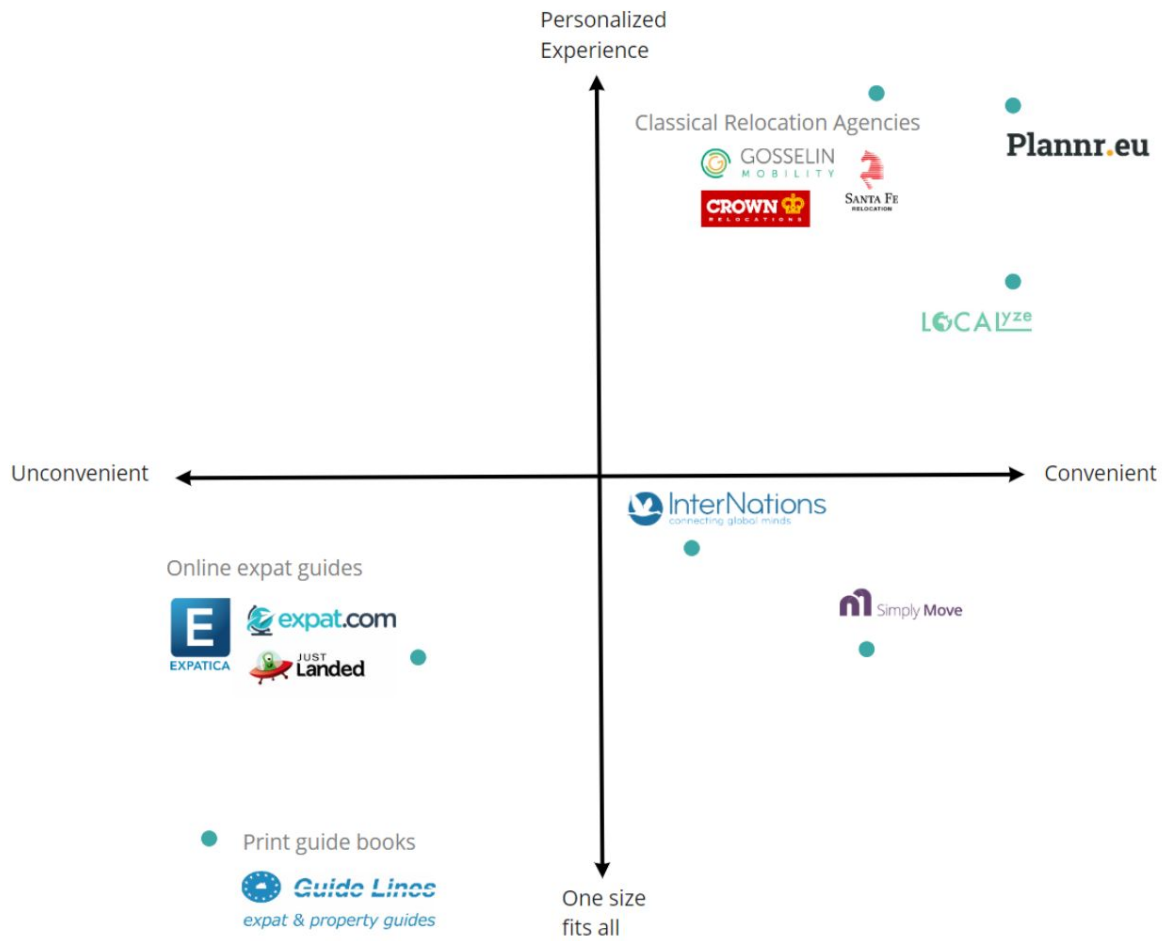
To fully realize the ambitions to roll-out in both Europe and the US by 2021, an **additional funding round** will be launched to raise **2-3 Million euros by Q1 of 2020**.

