



# PLANCORP

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## Capital

### *Adapt and Thrive*

*At Plancorp Capital, we build long-term relationships with our clients. We act with transparency and objectivity - we are flexible, uncomplicated and agile - our aim is to provide a high value service with competitive costs. We develop customized financial solutions which allow our customers to adapt to market conditions and thrive in any scenario.*

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***Plancorp Capital is a Financial Services and Investment Company that operates in three synergistic and complementary areas:***



### ***Investment Banking :***

- Capital Raising operations via structured debt or equity in the capital markets and Mergers & Acquisitions (M&A).



### ***Wealth Management :***

- Wealth Management for entrepreneurs and their families in Brazil and Off-Shore.



### ***Venture Capital :***

- Proprietary and Club Deal investments in the financial and real estate segments.

# *Office*

## *Curitiba-PR*

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Sala 405  
Curitiba-PR 80.740-000  
BRAZIL  
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[plancorp@plancorp.com.br](mailto:plancorp@plancorp.com.br)  
[www.plancorp.com.br](http://www.plancorp.com.br)



# Partners



## Juarez Seleme

Civil Engineer (UFPR), CSS\_HES (Harvard University), MBA Finance & Capital Markets (IBMEC).

Executive career as Senior Consultant at Accenture ( RJ), Financial Manager at Nutrimental (PR) and Director of Marketing and New Business at Electrolux (SP).

Founder of the Brazilian Institute of Corporate Governance (IBGC)-Paraná Chapter.

Active member of the Harvard Angels Investor Group in Brazil.

Securities Advisor accredited by the Brazilian Securities and Exchange Commission (CVM).

Founding partner and CEO



## Guilherme Baumgardt

Electrical Engineer (UFPR).

MBA in Financial Management, Controlling and Auditing (FGV-PR).

Executive career at Copel Geração S.A., Furnas Centrais Elétricas and Itaipu Binacional.

Managing Partner - Investment Banking



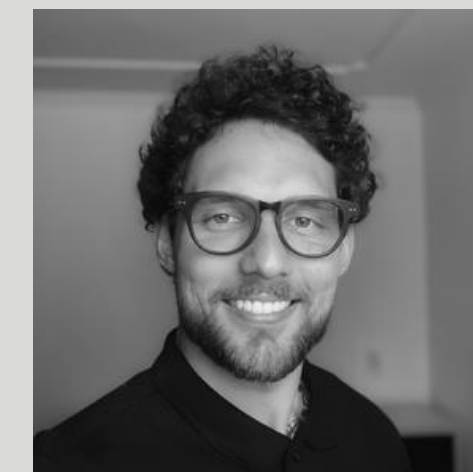
## Nicolas Silva

Graduated in Economic Sciences (UP-PR)

ANBIMA CPA-20, CEA and ASSBAN certifications.

Career at 4UM Investments.

Managing Partner - Wealth Management



## Thiago Carlos Corrêa

Administrator (Santa Cruz-PR).

MBA in Finance and Capital Markets (FAE-PR).

CFP®, ANBIMA CPA-10, CPA-20 and CEA certifications.

Career at Banco Itaú and 4UM Investimentos.

Managing Partner – Client Relationship

# Associates



## Adriano Marcovici

Graduated in Law (UFPR). MBA in Strategic Management and Finance (UNICENP-PR).

Postgraduate in Tax Law (UFSC) and Management in Business Law (UNIFAE-PR).

Executive career as Legal Director and ADMS. Finance of agribusiness companies.

Structurer and advisor in tax, corporate and succession matters for family offices.

Associate Legal Director at Plancorp Capital.



## Paulo Henri Blaser

Economist (USP).

Executive career at Ford do Brasil, Banca Commerciale Italiana, Cia Suzano and Grupo Gazeta Mercantil.

Expert in Project Finance with the World Bank, IFC, BNDES and other multilateral institutions.

Associate Project Finance Director in Investment Banking at Plancorp Capital.



