



ANNUAL
REPORT

2017

Fondation Philippe Wiener - Maurice Anspach
Annual Report 2017

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WORD OF WELCOME FROM THE PRESIDENT



As the United Kingdom and Europe negotiate the terms of Brexit, the role of the Fondation Wiener-Anspach is more important than ever.

The mission of the Foundation is to consolidate scientific collaborations between the Université libre de Bruxelles and the Universities of Oxford and Cambridge, and in these uncertain times it is essential to support ambitious and long-term collaborations. Scientists will want to remain connected and they will want to continue to collaborate, because science needs far-reaching partnerships.

In this report the reader will find a precise overview of the wide spectrum of activities that the FWA financed during 2017: study grants, doctoral and post-doctoral fellowships, seminars and colloquia, and also collaborative research projects. Students and researchers are without doubt the best ambassadors for their home institutions. A doctoral or post-doctoral researcher who spends one or two years in Oxbridge or in Brussels will help share ideas and practices. The joint-projects based on complementary skills or interests reinforce these ties even more.

In the coming years, independent foundations like the FWA will be all the more necessary. Efficiency, flexibility, simplicity of application, prompt responses are a valuable way to support

research, and the Foundation is aware of the importance of these criteria. I would like to thank warmly Prof. Kristin Bartik and the administrative team of the FWA as they are, in this context, pivotal. I would also like to thank the scientific committee, chaired by Prof. Luc Lemaire, who rigorously selects the best candidates and projects to be funded. A quick look at this report will convince the reader of the quality of the projects and their promoters.

In 2017 the FWA Alumni Network was launched and a recent survey shows that our Alumni hold prominent jobs all over the world, both in academia as well as in the public and private sectors. More than a valuable contribution to scientific research and to the education of young students, the Wiener-Anspach Foundation is a visa for rich professional perspectives.

Last but not least, it is with gratitude that I acknowledge the work of my predecessor Pierre Francotte, who during his presidency, safeguarded the standards dear to the Foundation.

Didier Viviers
President of the Foundation

THE FOUNDATION



The Fondation Philippe Wiener - Maurice Anspach was established by **Phyllis A. Beddington-Wiener** in 1965 to honour the memory of her husband, **Philippe Wiener**, who died during World War II at Esterwegen, where he was imprisoned as a political opponent. After the death of **Maurice Anspach**, Philippe Wiener's close friend, who had taken care of her family during the war, Mrs Wiener modified the Foundation's statutes to add his name to her husband's.

OUR ACTIVITIES

- Enabling graduates and researchers from the ULB to study or work at the Universities of Cambridge and Oxford and vice versa
- Supporting two-year collaborative research projects
- Organising lectures and chairs in Brussels, Cambridge and Oxford
- Encouraging contacts between researchers and academics by funding short-term visits

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City Law School, City University, London

THANK YOU TO PIERRE FRANCOTTE



Didier Viviers and Pierre Francotte

In June 2017 Pierre Francotte stepped down as President of the FWA.

The Foundation wishes to express its warmest thanks to Pierre Francotte, not only for the rigour and vision with which he presided over its Board of Directors between 2013 and 2017, but also for his unfailing commitment to the FWA since being elected member of the board in 2004.

The Foundation greatly benefited from his financial experience, enabling it to embrace the future with a great deal of optimism. He was instrumental in building the "FWA spirit", heading the organisation of the 50th anniversary celebrations in London and Brussels and the launch of the FWA Alumni Network.

Pierre Francotte is an FWA Alumnus, having benefited from a fellowship in 1979 to undertake an LLM in Cambridge (Trinity College). He steps down from his official roles but promised to remain an active Alumnus.

At the dinner organised in his honour at the Fondation Universitaire in Brussels, he spoke with affection of the FWA calling it "an institution of great elegance and efficiency".

Didier Viviers, former Rector of the ULB and Secrétaire Perpétuel of the Académie royale des Sciences, des Lettres et des Beaux-Arts de Belgique, was appointed as the new President of the Foundation.



The dinner in honour of Pierre Francotte

A photograph of two men in formal attire standing in a grand, ornate interior space. The man on the left is seen in profile, wearing a light blue shirt and a striped tie, with his arms crossed. The man on the right is facing him, wearing a dark blue suit, a white shirt, a dark tie, and glasses, smiling. In the background, there is a staircase with a decorative metal railing and a large, ornate chair with a patterned seat. The overall atmosphere is formal and elegant.