Data sources

- (1) ONPRVP (2017), data composed based on source, consulted on 20/12/2017 via <http://www.onprvp.fgov.be/NL/profes/legal/statistics/annual/paginas/default.aspx>
- (2) BUSINESS INSIDER, March 2018, <https://markets.businessinsider.com/news/stocks/launch-of-2018-global-mobility-trends-report-uncovers-10-trends-for-the-coming-year-1018002085>
<http://www.internationalhradviser.com/storage/downloads/Crown%20Global%20Mobility%20Trends%20Spring%202018.pdf>
- (3) LEVELS P., 2015, The Future of Digital Nomads, <https://levels.io/future-of-digital-nomads/>
- (4) INTERNATIONS (2017b) , "The Irish abroad", checked on 23/12/17 via <https://www.internations.org/expat-insider/2017/the-irish-abroad-39192>

ANNEX 1: Competitive analysis





ANNEX 2: Overview of Expats and migrants Worldwide

Source: United Nations, International migrant stock: The 2017 revision,
<https://www.un.org/en/development/desa/population/migration/data/estimates2/estimates17.asp>

Country	Incoming 2017	Outgoing 2017	#
WORLD	257,715,425	257,715,425	
EUROPE	59,174,491	38,612,129	
United States of America	49,776,970	3,016,685	1
Saudi Arabia	12,185,284	278,912	2
Germany	12,165,083	4,208,083	3
Russian Federation	11,651,509	10,635,994	4
United Kingdom	8,841,717	4,921,309	5
United Arab Emirates	8,312,524	143,150	6
France	7,902,783	2,207,213	7
Canada	7,861,226	1,359,585	8
Australia	7,035,560	541,616	9
Spain	5,947,106	1,345,862	10
Italy	5,907,461	3,029,168	11
India	5,188,550	16,587,720	12
Ukraine	4,964,293	5,941,653	13
Turkey	4,881,966	3,418,932	14
South Africa	4,036,696	898,407	15
Kazakhstan	3,635,168	4,074,446	16
Thailand	3,588,873	902,928	17
Pakistan	3,398,154	5,978,635	18
Jordan	3,233,553	744,582	19
Kuwait	3,123,431	207,920	20
China, Hong Kong SAR	2,883,051	1,066,633	21
Malaysia	2,703,629	1,855,615	22
Iran (Islamic Republic of)	2,699,155	1,170,491	23
Singapore	2,623,404	327,043	24
Switzerland	2,506,394	676,687	25
Japan	2,321,476	831,868	26
Côte d'Ivoire	2,197,152	832,581	27
Argentina	2,164,524	977,209	28
Oman	2,073,292	20,688	29
Netherlands	2,056,520	1,015,302	30
Israel	1,962,123	350,484	31
Lebanon	1,939,212	822,300	32
Sweden	1,747,710	348,040	33
Qatar	1,721,392	24,025	34
Uganda	1,692,120	739,667	35
Austria	1,660,283	586,161	36
Bangladesh	1,500,921	7,499,919	37

Venezuela (Bolivarian Republic of)	1,426,336	657,439	38
Belgium	1,268,411	562,626	39
Nigeria	1,235,088	1,255,425	40
Ethiopia	1,227,143	800,879	41
Mexico	1,224,169	12,964,882	42
Greece	1,220,395	933,115	43
Uzbekistan	1,159,190	1,991,941	44
Republic of Korea	1,151,865	2,477,575	45
Belarus	1,078,652	1,484,875	46
Kenya	1,078,572	501,204	47
New Zealand	1,067,423	834,433	48
Syrian Arab Republic	1,013,818	6,864,445	49
China	999,527	9,962,058	50
Portugal	880,188	2,266,735	51
Democratic Republic of the Congo	879,223	1,661,988	52
South Sudan	845,239	1,752,014	53
Ireland	806,549	802,084	54
Serbia	801,903	956,455	55
Norway	798,944	196,814	56
Libya	788,419	158,795	57
Sudan	735,821	1,951,705	58
Brazil	735,557	1,612,860	59
Bahrain	722,649	57,749	60
Burkina Faso	708,921	1,472,712	61
Denmark	656,789	262,255	62
Poland	640,937	4,701,465	63
Angola	638,499	632,699	64
Croatia	560,483	916,824	65
Cameroon	540,266	333,316	66
Hungary	503,787	636,782	67
Nepal	502,670	1,738,442	68
United Republic of Tanzania	492,574	324,394	69
Chad	489,690	246,960	70
Chile	488,571	631,832	71
Egypt	478,310	3,412,957	72
Rwanda	443,088	568,848	73
Czechia	433,290	962,153	74
Dominican Republic	424,964	1,443,030	75
Ghana	417,642	857,603	76
Costa Rica	414,214	143,465	77
Zimbabwe	403,866	1,025,204	78
Ecuador	399,068	1,131,427	79
Congo	398,890	254,824	80
Yemen	384,321	1,190,005	81
Mali	383,721	1,066,120	82