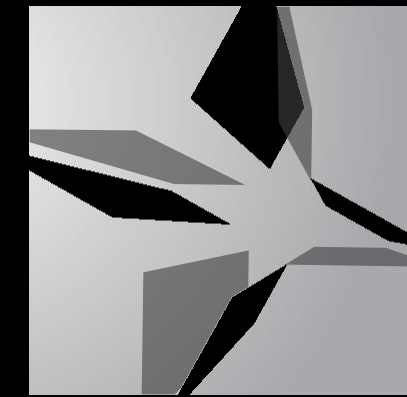
## Leonardo Seleme

Administrator (PUCPR)

Career at Volvo Financial Services and KFO Business Management

Finance and Administrative Manager

# Back office



**PLANCORP**  
Capital

*Investment Banking*

# ***Investment Banking***

*Financial disintermediation platform operating directly with capital market investors in:*



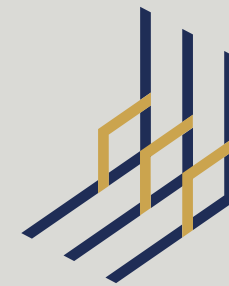
## ***Debt***

- Structured debt
- Convertible Bonds
- Securitisations of receivables
- Project finance
- Distress finance



## ***Equity***

- Private equity
- Mergers and Acquisitions (M&A)
- Initial Public Offering (IPO)



## ***Real Estate backed Operations***

- Built to suit
- Sale Lease back
- Buy Lease



## ***Exclusive Investment Funds***

- Private Equity Funds (PE Funds)
- Real Estate Investment Funds (REITs)
- Receivables Investment Funds (FIDCs)

# Debt

*Long-term debt fundraising:*

## ***Structured Debt***

- Simple Bonds
- Bank Credit Certificate (CCB)
- Real Estate Bank Credit Certificate (CCB-I)
- Commercial Promissory Notes (NPC)

## ***Convertible Debt***

- Debt whose balance can be converted in equity based on predetermined criteria.

## ***Receivables Securitization***

- Real Estate Receivables Certificates
- Agribusiness Receivables Certificates
- Financial Receivables Certificates

## ***Project Finance***

- Fundraising in the Project Finance modality with the main development banks and institutions in Brazil and abroad: BNDES BRDE, BASA, SUDENE, FINEP, MIGA/IFC, IDB, DEG/KFW, others.

## ***Distress Finance***

- Assessment and Trading of Distressed Debt Portfolios
- Assessment, Validation, and Trading of Federal and State Court Judgments.
- Negotiation and Sale of Distressed Debts with Banks and Financial Institutions to Investment Funds.



# Equity

*Private Equity Investments for business expansion or restructuring. Mergers & Acquisitions (M&A) and IPOs.*



## ***Private Equity***

Plancorp Capital has solid experience in advising companies on capitalization by private equity funds:

- Experienced and diversified strategic vision to understand the business.
- Techniques for maximizing the value of companies and projects.
- High-level access to private equity funds in Brazil and abroad
- Marriage of the fund profile with the needs of the company.
- Knowledge of the dynamics and techniques of trading with funds.
- Support in the development of legal and fiscal instruments for closure.

## ***Mergers and Acquisitions (M&A)***

In M&A, Plancorp Capital acts in all stages necessary for the successful completion of operations:

- Approach and presentation protocol.
- Valuation of the company.
- Negotiation and structuring of the operation.
- Development of memorandum of understanding.
- Due diligence coordination
- Technical defense of the valuation and refutation of the issues listed regarding EBITDA, net debt and contingencies.
- Development of purchase and sale agreement or merger agreement and other legal instruments.

## ***Public Offering (IPO)***

Plancorp Capital advises companies for IPO:

- Implementation of corporate governance.
- Strategic planning and business plan.
- Formal presentation and valuation.
- Selection of law firm and bank for underwriting.
- Support in due diligence and legal preparation.
- Support in CVM (Brazilian SEC) registration and listing.
- Support in preparing the prospect.
- Support in roadshowing for Brazilian and Offshore investors
- IPO.



# ***Real estate backed operations***

*Credit operations with real estate collateral and demobilizations via capital markets.*

## ***Build to Suit***

Structuring of financial solutions for financing commercial projects on a build- to-suit basis. Custom construction at closed price for corporate tenants.