Fellowship programme

FELLOWSHIP PROGRAMME



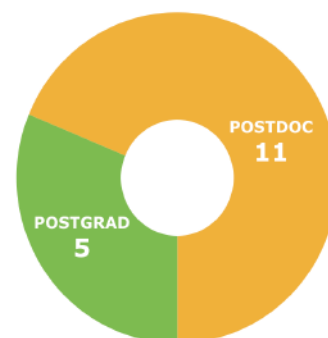
Fellows reception, Brussels, 13 September, 2017

The Foundation promotes the development of academic activities between the ULB and the Universities of Oxford and Cambridge by awarding:

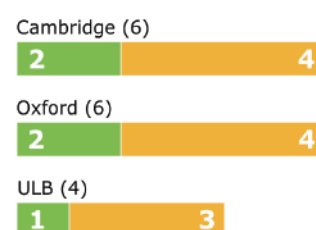
- Postgraduate fellowships to ULB graduates to enrol at the University of Cambridge or Oxford
- Doctoral fellowships to ULB students to undertake part of their research at the University of Cambridge or Oxford and vice versa
- Postdoctoral grants to researchers who have obtained their PhD from the ULB to work at the University of Cambridge or Oxford and vice versa

Applications are examined by the Scientific Board.

For the 2017/2018 academic year, the Foundation selected 16 Fellows.



By academic destination



Postgraduate fellows



Michael Korenberg
Master in Engineering Sciences -
Electromechanics

MPhil in Industrial Systems,
Manufacture and Management.



Lola Malluquin
Master in Law

LLM in Law.

Postdoctoral fellows



Jérôme Dohet-Eraly
PhD in Engineering Science, Chemistry and Materials Science

Research project entitled "Spatial light modulators combined to classical optical microscopy for digital holographic microscopy", under the supervision of Prof. Timothy Wilkinson (Department of Chemistry).



Wels Jacques
PhD in Social and Political Sciences

Research project entitled "The association between phased retirement and the health of the older workers. A comparison between Belgium, England and Sweden", under the supervision of Dr Maria Iacovou (Department of Sociology).



Roy Lavendomme
PhD in Chemistry

Second year of research project entitled "Development of regulated transmembrane channels based on metal-organic complexes" under the supervision of Prof. Jonathan Nitschke (Department of Chemistry).



Azadeh Mohammadi
PhD in Chemistry

Research project entitled "Real-time monitoring of passive chaperons structure and aggregation using new microfluidic devices coupled to epi-fluorescence microscopy and mass spectrometry", under the supervision of Prof. Tuomas Knowles (Department of Chemistry).

OXFORD

Doctoral fellows



Nicolas Joncheray

PhD student in Law

Research project "What does autonomy of EU law stand for?", under the supervision of Prof. Paul Craig (Oxford Law Faculty).



Petar Markovic

PhD student in Political Sciences

Research project "EU democratic deficit and transnational civic culture", under the supervision of Prof. Kalypso Nicolaïdis (Department of Politics and International Relations).

Postdoctoral fellows



Chanel De Halleux

PhD in French Literature

Research project entitled "Julie Talma's salon: A study of wordly sociability under the Directory (1795 – 1799)", under the supervision of Prof. Catriona Seth (Faculty of Medieval and Modern Languages).



Coraline Goron

PhD in Political Sciences

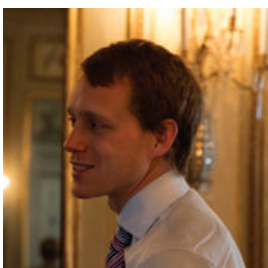
Research project entitled "@huanjing : The new frontiers of the State and the politics of environmental conflict resolution in China", under the supervision of Dr Anna Lora-Wainwright (School of Geography and the Environment).



Jean Vanden Broeck-Parant

PhD in History of Art and Archaeology

Research project entitled "Economic planning and anticipation strategies for the preservation of built environment in the Greek world in the Hellenistic and imperial periods", under the supervision of Prof. R.R.R. Smith (School of Archaeology).



Jérôme Verdoot

PhD in History

Second year of research on "A common political culture? Studies on the integration of the monasteries from England and from the Low-Countries in their political environment (1300-1500)" under the supervision of Prof. John Watts (Faculty of History).

BRUSSELS

Doctoral fellows



Julia Binter

DPhil student in Anthropology (University of Oxford)

Research project "African cosmopolitanism and the Atlantic. Trade, imperial contact and memory in the Niger Delta (XIX to XXI century)", under the supervision of Prof. David Berliner (Laboratoire d'Anthropologie des Mondes Contemporains).

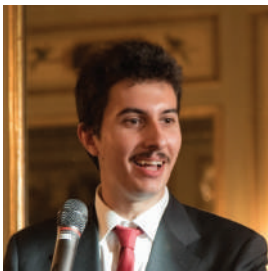
Postdoctoral fellows



Marthe Achtnich

DPhil in Anthropology (University of Oxford)

Research project entitled "Commodified mobility: Rethinking sub-Saharan migrants' journeys to Europe", under the supervision of Prof. Sasha Newell (Laboratoire d'Anthropologie des Mondes Contemporains).