Romania	370,753	3,578,504	83
Iraq	366,568	1,679,040	84
China, Macao SAR	353,654	144,341	85
Indonesia	345,930	4,233,973	86
Finland	343,582	294,631	87
Burundi	299,569	435,630	88
Niger	295,610	362,955	89
Togo	283,966	454,396	90
Gabon	280,197	66,898	91
Puerto Rico	273,494	1,928,662	92
Tajikistan	273,259	578,529	93
Senegal	265,601	559,952	94
Luxembourg	264,073	62,054	95
Azerbaijan	259,241	1,155,381	96
Latvia	256,889	374,002	97
State of Palestine	253,735	3,803,893	98
Benin	253,284	627,997	99
Algeria	248,624	1,792,712	100
Mozambique	246,954	653,251	101
Slovenia	244,790	143,500	102
Malawi	237,104	342,826	103
Equatorial Guinea	221,865	95,714	104
Philippines	218,530	5,680,682	105
Gambia	205,063	87,532	106
Kyrgyzstan	200,294	760,134	107
Turkmenistan	195,061	243,202	108
Estonia	192,962	199,422	109
Panama	190,728	149,220	110
Armenia	190,719	951,023	111
Cyprus	188,973	163,734	112
Slovakia	184,642	356,310	113
Mauritania	168,438	120,433	114
Botswana	166,430	80,103	115
Paraguay	160,519	873,410	116
Zambia	156,982	275,089	117
Bulgaria	153,803	1,291,630	118
Bolivia (Plurinational State of)	148,837	820,722	119
Colombia	142,319	2,736,230	120
Republic of Moldova	140,045	973,618	121
Afghanistan	133,612	4,826,464	122
TFYR Macedonia	130,972	534,720	123
Réunion	129,153	3,194	124
Lithuania	124,706	596,856	125
Guinea	122,796	426,010	126
Djibouti	116,089	15,823	127
French Guiana	111,718	4,394	128

Brunei Darussalam	108,612	45,458	129
Guadeloupe	99,350	10,628	130
Liberia	98,630	260,155	131
Morocco	95,835	2,898,721	132
Sierra Leone	95,248	159,017	133
Namibia	95,067	190,132	134
Peru	93,780	1,475,532	135
Central African Republic	88,774	724,669	136
Channel Islands	83,082	16,742	137
Guatemala	81,528	1,117,355	138
Uruguay	79,586	358,723	139
Georgia	78,218	838,082	140
Guam	78,027	2,165	141
Cambodia	76,329	1,064,840	142
Viet Nam	76,104	2,727,398	143
Myanmar	74,660	2,894,741	144
Mayotte	74,399	6,698	145
Montenegro	70,984	137,589	146
Maldives	67,026	2,883	147
New Caledonia	66,001	6,352	148
Bahamas	61,806	41,684	149
Martinique	61,579	13,781	150
Belize	59,998	63,233	151
Tunisia	57,663	767,155	152
United States Virgin Islands	56,745	3,361	153
Albania	52,484	1,148,144	154
Bhutan	52,296	43,970	155
Trinidad and Tobago	50,214	373,527	156
Dem. People's Republic of Korea	48,939	111,055	157
Suriname	47,699	275,716	158
Isle of Man	45,872	9,063	159
Malta	45,539	105,006	160
Lao People's Democratic Republic	45,466	1,313,365	161
Somalia	44,868	1,988,458	162
El Salvador	42,323	1,559,924	163
Iceland	41,853	41,352	164
Nicaragua	41,159	658,203	165
Andorra	41,039	7,653	166
Haiti	40,533	1,281,394	167
Sri Lanka	40,018	1,726,900	168
Honduras	38,700	722,430	169
Curaçao	38,396	9,339	170
Bosnia and Herzegovina	37,100	1,659,852	171
Aruba	36,356	17,525	172
Barbados	34,660	98,467	173
Madagascar	33,844	172,130	174