## ***Development of Enterprise Commercial via RRC***

Financing of commercial development projects and acquisition of commercial properties via Real Estate Receivables Certificates (RRC)

## ***Corporate demobilization via Real Estate Funds and RRC's***

- Real Estate Fund- Establishment of a Real Estate Investment Fund (FII) as an advantageous alternative to loading properties used by the client.
- Sale-Lease Back- Term sale of the properties used by the client to the real estate fund and rental of the same properties back to the client himself, generating rental expenses deductible for IR purposes.
- Securitization- Securitization of the credits of the sale-leaseback operation, generating cash for the client without burdening its balance sheet and with important tax advantages.
- Buy Lease- Purchase of assets for rent according to order from corporate customers.

# ***Exclusive Investment Funds***

*Investment funds tailored to specific fundraising needs.*

## ***Modeling, structuring and advisory for exclusive funds***






















































- Receivables Investment Funds (FIDC).
- Equity Investment Funds (FIP).
- Real Estate Funds (FII)

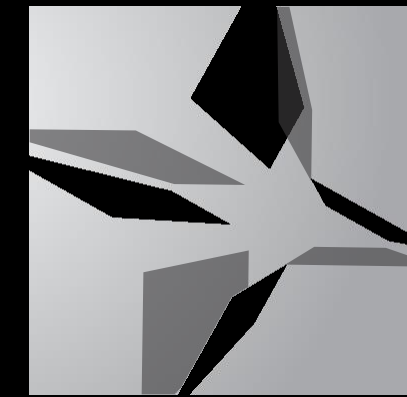


# Tombstones

<p>Plancorp Capital acted as the exclusive financial advisor to the</p>  <p>owner of the restaurant and event operations</p>    <p>on the sale of 100% of their shares to</p>   <p>July, 2024</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p> <p>TK1 - FUNDO DE INVESTIMENTO EM PARTICIPAÇÕES</p> <p>On the sale of 100% of their shares in</p>  <p>to</p>   <p>May, 2024</p>	<p>Plancorp Capital acted as the exclusive financial advisor for the shareholders of</p>  <p>On the sale of 80% of their shares to</p>   <p>December, 2022</p>	<p>Plancorp Capital acted as the exclusive financial advisor to</p>  <p>in the merger with</p>   <p>July, 2022</p>	<p>Plancorp Capital acted as the exclusive financial advisor in the structuring and provides consulting services for</p> <p>FUNDO DE INVESTIMENTOS EM PARTICIPAÇÕES (FIP)</p> <p>together with</p>  <p>Minimum equity: R\$ 15,000,000.00 (Fifteen Million Reais)</p>  <p>December, 2021</p>	<p>Plancorp Capital acted as the exclusive financial advisor to the shareholders of</p>  <p>in the sale of 100% of its shares to</p>   <p>November, 2021</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the acquisition of a 20% stake in</p>  <p>Transaction value: R\$ 25,000,000.00 (Twenty-Five Million Reais)</p>  <p>September, 2021</p>	<p>Plancorp Capital acted as the exclusive financial advisor in the structuring and provides consulting services for</p> <p>FUNDO DE INVESTIMENTOS EM AÇÕES (FIA)</p> <p>together with</p>  <p>Minimum equity: R\$ 10,000,000.00 (Ten Million Reais)</p>  <p>August, 2021</p>	<p>Plancorp Capital acted as the exclusive financial advisor for:</p>  <p>in the structuring and raising of funds through the sale of credit rights acquired by</p>  <p>Transaction value: R\$ 11,486,118.60 (Eleven Million, Four Hundred Eighty-Six Thousand, One Hundred Eighteen Reais)</p>  <p>November, 2019</p>
<p>Plancorp Capital acted as the exclusive financial advisor for:</p>  <p>in the capitalization through the assignment of distressed judicial receivables acquired by:</p>  <p>Transaction value: R\$ 53,871,815.00 (Fifty-Three Million, Eight Hundred Seventy-One Thousand, Eight Hundred Fifteen Reais)</p>  <p>May, 2019</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the capitalization through the sale of real estate receivables acquired by:</p>  <p>Transaction value: R\$ 5,415,698.52 (Five Million, Four Hundred Fifteen Thousand, Six Hundred Ninety-Eight Reais)</p>  <p>October, 2018</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the structuring and raising of funds with</p>  <p>Transaction value: R\$ 162,843,330.73 (One Hundred Sixty-Two Million, Eight Hundred Forty-Three Thousand, Three Hundred Thirty Reais)</p>  <p>July, 2018</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the issuance of bank credit notes with:</p>  <p>Transaction value: R\$ 5,000,000.00 (Five Million Reais)</p>  <p>November, 2017</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the sale of all its shares to the:</p>   <p>November, 2016</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the capitalization through structured debt backed by receivables with the bank:</p>  <p>Transaction value: R\$ 1,500,000.00 (One Million, Five Hundred Thousand Reais)</p>  <p>January, 2016</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the capitalization through Bank Credit Notes (CCBs), acquired by the Private Credit Investment Fund</p>  <p>Transaction value: R\$ 26,000,000.00 (Twenty-Six Million Reais)</p>  <p>May, 2015</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the capitalization through convertible debentures, subscribed and fully paid by</p>  <p>Transaction value: R\$ 86,499,999.00 (Eighty-Six Million, Four Hundred Ninety-Nine Thousand, Nine Hundred Ninety-Nine Reais)</p>  <p>May, 2015</p>	<p>Plancorp Capital acted as co-financial advisor for</p>  <p>in the structuring and placement of Bank Credit Notes (CCB) with</p>  <p>Transaction value: R\$ 1,000,000.00 (One Million Reais)</p>  <p>September, 2014</p>

