

Welcome!

Sri Lanka Germany Forum and
Horbach Expat Ease will
support Sri Lankans in Germany
— from arrival to long-term
security.



- INSURANCE
- FINANCE
- REGISTRATION
- CULTURE
- WORK & STUDY

*In partnership with Sri Lanka Germany
Forum and Expat Ease*

 finanzliebe.com

 slgforum.org/consulting



Meet Your Advisor:

Kai Liebe



Kai Liebe

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 slgforum.org/consulting

Role at HORBACH Expat Ease and SLG

IHK-certified independent consultant (§ 34d GewO), specializing in expat advisory.

Qualifications

- BSc in Economics
- Journalism traineeship
- Travel agent apprenticeship

Interests

Cooking, Chess, Hiking, Fishing.

Two Partners — One Mission

SLG and Kai Liebe (HORBACH) cover every area of your life in Germany.



SLGWF — Relocation & Community

- Visas, registration & housing
- Nursing migration & integration
- Sri Lankan community network



Kai Liebe — Finance & Insurance

- Health insurance & pension
- Disability cover & investments
- Free, independent advice



SLGWF — Business & Growth

- Company setup support
- Ayurveda Academy & TELC center
- Eichstetten housing project



Kai Liebe is a founding SLGWF member — both partners work closely together for your benefit.





Relocation & Migration – SLGWF Helps You Arrive

Moving to Germany is a big step. SLGWF makes it easier.

01

Visa & Official Documents

- Work visas & family reunification
- Step-by-step guidance on all paperwork

02

Finding a Home

- SCHUFA report, deposit & rental contract tips
- How to: Stand out in a competitive market

03

Settling In & Integration

- Bank account, community & cultural guidance
- Build your network from day one



☒ SLG has helped many Sri Lankan expats and nurses start their new life in Germany.

SLGWF team at the German Embassy in Sri Lanka — #GermanyinSriLanka

Why work with us?

Your personal financial advisor — independent, certified, and always free of charge.

Independent Advice

I compare the entire market — not tied to any provider. You get the best option for your situation.

Save Time

I handle analysis, provider selection, and all communication. No endless research or back-and-forth.

Save Money

Germany has 1,250+ banks, 500+ insurers, 10,000+ investments. I find the right fit — no costly mistakes.

Tailored Strategy

A personalized financial plan based on your individual situation — not a one-size-fits-all product.

Holistic View

Insurance, pension, investments, taxes, and real estate — all covered in one place.

IHK-Certified

Verified qualifications and ongoing development. Bound by professional confidentiality (§ 203 StGB).



 Consultations are always free. I earn small commissions already built into every financial product — you pay nothing extra.

Germany's Financial Market Is Huge

Thousands of options — hard to navigate alone. That's where I come in.

>1,250

Banks

Different fees and services. Which fits you?

>500

Insurance Providers

Prices and coverage vary widely.

>10,000

Investment Options

ETFs, funds, pensions, and more.

  I compare the whole market — and find what fits YOU. Always free.

How We Work Together — My Process

Simple, free, and tailored to you — from first meeting to long-term security.

O1

First Meeting — Getting to Know Each Other

- Discuss your goals and situation
- No cost, no obligations

O3

Long-Term Partnership

- Always available for questions
- Insurance, pension, investments — all free

O2

Second Meeting (~1 week later) — Your Personal Strategy

- Tailored financial plan presented
- Whole market compared, all options explained



Your data is 100% confidential — same obligations as doctors and lawyers (§ 203 German Criminal Code).

Financial Advice Costs You Nothing — Here's Why

Transparent compensation — no hidden fees, no conflicts of interest.

How I Get Compensated

Every German financial product includes a built-in fee paid to the provider. When I place a product, the provider reimburses me a small portion — at no extra cost to you.

- All consultations are free
- No hidden fees, ever
- My goal: find you the best product, not the priciest

What This Means for You

0 € Extra Cost

You never pay me directly. Always free.

100% Independent

Not tied to any provider. I always recommend what's best for you.

+60 € Referral Bonus

Refer a friend and get €60 when they become a client.

📄 **HORBACH: 30+ years of expertise | 40 centers | 4.90/5 stars from 10,678 reviews | 100% recommendation rate**

What the State Covers — Automatically

Working in Germany? These deductions happen from your salary automatically.



Health Insurance

- Doctor visits & hospital stays
- ~14.6% of salary, split with employer



Long-Term Care

- Covers care if you can't look after yourself
- Included with health insurance



Pension Insurance

- Builds your retirement fund
- 18.6% of salary — employer pays half



Unemployment Insurance

- 60% of last salary if you lose your job
- 67% if you have children



Accident Insurance

- Covers work & commute accidents
- Fully paid by your employer



Car Liability

- Required if you own a car
- Covers damage you cause to others



☒ Most of this is handled automatically by your employer.