Swaziland	33,263	91,621	175
Papua New Guinea	32,389	4,400	176
French Polynesia	30,687	1,345	177
Mauritius	28,713	167,121	178
Antigua and Barbuda	28,646	50,234	179
Sint Maarten (Dutch part)	28,260	25,375	180
Liechtenstein	24,683	4,061	181
Turks and Caicos Islands	24,534	1,912	182
Cayman Islands	24,355	1,281	183
American Samoa	23,561	2,037	184
Guinea-Bissau	23,405	97,890	185
Jamaica	23,332	1,112,151	186
Northern Mariana Islands	21,777	2,700	187
Monaco	21,255	28,983	188
British Virgin Islands	19,959	4,674	189
Bermuda	18,954	16,496	190
Mongolia	18,204	67,549	191
Eritrea	16,041	607,917	192
Guyana	15,530	488,324	193
Cabo Verde	15,295	226,786	194
Fiji	13,911	215,120	195
Caribbean Netherlands	13,508	9,294	196
Cuba	13,136	1,558,312	197
Seychelles	12,926	36,318	198
Saint Lucia	12,889	54,839	199
Comoros	12,555	116,574	200
Timor-Leste	12,063	38,951	201
Gibraltar	11,152	10,964	202
Saint Kitts and Nevis	7,587	38,264	203
Grenada	7,124	67,183	204
Dominica	6,782	71,483	205
Lesotho	6,749	326,612	206
Greenland	6,014	20,077	207
Faeroe Islands	5,735	16,064	208
Anguilla	5,579	2,336	209
Western Sahara	5,384	193,687	210
San Marino	5,243	2,342	211
Palau	4,988	2,598	212
Tonga	4,952	60,258	213
Samoa	4,879	117,511	214
Saint Vincent and the Grenadines	4,595	60,857	215
Cook Islands	4,213	22,249	216
Nauru	3,710	2,380	217
Marshall Islands	3,292	7,504	218
Vanuatu	3,245	8,785	219
Kiribati	3,022	4,903	220

Micronesia (Fed. States of)	2,785	20,754	221
Wallis and Futuna Islands	2,779	8,058	222
Solomon Islands	2,532	3,913	223
Sao Tome and Principe	2,293	82,358	224
Falkland Islands (Malvinas)	1,579	954	225
Montserrat	1,364	16,921	226
Saint Pierre and Miquelon	990	445	227
Holy See	792	183	228
Saint Helena	606	3,592	229
Niue	553	5,525	230
Tokelau	504	2,324	231
Tuvalu	143	3,546	232

ANNEX 3: Retirees amongst expats

In the US alone, an estimated 3 million baby boomers are making plans to retire overseas (compared to the 350 000 retired Americans that already live overseas). Although Belgians (and Europeans) might have a more 'local' mindset compared to the average American, there is still a small, yet significant part that takes the step towards a retirement abroad.