Ioannis Chalazonitis

DPhil in Classical Archaeology (University of Oxford)

Research project entitled "Warriors on the periphery: Early arms and armour in Eastern Macedonia", under the supervision of Prof. Athéna Tsingarida (CReA-Patrimoine).



Diana Greenwald

DPhil in History (University of Oxford)

Research project entitled "The application of data-driven methods and information economics to the study of art history", under the supervision of Dr Kim Oosterlinck (Solvay Brussels School of Economics and Management).



The Ganshof van der Meersch Chair

ANDREW ARSAN

Cambridge University

In 2017 the Ganshof van der Meersch Chair was held by Professor Andrew Arsan on the recommendation of Pieter Lagrou, Professor of Contemporary History from the Faculty of Philosophy and Social Sciences at the ULB. The inaugural lecture, "Integration and Intervention: Europe, the Balkans, and the Middle East, c.1815-2016", was delivered on 21 March.



The Ganshof van der Meersch Chair was established in 1995 in memory of Walter Jean Ganshof van der Meersch, founder and president of the Institute for European Studies at the ULB, holder of the chair of Public Law at the ULB, attorney general at the Belgian Court of Cassation and vice-president of the European Court of Human Rights. Mr Ganshof van der Meersch, who understood from the very beginning the potential of the Foundation, was its second President after the death of its founder, Mrs Wiener.

The chair is held at the ULB by a visiting professor from Oxford or Cambridge. The course must focus on the economic, historical, political and legal aspects of European integration or on public law.

Andrew Arsan is University Lecturer in Modern Middle Eastern History in the Faculty of History, University of Cambridge and a Fellow of St John's College. He has published widely on the political, intellectual, and cultural histories of the Levant. In 2015, his monograph, "Interlopers of Empire: The Lebanese Diaspora in Colonial French West Africa" (London: Hurst, 2014), was named the Joint Winner of the Royal Historical Society's 2014 Gladstone Prize.

The inaugural lecture investigated how the origins of contemporary ideas of integration, intervention, and sovereignty, can be found in the diplomatic crises of the nineteenth century. Professor Arsan argued that by looking to the past, we can find the forgotten connections between collective European responses to debt defaults and refugee flows in the nineteenth-century Eastern Mediterranean and current EU policy on these issues. This can help us better understand how European statesmen and diplomats have sought to resolve recurrent political, economic, humanitarian and financial crises in South-Eastern Europe and the Middle East and how they have understood the relationship between European order and Middle Eastern disorder in the two centuries since the Congress of Vienna.

Programme of the 2017 Chair

20 March

Beginnings: Napoleon's Expedition to Egypt and the Birth of the Eastern Question, 1798-1815.

21 March

Integration and Intervention: Europe, the Balkans and the Middle East, c.1815-2016.

22 March

The Greek War of Independence and Anglo-French rivalry in the Eastern Mediterranean, c.1821-1839.
The Crimean War and the Beginnings of Managed Sovereignty, 1854-1860.

23 March

Humanitarian Intervention in the Ottoman Empire, c.1860-1898.

24 March

Debt, Intervention and Sovereignty: European Financial Imperialism in Egypt and the Ottoman Empire, c.1876-1914.

27 March

The Paris Peace Conference and the Mandates System, 1919-1948.

The United Nations and the Question of Palestine, 1948-1967.

28 March

Endings: European Integration and the Question of Middle Eastern Disorder, 1956-2016.

CHAIRE GANSHOF VAN DER MEERSCH 2016 - 2017
Fondation Philippe Wiener - Maurice Anspach

Dr **ANDREW ARSAN**

Faculty of History, University of Cambridge

Integration and Intervention
Europe, the Balkans, and the Middle East, c. 1815-2016

Tuesday 21st March 2017, 6 pm

ULB - Room AZ1.101 - Building A - avenue F. D. Roosevelt 50 - 1050 Brussels



The lecture will be followed by a reception
All welcome but registration required
by March 14th at arsan.eventbrite.com
Info: fwa.ulb.ac.be - fwa@ulb.ac.be



Pieter Lagrou and Jihane Sfeir



Luc Lemaire, Pierre Vaesen and Kristin Bartik



Alumnus Joe Morgan

Research Projects



RESEARCH PROJECTS

The Foundation supports two-year collaborative research projects in any field between groups from the Université libre de Bruxelles and the Universities of Cambridge or Oxford. In 2017 there were 7 ongoing projects from the 2016/2018 period.

MUTUAL RECOGNITION AND CRIMINAL LAW: DO WE NEED A NEW RIGHT TO LIBERTY IN EUROPE?