Extra Protection — Worth Having

The state doesn't cover everything. These insurances protect you from big costs.



Personal Liability (Haftpflicht)

- Covers accidental damage to others
- Under €100/year — essential



Household Contents (Hausrat)

- Covers furniture, clothes, electronics
- Against fire, theft, or flood



Disability Insurance (BU)

- Pays monthly income if you can't work
- Critical for financial security



Travel Health Insurance

- Covers medical costs abroad
- Not valid for trips over 10 weeks



Supplementary Health

- Covers dental, glasses, private rooms
- Fills gaps in basic insurance



Legal Expenses (Rechtsschutz)

- Pays lawyer fees for disputes
- Work, landlord, or traffic cases



⚠ Disability Insurance (BU) is the most important optional insurance — 1 in 4 workers will be unable to work at some point.



Financial Basics: Banking & Taxes

Opening a Bank Account

You will need: passport/ID, Meldebescheinigung, and proof of employment or study.

- **Online banks:** Lower costs, 24/7 access, no personal advice
- **Branch banks:** Personal service, higher fees, limited hours

Income Tax & Tax Classes

- Tax rates: **14–45%**; tax-free up to ~€10,908 (2024)
- 6 tax classes based on marital status and income
- Solidarity surcharge, church tax (8–9%), VAT 19% (7% reduced)
- **Tax ID (Steuer-ID)** sent automatically after address registration

- ☐ A tax advisor can help find deductions and avoid double taxation under international agreements.



Altersarmut — Will your pension be enough?

State pension starts at 67 — but rarely covers living costs alone.

- ⚠ **Pension gap:** Expats with short German careers receive very little. Private savings are essential.

Step 1: State Pension (Gesetzliche Rente)

- 18.6% of salary contributed automatically
- Monthly payout from age 67

Step 2: Supported Savings (Riester / bAV)

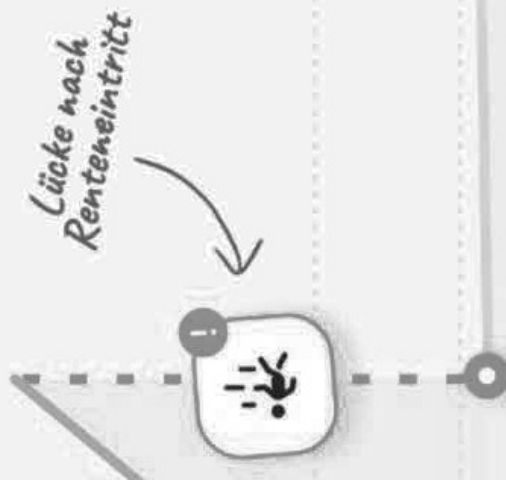
- Employer or government top-ups
- Ask your employer about bAV

Step 3: Private Savings

- ETFs, private pension, or real estate
- Start as early as possible

- ✅ I can help you find the right mix — always free of charge.

Deine Rentenlücke



● Dein Einkommen ● Deine Rente



Your Complete Guide to Life in Germany

Here is a quick overview of the most important topics. A detailed PDF guide is available after this session.



Registration & Bureaucracy

Register at Einwohnermeldeamt within 2 weeks. Get your Meldebestätigung, Tax ID, and bank account.



Everyday Life

Waste separation, quiet hours, Pfand system, Deutschlandticket, mobile contracts.



Working in Germany

Max 48hrs/week, min. €12.41/hr, 20 days holiday. EU citizens: no permit needed. Non-EU: work visa or Blue Card.



Studying & Housing

State universities are free. Housing: start early, bring SCHUFA + proof of income. Deposit: max 3 months rent.



Health & Integration

Numbers: 112 emergency, 110 police, 116 117 non-urgent doctor. Join clubs, use Internations, learn German.



Detailed Guide — Available After This Session

Everything explained step by step — in simple English. I will share the full PDF with all interested participants after the meeting.



💡 Ask me any question today — and take the guide home for reference.

Learning German

Speaking German opens doors — at work, with neighbours, and in everyday life.



Integration Course (Integrationskurs)

Subsidised by the German government. Includes German up to B1 level + orientation course about German society. Often free or very low cost for new arrivals.



Volkshochschule (VHS)

Affordable evening and weekend classes across Germany. A1 to C1 levels available. Very popular with expats and migrants.



Berlitz & Private Schools

Faster, more intensive courses. SLGWF has a partnership with Berlitz — ask us about special rates for Sri Lankan community members.



Apps & Online Learning

Babbel, Duolingo, and Deutsche Welle (DW Learn German) are free or low-cost. Good for daily practice alongside a course.



For nurses: B1 is the minimum for a nursing visa. B2 gives you better job options and a higher salary. Start as early as possible.



SLGWF supports you in finding the right German course — in Sri Lanka before you arrive, and in Germany after you land.



Let's Connect — I Am Here for You

What I Help Nurses With

Your free financial advisor from day one in Germany.