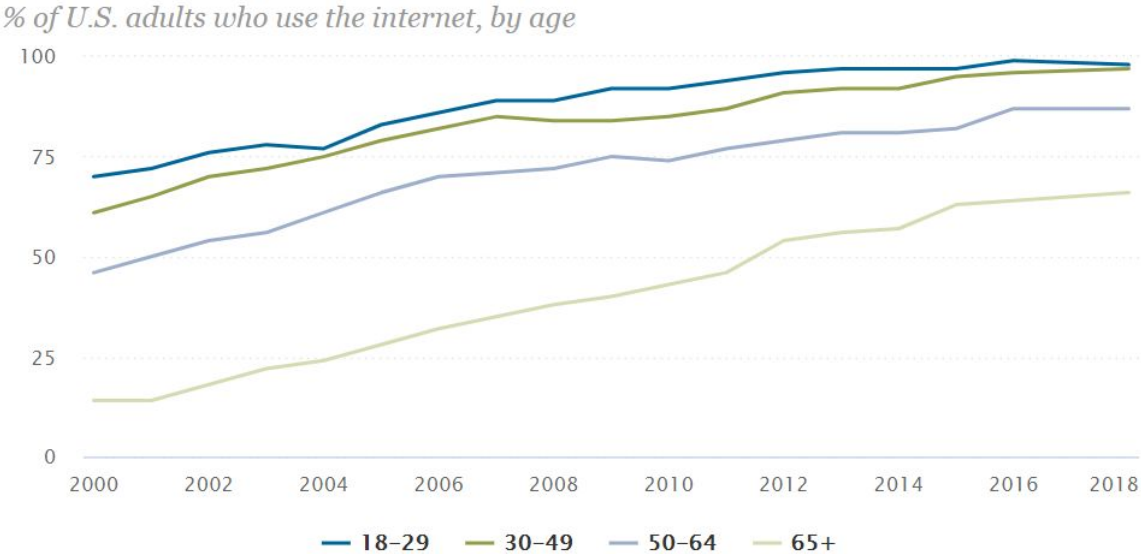
About 1 out of every 5 American expats is retired (INTERNATIONS, 2017). In Belgium this group only represents 8,3% within the group of Belgian Expats. However, this number is rising rapidly, both in absolute numbers (+108% in 15 years time) as compared to the total number of retirees (from 1,54% in 2002 to 2,71% in 2017).



(Source: ONPRVP, 2017)

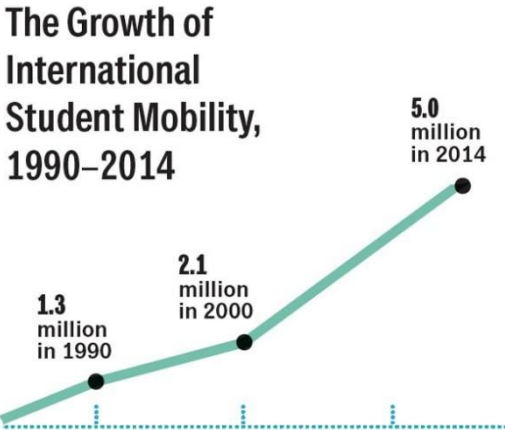
ANNEX 4: Evolution in internet usage 2000-2018 (Adults in the US)

Source: PEW research center, 2018, <https://www.pewinternet.org/chart/internet-use-by-age/>



ANNEX 5: The state of international student mobility in 2015

Source: <http://monitor.icef.com/2015/11/the-state-of-international-student-mobility-in-2015/>



ANNEX 6: Overview of Funding and Grants

1. **2017:** Sweat money to gap first year of operations: **35 000 €** by doing freelance consultancy jobs
2. **March 2018:** Capital brought in by Founders: **18 600 €**
3. **April 2018:** Loan given to PLANNR by FFF: **100 000 €**
4. **December 2018 - Seed Funding round**, for a total of **249 600 €**, consisting out of 4 parts:
 - a. Crowdfunding through Spreds (split up into 2 groups internally, a total of **110 individual investors**):
 - i. <https://www.spreds.com/nl/financings/4055-plannr>
 - ii. <https://www.spreds.com/nl/financings/4318-plannr>
 - b. Private investor (and first client): llbe.be
 - c. Founders: Additional 10 000 €
5. **January 2019:** VLAIO grant - KMO groeiusubsidie: funds from the Flemish institution for innovation and entrepreneurship, designated to support startups and SME's in the rapid and durable growth. A total of **12 600 €** was approved.