What is the impact of mutual recognition (MR) on the right to liberty in European Union (EU) law? The main hypothesis is that MR instruments involving deprivation of liberty result in the need to rethink the current content of the right to liberty in EU law. Our research focuses on the interaction between the right to liberty and the Framework Decisions (FDs) on: the European Arrest Warrant; the transfer of prisoners; the probation measures; and the European Supervision Order (ESO).

Two levels of analysis are outlined: EU law, and in particular the relevant fundamental rights provisions, the four FDs and the case-law of the CJEU; and national law, namely the United Kingdom's and Belgium's systems. The research will show whether the current content of the right to liberty in EU law is suitable for mutual recognition or whether an alternative EU notion of the right to liberty must be envisaged.

Cambridge Promoters: John Spencer and Nicola Padfield (Faculty of Law)

ULB Promoter: Anne Weyembergh (Institute for European Studies)

Researcher: Irene Wieczorek

MAGNETOENCEPHALOGRAPHIC EXAMINATION OF COGNITIVE DYSFUNCTION IN MULTIPLE SCLEROSIS

Cognitive impairment (CI) is found in 40-70% of patients with multiple sclerosis (MS). CI in MS is an important contributor to employment status, quality of life, and social functioning. Therapeutic strategies for CI in MS are currently insufficient and require the development of novel approaches. In that context, the development of novel early biomarkers of CI in MS are of paramount interest.

This research project therefore aims at combining the expertise of the ULB and Oxford groups in magnetoencephalography (MEG) signal processing to develop methods addressing the link between the alterations in stationary and non-stationary MEG resting state functional connectivity (rsFC) and CI in MS patients. For that purpose, we will first investigate and compare stationary and non-stationary MEG rsFC in MS patients and healthy subjects using an original combination of the methods developed at the applicants' laboratories. We will then search for correlations between CI measures and MEG rsf-FC alterations.

Oxford Promoter: Mark Woolrich (Oxford Centre for Human Brain Activity)

ULB Promoters: Serge Goldman and Xavier De Tiège (Faculty of Medicine)

Researcher: Martin Sjoergaard

CAUSALITY IN QUANTUM THEORY: FOUNDATIONS AND APPLICATIONS

Quantum systems can behave in a manner that is fundamentally different from classical systems, and this enables quantum advantages in a wide range of tasks from cryptography to computation. Many of these advantages stem from the fact that causality plays a significantly different role in quantum theory than in classical physics. The purpose of this project is to investigate causality in quantum theory, both from a foundational perspective and with applications to quantum information processing. The foundational part will develop a theory of quantum causal networks, which will provide a method for describing quantum systems that have definite causal relationships between them. The aim is to determine quantitatively the non-classical behaviours that such quantum systems can exhibit. We will then attempt to apply this theory to novel protocols for quantum communication and cryptography, where an understanding of more involved causal structures is essential.

Oxford Promoter: Jonathan Barrett (Department of Computer Science)

ULB Promoter: Stefano Pironio (Quantum Information Laboratory)

Researchers: Ravishankar Ramanathan and Ognian Oreshkov

DYNAMIC PROCESSING OF FREQUENTLY ASKED FUNCTIONAL AGGREGATE QUERIES

Successful exploitation of Big Data hinges on innovative Computer Science algorithms for dealing with the so-called 3-V characteristics of Big Data: Velocity, Volume, and Variety. The Velocity characteristic in particular requires so-called dynamic algorithms that can support data analytics in the presence of real-time updates.

While there is disparate work on dynamic analytics in individual areas of Computer Science, this project proposes a uniform framework to dynamically solve diverse analytic problems that recur frequently in Computer Science in areas as diverse as constraint satisfaction, databases, machine learning, matrix operations, probabilistic graphical models inference, and logic.

By studying these dynamic analytics problems in a common framework, and implementing them in open-source software, this project will establish novel dynamic, worst-case-optimal algorithms that are of immediate relevance to the host of problem settings mentioned above.

Oxford Promoter: Dan Olteanu (Department of Computer Science)

ULB Promoter: Stijn Vansummeren (Brussels School of Engineering)

Researchers: Iman Elghandour and Ahmed Kara

PAYING ATTENTION TO TIME AND SPACE: A VIRTUAL LESION APPROACH

Hemispatial neglect is a neurologic syndrome characterized by the failure to orient attention to one side of space. Neglect patients also present non-lateralized attention deficits (i.e. not specific to one side of space), such as difficulties in orienting attention towards information maintained in memory. The aim of this project is to investigate the relationship between lateralised deficits (e.g. hemispatial neglect) and non-lateralised processes (e.g. processing the order of memorised information).