# Tombstones

<p>Plancorp Capital acted as co-financial advisor for</p>  <p>in the structuring and placement of Real Estate Credit Notes (CCB) with</p>  <p>Transaction value: R\$ 3,672,614.00 (Three Million, Six Hundred Seventy-Two Thousand, Six Hundred Fourteen Reais)</p>  <p>October, 2013</p>	<p>Plancorp Capital, in association with Grow Serviços Financeiros, managed financing for</p>  <p>in obtaining a revolving FINAME financing line for equipment sales with</p>  <p>Transaction value: R\$ 30,000,000.00 (Thirty Million Reais)</p>  <p>June, 2013</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the structuring of long-term financing with</p>  <p>Transaction value: R\$ 211,130,000.00 (Two Hundred Eleven Million, One Hundred Thirty Thousand Reais)</p>  <p>September, 2012</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the sale of its real estate development and construction business to</p>  <p>Transaction value: R\$ 100,000,000.00 (One Hundred Million Reais)</p>  <p>October, 2010</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the capitalization of real estate ventures through convertible debentures subscribed by</p>  <p>Transaction value: R\$ 20,000,000.00 (Twenty Million Reais)</p>  <p>August, 2010</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the capitalization through Real Estate Receivables Certificates issued by</p>  <p>Transaction value: R\$ 20,000,000.00 (Twenty Million Reais)</p>  <p>July, 2010</p>	<p>Plancorp Capital sold 100% of its equity stake in</p>  <p>to the Holding</p>  <p>Transaction value: R\$ 15,000,000.00 (Fifteen Million Reais)</p>  <p>March, 2010</p>	<p>Plancorp Capital sold its equity stake and that of a group of investors in</p>  <p>to the Holding</p>  <p>Transaction value: R\$ 15,000,000.00 (Fifteen Million Reais)</p>  <p>December, 2009</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in raising funds through Bank Credit Notes (CCB) from</p>  <p>Transaction value: R\$ 4,000,000.00 (Four Million Reais)</p>  <p>November, 2009</p>
<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in raising funds through Bank Credit Notes (CCB) from</p>  <p>Transaction value: R\$ 4,000,000.00 (Four Million Reais)</p>  <p>June, 2009</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the divestiture of its entire stake in the hotels</p>  <p>Transaction value: R\$ 29,000,000.00 (Twenty-Nine Million Reais)</p>  <p>September, 2008</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the association with</p>  <p>for the joint development of real estate projects in the states of Paraná and Santa Catarina.</p>  <p>October, 2007</p>	<p>Plancorp Capital completed the sale of its equity stake and that of a group of investors in</p>  <p>to the Holding:</p>  <p>Transaction value: R\$ 35,000,000.00 (Thirty-Five Million Reais)</p>  <p>October, 2006</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>for industrial expansion with capitalization through FINAME / BNDES.</p>  <p>Transaction value: R\$ 10,000,000.00 (Ten Million Reais)</p>  <p>August, 2004</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the structuring of an industrial project with capitalization through FINAME / BNDES.</p>  <p>Transaction value: R\$ 25,000,000.00 (Twenty-Five Million Reais)</p>  <p>February, 2004</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the complete sale of its stake in</p>  <p>Transaction value: R\$ 48,000,000.00 (Forty-Eight Million Reais)</p>  <p>December, 2003</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in Project Finance raising funds for the development of three hotels under the brand</p>  <p>Transaction value: R\$ 29,000,000.00 (Twenty-Nine Million Reais)</p>  <p>March, 2003</p>	<p>Plancorp Capital acted as the exclusive financial advisor for</p>  <p>in the industry analysis and economic-financial modeling of credit products, which enabled the creation of the bank in Brazil.</p>  <p>June, 2002</p>