☒ **Total funds: 415 200 €**

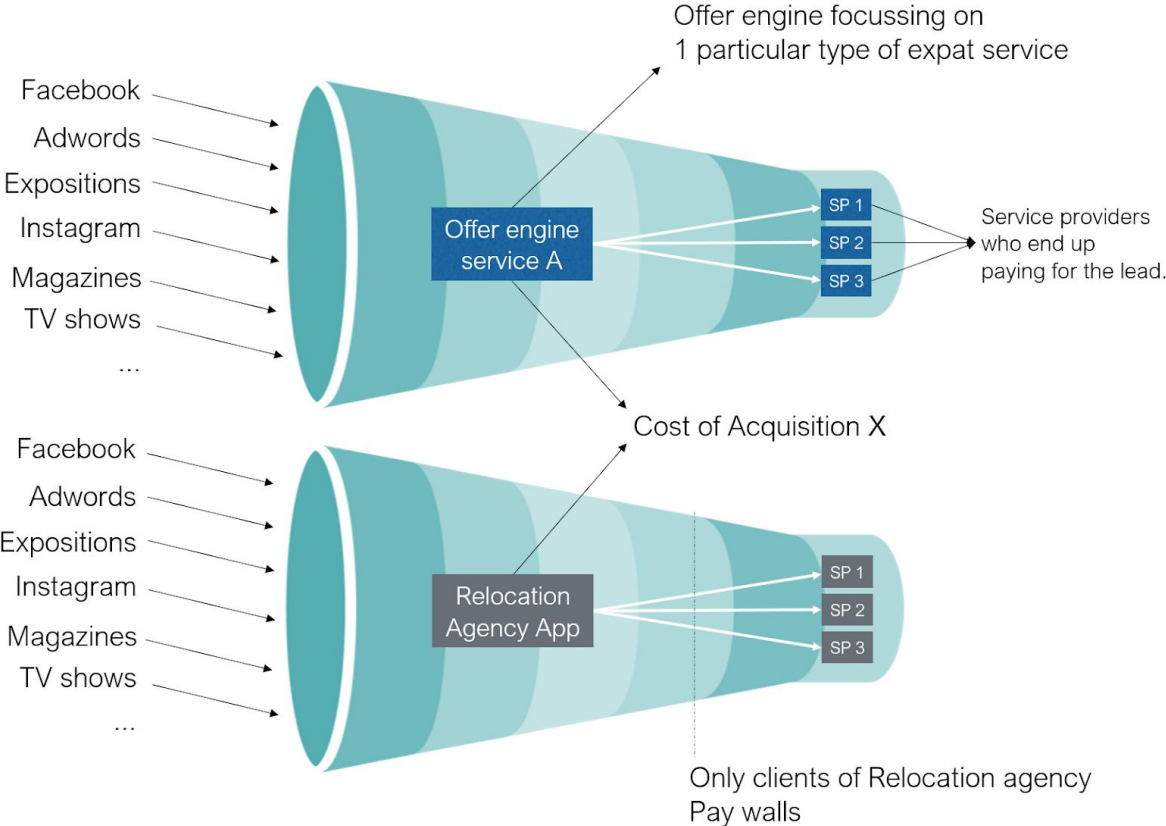
ANNEX 7: Partner advantages

Exposure as the Expat Expert (not for all types of partners!)