In the first line of research carried out in Oxford, we addressed this question by creating a transient virtual lesion in healthy participants using brain simulation combined with EEG. While this virtual lesion approach did not induce the expected neglect performance, we did find that fronto-parietal synchronization serves as a physiological marker of cognitive performance. This finding provided strong evidence for the second line of research (ULB), in which we are now use brain stimulation to modulate synchronisation on behaviour. This approach has both promising and innovative implications for the neuro-rehabilitation of patients with hemispatial neglect.

Oxford Promoter: Roi Cohen Kadosh (Department of Experimental Psychology)

ULB Promoter: Wim Gevers (Faculty of Psychological Science and Education)

Researcher: Sophie Antoine

USE OF MULTIVALENT INTERACTIONS TO ACHIEVE SUPERSELECTIVE TARGETING IN BIOLOGICAL SYSTEMS

The targeting of specific cells amongst a vast cell population is a key step in the development of effective nanocarriers for drug delivery. Multivalent strategies that consist in functionalizing carriers with a large number of identical weakly binding ligands have been developed. These can effectively target cells overexpressing a specific receptor, but their application is limited by the possibility that multiple cell types may display similar levels of expression.

Our goal is to develop multivalent interaction schemes that enable the simultaneous targeting of a precise combination of multiple surface receptors, thus drastically reducing the chances of spurious adhesion. Our strategy will be tested using theoretical modelling and proof-of-concept experiments in which DNA-functionalized liposomes serve as target and DNA-functionalized nanoparticles as probes.

We will then apply our method to the selective targeting a pathogenic strain of *E. coli* in vitro using nanoparticles functionalised with multiple DNA aptamers, reported to efficiently interact with this bacterial strain.

Cambridge Promoters: Pietro Cicuta and Lorenzo Di Michele (Cavendish Laboratory)

ULB Promoters: Gilles Bruylants (Brussels School of Engineering) and Bortolo Moggetti (Faculty of Sciences)

Researcher: Roberta Lanfranco

QUANTUM SIMULATION OF MOLECULAR VIBRATION SPECTRA

Molecular spectroscopy is an essential tool for analytic chemistry whereby structural information is revealed by comparing measured spectra with theoretical models. Current methods, however, face a fundamental limitation. Despite the development of sophisticated computational tools, the quantum character of molecules limits their precise modelling.

The critical bottleneck is the numerical estimation of wave function overlaps corresponding to vibrational states of molecules. During this research project we will demonstrate how to replace this costly computing step by an algorithm, recently put forward by Aspuru-Guzik's group at Harvard, that runs as a subroutine on an integrated quantum photonic circuit.

We will then study the feasibility of scaling this method to a large-size simulator capable of surpassing conventional methods. Additionally, we will design novel efficient classical algorithms for spectral computation for high temperature leveraging concepts from quantum optics.

Oxford Promoter: Ian Walmsley (Department of Physics)

ULB Promoter: Raúl García-Patrón Sánchez (Brussels School of Engineering)

Researchers: Leonardo Novo and Tom Wolterinck



Alumni



Alumni Gauthier Grousset and Vasilia Saripanidi at the launch of the Alumni Network, April 2017

THE ALUMNI NETWORK

"By the Alumni, for the Alumni"

The Alumni Network aims to strengthen and develop ties between our Alumni by regularly organising cultural and social activities and by offering our younger Alumni the possibility to be coached or mentored by former fellows.

OFFICIAL LAUNCH OF THE NETWORK

On 27 April 2017 the Wiener-Anspach Alumni Network was officially launched at the Institute for European Studies. The event marked a new chapter in the relation between the Foundation and its former Fellows, as well as among the Alumni themselves. Many Brussels-based Alumni attended, together with members and friends of the Foundation such as Ms Alison Rose, British Ambassador to Belgium

After a few words of introduction by Pierre Francotte, President of the Foundation, and Pierre Vaesen, Coordinator of the Alumni Network, Professor Didier Viviers delivered a captivating talk on the turbulent relationship between politics and archaeological heritage.



ALUMNI ACTIVITIES IN 2017

27 April

Official launch of the Wiener-Anspach Alumni Network at the Institute for European Studies, ULB.

The Alumni section of our website was developed and an Alumni Network LinkedIn group was created.

13 September

Alumni were invited to attend the reception at the British Embassy in Brussels in honour of the 2017/2018 Fellows.

25 November

Guided tour of the House of European History in Brussels by curator Christine Dupont, followed by a drink at Place du Luxembourg.



Visit to the House of European History

ALUMNI NEWS IN 2017

10 April

Federica Infantino (2015/16) released her new book "Outsourcing Border Control. Politics and Practice of Contracted Visa Policy in Morocco" (Palgrave Macmillan 2017), written partly during her Wiener-Anspach fellowship.

28 July

Corentin Caudron (2015/16) was among the authors of an article entitled "Relative seismic velocity variations correlate with deformation at Kilauea volcano", published by Science Advances.