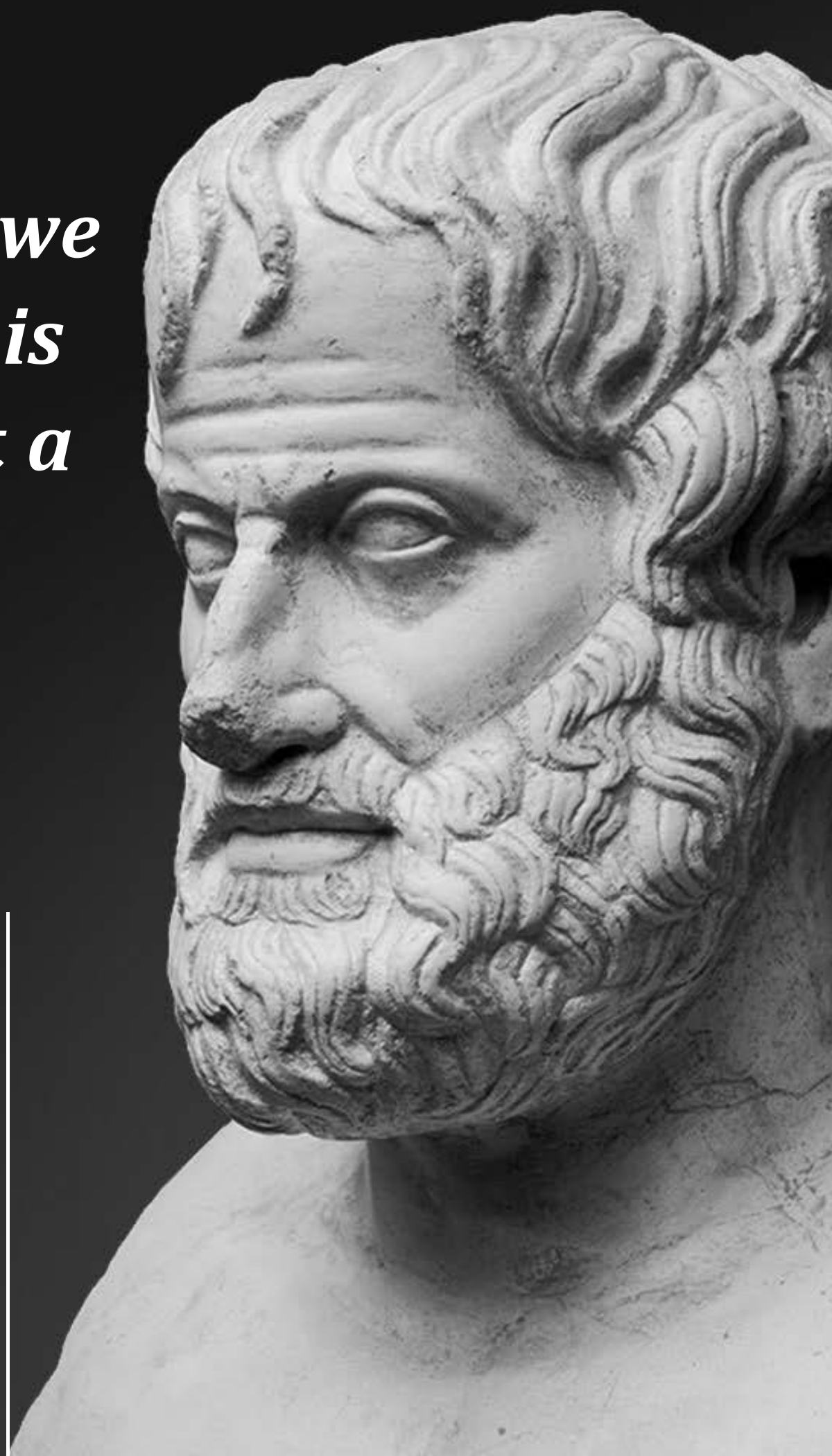
**PLANCORP**  
Capital

*Wealth Advisory*

*"We are what we do. Excellence is not an act, but a habit."*

**Aristotle**

Greek philosopher (384 BC-322 BC)



## ***Our Value Proposition***

- \$. **PRESERVE** to be able to multiply: conservative approach*
- \$. **EARN** more together and not divide earnings*
- \$. **SIMPLIFY**: transparency and objectivity*
- \$. **MANAGING** investments in a integrated way: liquid and illiquid assets*
- \$. **PROVIDE** access to real economy investment opportunities & offshore*
- \$. **PERFORM** with technical excellence at the highest level of service*
- \$. **ACT** with complete independence in relation to financial institutions*
- \$. **RETURN** benefits received to customers*

***Family  
Office and  
Estate  
Engineering  
We organize  
your personal  
financial life  
and  
succession***

## ***Corporate***

- Structuring of investment vehicles: Holdings, Trusts, Foundations, Exclusive Funds, SPEs and SCPs: on and off shore.
- Other corporate instruments

## ***Tax***

- Tax modeling - Family tax: Opportunities, incentives, legal loopholes
- Structures to minimize the incidence of taxes - tax recovery
- Reconciliation and optimization of the tax return of Natural Persons and Family Office Vehicles.

## ***Accounting***

- Management accounting support for investment vehicles (outsourced)

## ***Controlling***

- Personal CFO
- Consolidated Financial Reporting and Strategic Analysis
- Family cash flow
- Risk and insurance management (outsourced)

## ***Management***

- Functions, hierarchical structure and operation dynamics
- Family Council: operation dynamics

## ***Succession***

- Family succession planning
- Retirements (planning and implementation)
- Property protection, Usufructs, Donations and Wills
- Corporate governance from a family perspective
- Coaching for family members in investments and business management