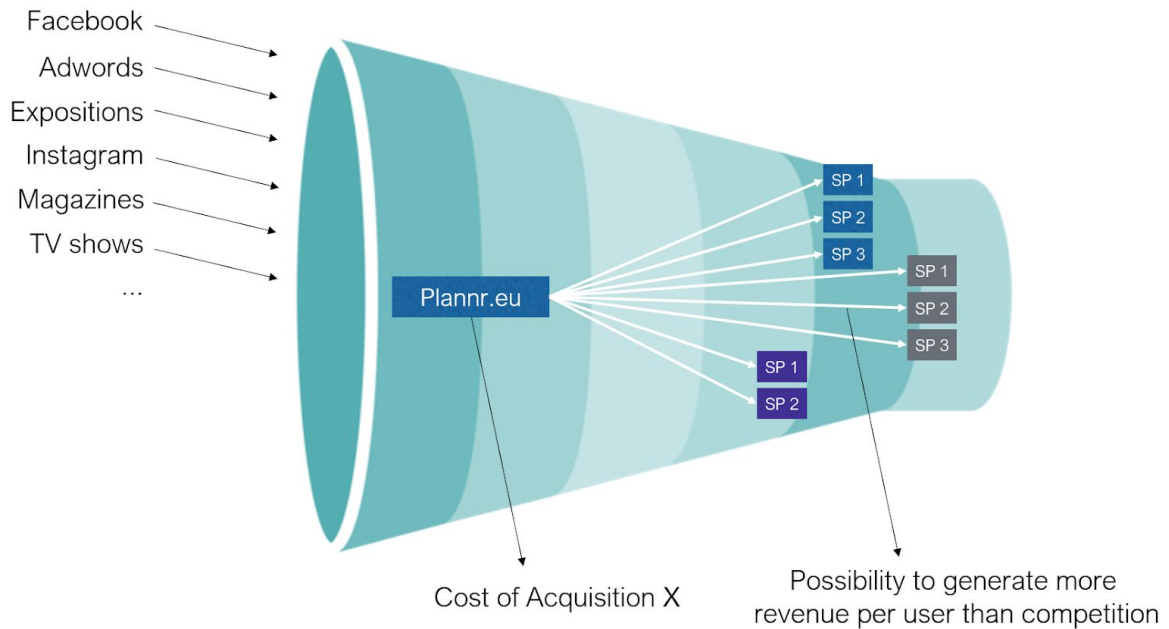
For some of the identified partners, one of the main drivers to go for a solution like Plannr.eu, is to position themselves as "Expat authority". The addition of services and expertise that go beyond their own field of operation (often banking or insurance), gives the impression they have more authority a

Lowering the cost of acquisition

In a situation without Plannr.eu, both the offer engines and different service providers (e.g. relocation agencies, realtors, insurers, etc.) will target the same Expat online through various channels. For the paid part of traffic, the Cost of Acquisition will be similar if these providers use a similar mix in marketing channels (X€).



In a first period, Plannr.eu will be able to attract the same Expat at the same similar Cost of Acquisition (X€). Since Plannr.eu will be able to refer a single expat to a wider variety of services and service providers, a higher revenue can be generated per unit of money spent on attracting the expat.



Assuring quality of Leads

One of the problems that traditional lead engines face, is excessive “shopping” behavior: users that send an excessive amount of requests for one type of service they need, often with fake accounts. To combat this, plannr.eu has a series of measures in place to reduce the number of fake and unserious leads:

- All user profiles must be confirmed before any request can be published.
- Shady email domains are blocked by default (mailinator etc.)
- Profiles can be monitored and reported. A ‘fake profile’ process can be implemented.
- (Depending on the implementation and partners involved) – An onboarding call can be made by phone

ANNEX 8: Talent Mobility

Source: PWC, 2009, Talent Mobility 2020 The next generation of international assignments, <https://www.pwc.com/gx/en/managing-tomorrows-people/future-of-work/pdf/talent-mobility-2020.pdf>