17 October

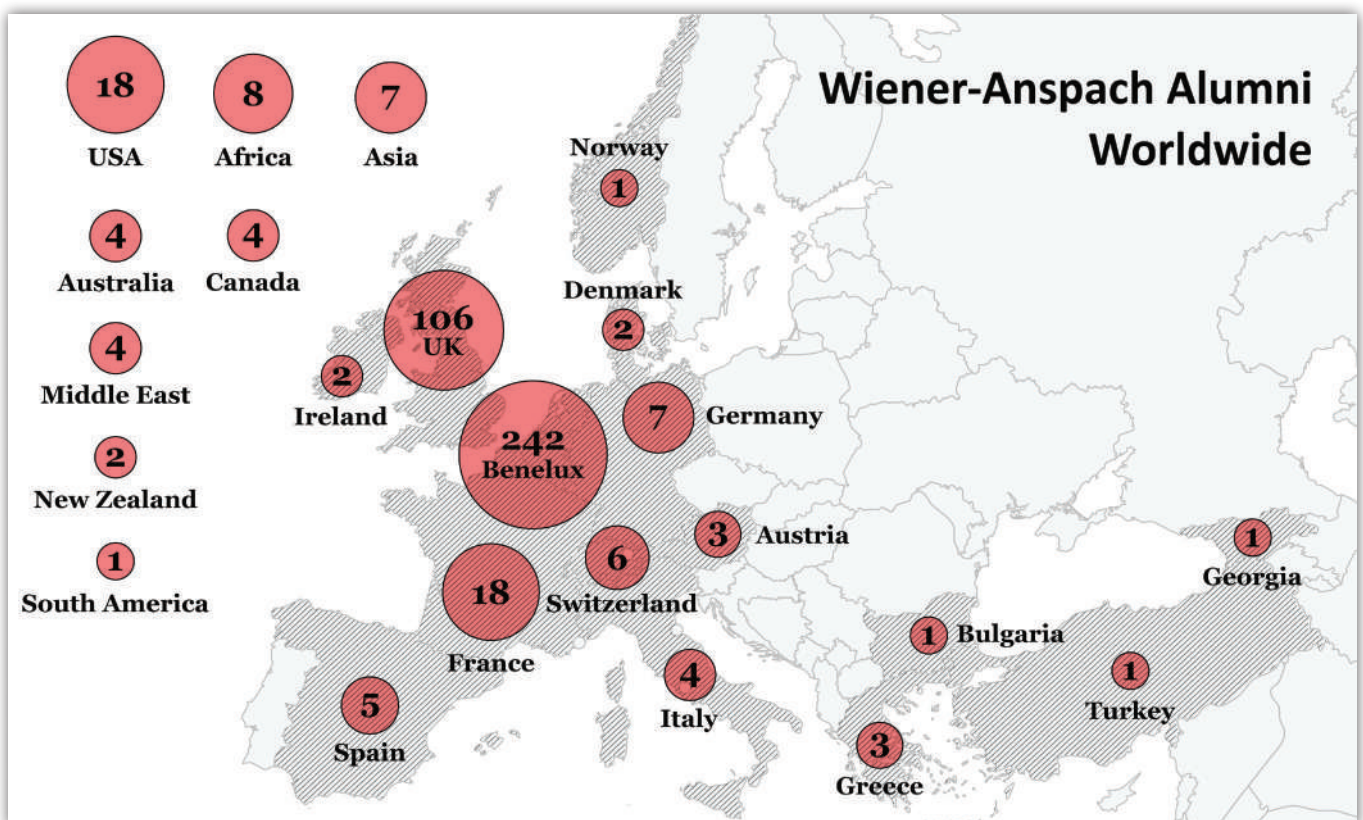
Paul Earle (2014/16) organised a seminar at the Maison française d'Oxford to mark the publication of Michel Meyer's new book, "What is Rhetoric?" (OUP, 2017).

20 November

Nicolas Ruytenbeek (2013/14) was among the authors of the collective work "Semantics and Pragmatics. Drawing a Line" (Amsterdam: Springer 2017). His chapter, entitled "The comprehension of indirect requests: Previous work and future directions", resulted from his research during his doctoral fellowship at the University of Cambridge.

28 November

Fraser McNair (2016/17) published an article entitled "After Soissons: The Last Years of Charles the Simple (923-929)" in the Italian journal Reti Medievali based on his postdoctoral research during his fellowship at the ULB in 2016/2017.



VICTORIA VAN LENNEP

Interview

Victoria van Lennep is the co-founder of Lendable, an online lending platform that harnesses technology and data to make getting a personal loan quick and easy.