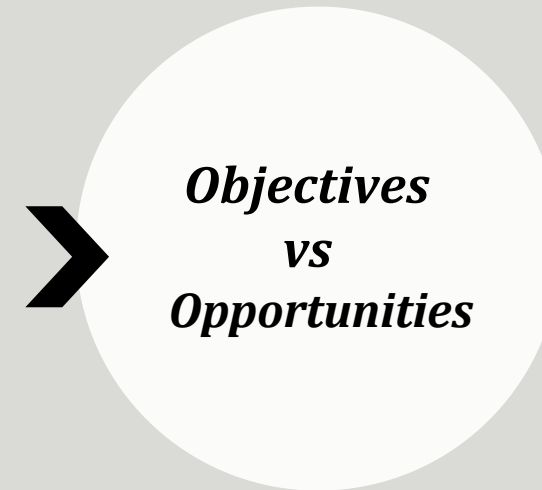
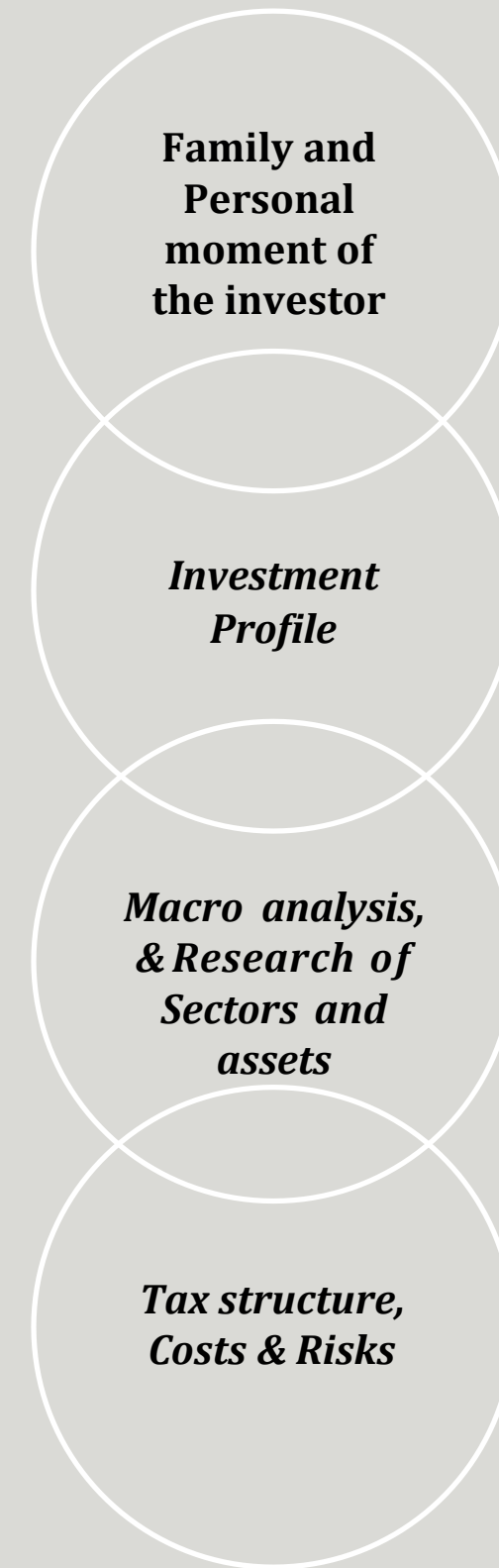
# *Investment Platforms*