Figure 1: The mobile population in large organisations is increasing

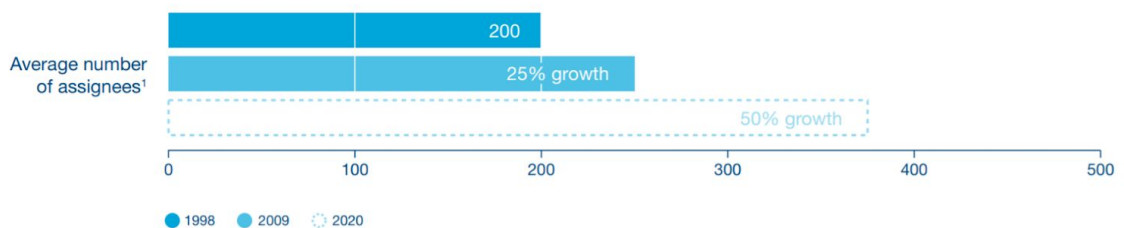
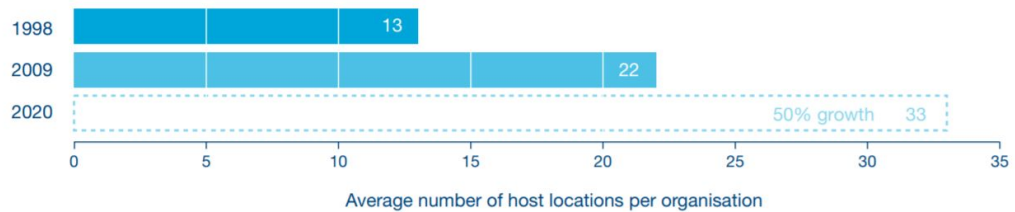


Figure 3: Companies are hosting assignees in more countries than ever before

The average number of host locations supported by a global organisation continues to rise



Source: PwC international mobility database—sample 900 companies

ANNEX 9: Increase in international Second Home Owners

RECORD NUMBER OF BELGIANS OWN A SECOND HOME: 380,000

Last year, 380,000 Belgians owned a second home for recreational purposes – an absolute record. This increase is only visible in the homes bought abroad though. France is the first choice for Belgians in the market to buy a second home abroad, with 50,000 homes sold to Belgians in 2012, compared with 55,000 last year. The number of second homes bought by Belgians in Spain doubled in the same period from 15,000 to 30,000, mainly because of the fact that the real estate prices have dropped significantly since the crisis. **Source:**

<https://www.secondhome-expo.be/en/record-number-of-belgians-own-a-second-home-380000>

1 OUT OF 4 BELGIANS WANTS TO TAKE OUT A LOAN FOR A SECOND HOME ABROAD

31 percent of the respondents between 35 and 54 years old say that they want to take out a mortgage for a second home abroad. **Source:**

<https://www.secondhome-expo.be/en/1-out-of-4-belgians-wants-to-take-out-a-loan-for-a-second-home-abroad>

SPANISH OVERSEAS PROPERTY SALES SOAR WITH 43%

Per capita of population (Belgium has a population of just 11 million), Belgians have a disproportionate influence on the overseas property market in Spain. **Source:**

<https://www.secondhome-expo.be/en/spanish-overseas-property-sales-soar-with-43>

BELGIAN BUYERS HEADING TO SPAIN

The latest figures from the National Statistics Institute (INE) revealed that as of November, over 2.2 million Belgian tourists had visited Spain in 2016. The Costa Blanca is where property demand is highest, with sales to Belgian buyers increasing by 156 per cent alone last year.

Source: <https://www.secondhome-expo.be/en/belgian-buyers-heading-to-spain>

MORE U.S. BUYERS LOOKING FOR SECOND HOMES ABROAD

Source:

<https://www.mansionglobal.com/articles/more-u-s-buyers-looking-for-second-homes-abroad-32518>