In 2012/2013 she was granted a postgraduate fellowship to undertake an MSc in Nature, Society and Environmental Policy at the University of Oxford. At the time she had already co-founded GoYoung, an educational tool and series of documentary films profiling young social entrepreneurs from around the world. She then worked as Thought Leadership Deputy Editor in The Economist Intelligence Unit, before launching Lendable.



Your FWA postgraduate fellowship in 2012/13 was for an MSc in Nature, Society and Environmental Governance at Oxford University. Why did you choose this programme?

Actually I didn't get onto the programme that I initially applied for, I think because I had missed the deadline! The application process took place while I was travelling and shooting the GoYoung documentary. I think initially I had chosen something related to development studies or global governance. In retrospect though I'm very happy I followed this programme because it had more of a focus on public policy. At the ULB I had already studied a Bachelor and Masters in Economics and it didn't make sense to do anything related to applied economics having already done that for 5 years. At that

point I was very interested in social entrepreneurship and the environment in general. And indeed, I really enjoyed it.

How did you find studying and living in Oxford during the year of your Fellowship?

I loved it! I met some great people who remain some of my best friends today. Part of the programme was very focused on philosophy which was something that I had never been exposed to and I found that very challenging, especially as it wasn't in my first language. But in other respects the programme was much more applied. The quality of the teaching was excellent and my teaching supervisor Gordon Clark, was fantastic. I really enjoyed the flexibility I had to choose which topics I wanted to explore. You could choose the courses that interested you, attend lectures in other departments and then write your essays on those topics. I had a lot of liberty over what I studied and, for example, whether to make my thesis long and theoretical or to keep it short and applied.

I cycled everywhere and enjoyed having access to all kinds of sports. I played hockey in one of the Oxford teams and tennis facilities were readily available. If you want you can attend lectures with interesting speakers every night. Oxford was an amazing experience and it was completely different from going to university in Belgium! I was really very grateful to the Foundation for the opportunity to study there.

What do you see as the underlying connections between your studies, the GoYoung Project and Lendable?

I guess that the big link is that I met Martin Kissinger, co-founder of Lendable, at Oxford. One of the great advantages of being able to study at a great university is the people you meet. Martin was actually there the year before me on the same course but he was still coming to Oxford because his girlfriend was still there. I quickly realised that he was a very smart guy who had lots of interesting ideas and he already had experience setting up companies. Straight after Oxford I worked for a year at the Economist as a deputy editor in the Intelligence Unit focusing mainly on energy projects – so quite related to the environmental topics that I had been studying.

And then during a dinner in London one evening I met Martin again and he told me about his idea for a consumer credit startup. At that time, even though I was really enjoying my time at the Economist, I was longing to start something myself again as I had done with the GoYoung project. And so it just made sense to leave the Economist and join him. Initially the idea of being part of a startup and creating something new was the most important thing for me. I had very little experience with consumer credit but I thought that in the worst case scenario I would at least learn something! At that point Martin had already found our CTO (Chief Technology Officer) Paul Pamment and our head of Product Jacob Schwarz - both incredibly smart people. I felt very lucky to be able to start something with them. There were just 4 of us at the beginning but now we are a little over 30, and it will probably be 40 before the end of the year.

And what is it that makes the UK an attractive location and market for Lendable?

For our company statistically the UK represents about 80% of European consumer credit, so it makes complete sense to be based here. Furthermore, in terms of the product - the loans which we originate and the technology behind the company - you would not be able to replicate this specific model in any other European country at the moment because it's pretty much only based on the data that is made available by credit bureaus.

So it's the availability of the data, which you can't get elsewhere?

Exactly. We get access by API (Application Programming Interface) to data on our customers held in credit bureau databases. We can access their credit history and see every single financial relationship the person has had in the last 6 years whether it's their phone bill, utility bill, credit cards, mortgage, car finance, anything. This means that we can build models to enable us to make instant decisions on whether or not we can lend to a person.

And that's unique to the UK?

It's the same in the U.S. and there are other types of credit bureaus in other countries in Europe but the data is not as deep and not of the same quality, so you couldn't build the automated underwriting model that we've built. This is the basis of our business because by doing all of this automatically we do very large volumes of lending at a very low cost in contrast to manual underwriting. The UK is very attractive because of this. It's also attractive in terms of regulations, which is very clear, and also in terms of attracting talent. Of course, we've yet to see what the real consequences of Brexit will be - at the moment nobody really knows. Probably half the company is non-British and we've been very happy to be able to hire people from all over Europe. I think it's unlikely that anyone who's been here before the vote will actually be kicked out so I don't think it will have a real impact on our employees. I also don't think that we are in the worst position in the sense that we are a local business so we would not have to move elsewhere. Our focus is the UK and the market here is huge. We're still very small compared to what we could potentially achieve and so we're going to stay focused on this market regardless.