Health Insurance

GKV or PKV — I help you choose the right plan.



Disability Insurance (BU)

Protects your income if you can't work. 1 in 4 workers need it.



Pension Planning

State pension alone isn't enough. Start building savings early.



Banking & Taxes

Bank account, tax class, payslip — I explain it all.

Contact Kai Liebe

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Proud member & partner of the Sri Lanka Germany Forum



Always free. HORBACH München | 4.90/5 ★ from 10,678 reviews | 100% recommendation rate



For Investors & Business Partners

SLGWF's 5 projects connecting Sri Lanka and Germany.

Business Plan

- Anyaa Academy, Berlitz, TELC, Nursing Migration, Eichstetten Housing
- Detailed project portfolios available

Investment Opportunities

- Seeking partners who share our vision
- Sustainable Sri Lanka–Germany bridge

Get in Touch

- Contact Kai Liebe or the SLGWF team
- Discuss partnership opportunities

-  Intended for investors, business partners, and stakeholders — not the general expat audience.

Starting a Business in Germany — SLGWF Supports You

SLGWF helps Sri Lankan entrepreneurs build businesses in Germany the right way.



Company Setup & Registration

- Choose the right legal form (GmbH, UG, Einzelunternehmen)
- Register with Finanzamt & obtain Gewerbeschein



Tax & Insurance Structure

- Connect with expert tax advisors
- Kai Liebe advises on business insurance & bAV — free



B2B Network & Growth

- Access Sri Lankan investors & entrepreneurs
- Connect with German business partners via SLGWF

Why Germany?

Strong Economy — Largest market in Europe.

Rule of Law — Reliable contracts & legal protection.

Sri Lankan Community — Growing & well-connected.



SLGWF coordinates setup. Kai Liebe handles financial & insurance questions — always free.



Anyaa Wellness Ayurveda Academy — An SLGWF Project

Sri Lankan healing meets German demand — a cultural and economic bridge.

The Concept

Professional Ayurveda training and wellness retreats in Udahamulla — for German tourists, Heilpraktiker students, and nursing professionals.

Ayurveda Courses

Ayurveda training in German & English.
€500—€1,500 per student.

Wellness Retreat

Wellness packages for German tourists at €80/day.

Product Export

Ayurveda oils exported directly to Germany.

How It Connects

01

German Language (Berlitz)

German training A1–B2 at our Berlitz partner in Udahamulla.

02

Wellness Module (Anyaa)

Ayurveda module added to each candidate's nursing profile.

03

Nursing Migration

Qualified candidates enter the SLGWF nursing pipeline via ESMEA.



✓ Location identified. Trainer certification & website (DE/EN) in progress. Low investment — existing space.



The SLGWF Flywheel — 5 Projects, One Vision

SLGWF owns the complete value chain — from language learning in Sri Lanka to housing in Germany.



Each project feeds the next — Kai Liebe (HORBACH) provides every arrival with free financial and insurance advice.



SLGWF at international event



#GermanyinSriLanka — SLGWF team with German Ambassador



SLGWF partnership meeting in Germany

Nursing Migration — SLGWF's Flagship Project

Complete pipeline — from Sri Lanka to Germany.

How the Pipeline Works

Revenue Model



CRM Registration

Photo, qualifications, language level.



German Language B1/B2

Berlitz partner center, Udahamulla. B1 minimum for visa.



TELC Certificate

Official exam at our licensed Sri Lanka center.



Visa & Recognition (ESMEA)

Employer contract, Anerkennung, visa — handled by ESMEA.



Arrival in Germany

Housing in Eichstetten. Job in Freiburg region.

€4k–5k

Per nurse placed

10/month

Target placements

€80k

Monthly revenue at capacity



SLBFE (Sri Lanka) + AZAV (Germany) licenses required — in progress.



ESMEA: German employer contracts. SLGWF: sourcing, language, TELC.



Housing in Germany — SLGWF Eichstetten Project

Safe, affordable first accommodation for nurses — and a self-financing real estate asset for SLGWF.



The Property

Location

180m² Bauernhaus in Eichstetten am Kaiserstuhl — 13km from Freiburg.

Capacity

4-room WG housing 4 nurses. Provides proof of accommodation for visa & employer requirements.

Subsidised Rent

Sri Lankan nurses pay €650–€800/month (warm) — a subsidised rate under the SLGWF programme. Well below the Freiburg market rate.

Why This Matters

Housing is the #1 barrier for nurses entering Germany. Without a confirmed address, visas are rejected — we solve this from day one.



We Solve the Arrival Problem

Confirmed address from day one — required by Ausländerbehörde and employers.



Self-Financing Asset

Rental income covers the full loan. Property pays for itself while building equity.



Managed via CRM

Housing assignments and Mietvertrag generation handled automatically in SLGWF CRM.



✓ This property is SLGWF's German anchor — making the entire nursing pipeline possible.