What does the future hold for Lendable and for you personally?

As I said, the market is huge - consumer credit in the UK is about £220 billion a year. We think that our potential market is close to £40 billion and we're currently planning or originating about £300 million this year, so our market share is still very small. So we want to keep our market share growing. Aside from that, we have ideas of other things we could do with our technology - other products we could develop in the future. I've been incredibly lucky that this first experience with Lendable has materialized into a proper running, profitable company and it's been brilliant to see it grow - I feel very fortunate for that. However, one day I think would like to set up something more related to the social entrepreneurship that I first investigated before Oxford.

I imagine you've picked up many transferable skills.

Absolutely - there are a lot of things that are true for any startup whatever the field - whether it's how to raise money, manage a team, hire employees, as well as dealing with all sorts of legal aspects, and accounting aspects - and so for that I'm very glad I took part in this adventure. I'm still very much learning every day and so will be staying here for a while yet, but I hope that one day I'll be able to make a move into something different.

And the GoYoung Project? Are you still involved in that?

That was always meant to be a one-off. It was meant to be a documentary movie, but then as we filmed it just made more sense to make different short movie 'capsules'. And when we came back we spoke to the Vlerick Business School in Ghent and they thought the materials were quite interesting, especially because at that time there was a wave of social impact and social entrepreneurship courses coming up in different MBA courses. And so together with them we focused on the 15 most interesting cases we had found and made short movies for each of these along with a short analysis of their business model so that people could replicate it in other countries. That then became a DVD with accompanying technical notes for each of the businesses which we sold to various university libraries - and that was it! The professors who bought it still have access to the online platform to use in their classes, but now I think the material is probably a bit out of date. It's been over 6 years so now, I'm sure there will be better, more up-to-date materials for the students to use. For a while though I think it was very interesting because there was very little material out there on these types of projects. It was really quite successful and a great experience.

Where do you think you get your entrepreneurial spirit from?

That's a really hard question! I'm not sure it comes from anywhere really, it's just something I like to do. It strikes me as more fun to work for yourself, creating your own projects and creating value rather than going to big corporations. Perhaps it was my experiences on the GoYoung project - in the space of one year we met over 40 entrepreneurs, all younger than 30, who had set up incredible projects in their countries. To us this seemed like a dream, and it inspired me to want to do something similar myself.

OTHER FUNDED INITIATIVES

The Ganshof van der Meersch Prize

Established in 1994, the Ganshof van der Meersch Prize rewards a student from the Faculty of Law and Criminology of the ULB who achieved academic excellence in the study of public law and who obtained a Master's degree in this field with at least a "Grande Distinction" (magna cum laude).



In 2017 the prize was awarded to **Eugénie Delval**. Eugénie holds a Master in Public and International Law (2017) from the Université libre de Bruxelles and is now pursuing an LLM at the University of Chicago Law School, with a grant from the Belgian American Education Foundation. During her studies, Eugénie worked as a student assistant in the legal methodology course and studied at the Université de Montréal as part of an exchange program. Her academic and professional interests are mainly focused on international law and human rights. Her final dissertation focuses on the refugee crisis.

Short Stays - 2017 Recipients

Academics and researchers from the ULB, Oxford and Cambridge who wish to conduct research for a limited period of time or participate in conferences organised by one of these universities can apply for funding.

16 January to 10 March 2017

Andrew Crosby (PhD student, Département des Sciences sociales et Sciences du travail, ULB) received funding for his research stay with Professor Mary Bosworth, Centre for Criminology, University of Oxford. Andrew's thesis is focused on policy regarding immigrant detention.

April to June 2017

Eric Fabri (PhD student, Département de Science politique, ULB) received funding for his research stay with Professor Stuart White at the Department of Politics and International Relations and the Centre for the Study of Social Justice, University of Oxford. Eric's thesis focuses on the political issues of the definition of property rights in the XVIII and XV century.

April to June 2017

Malvina Pizzuto (PhD student in Innate Immunology & Biomolecular Chemistry, ULB) received funding for her research stay with Professor Nicholas J. Gay at the Department of Biochemistry, University of Cambridge. Her thesis focuses on the molecular mechanism of lipid/troll like receptor interactions.

14 and 15 June 2017

Alumna **Dr. Olivia Angé**, invited Professors Katie Dow and Richard Irvine (University of Cambridge) and Professor Laura Rival (University of Oxford) to participate in the conference that she organised: "Ecological Nostalgias: Effect, Memory and Creativity in the Anthropocene" at the ULB.

July and August 2017

Séréna Bolis (ULB) continued her doctoral stay in the Department of Engineering Science, University of Oxford, to continue her research on soft matter photonics with Dr Stephen Morris.



Information about fellowships and grants

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