*We operate on high-tech open  
platforms in Brazil and abroad.*

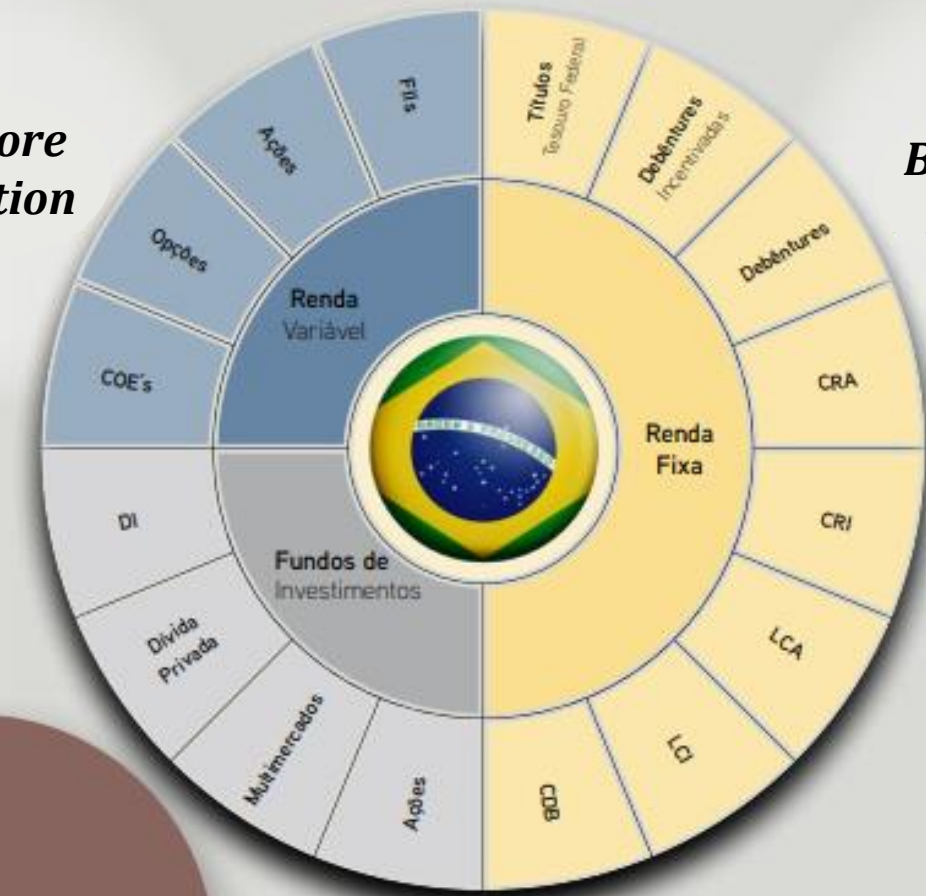


# Asset Management

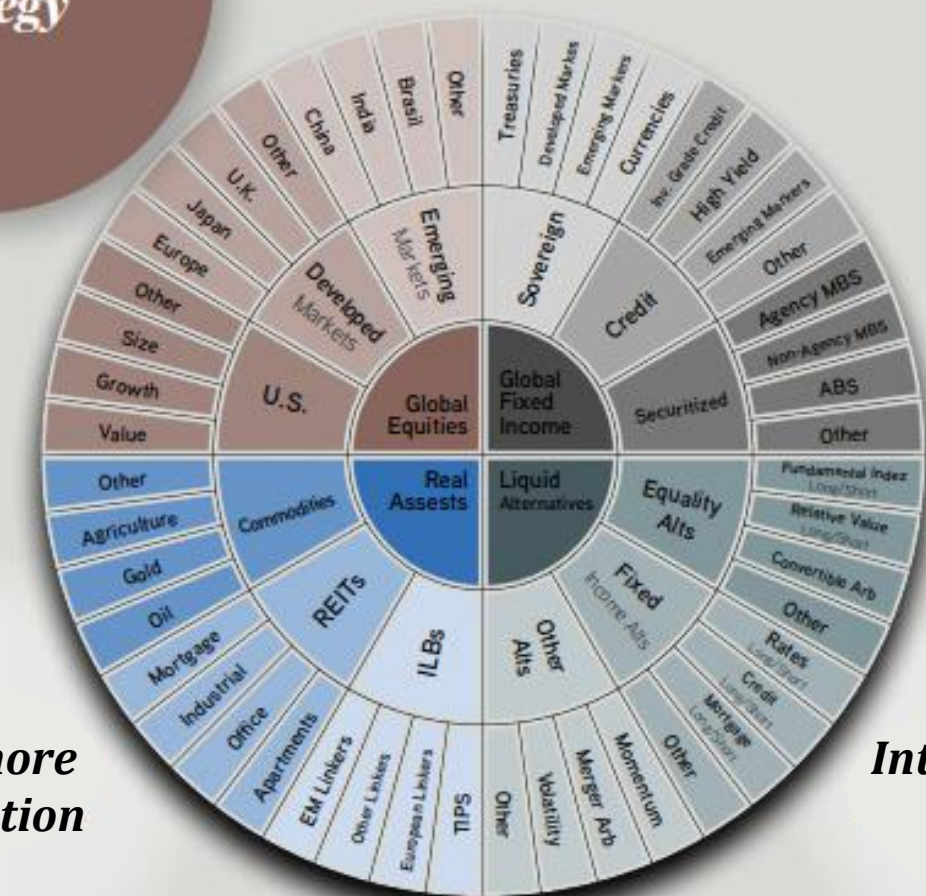
We define the strategy and invest in the best on-shore and off-shore products according to your risk profile



On-Shore Allocation



Off-Shore Allocation





# *Exclusive Investment Funds*

*We structure illiquid and liquid funds as exclusive vehicles for your investments.*

## *Benefits*

- **Taxation:** only in the redemption with or without tax collection deferral
- **Specialization:** vehicles designed for allocation to certain asset classes
- **Tax organization:** declaration of quotas in a single fund in the annual Tax Report adjustment
- **Succession planning:** possibility of donating shares during life
- **Participation:** formal in the allocation decisions via the Advisory Board

## *Vehicle*

### *Managed Portfolios*

- For investments from R\$ 5MM, Plancorp Capital structures a managed portfolio of investments, taking into account the criteria established by the client and monitoring this for review and readjustment according to the evolving scenario of the client and economy. Plancorp Capital remains the client's formal advisor to the portfolio under management.

### *Exclusive Hedge Investment Fund*

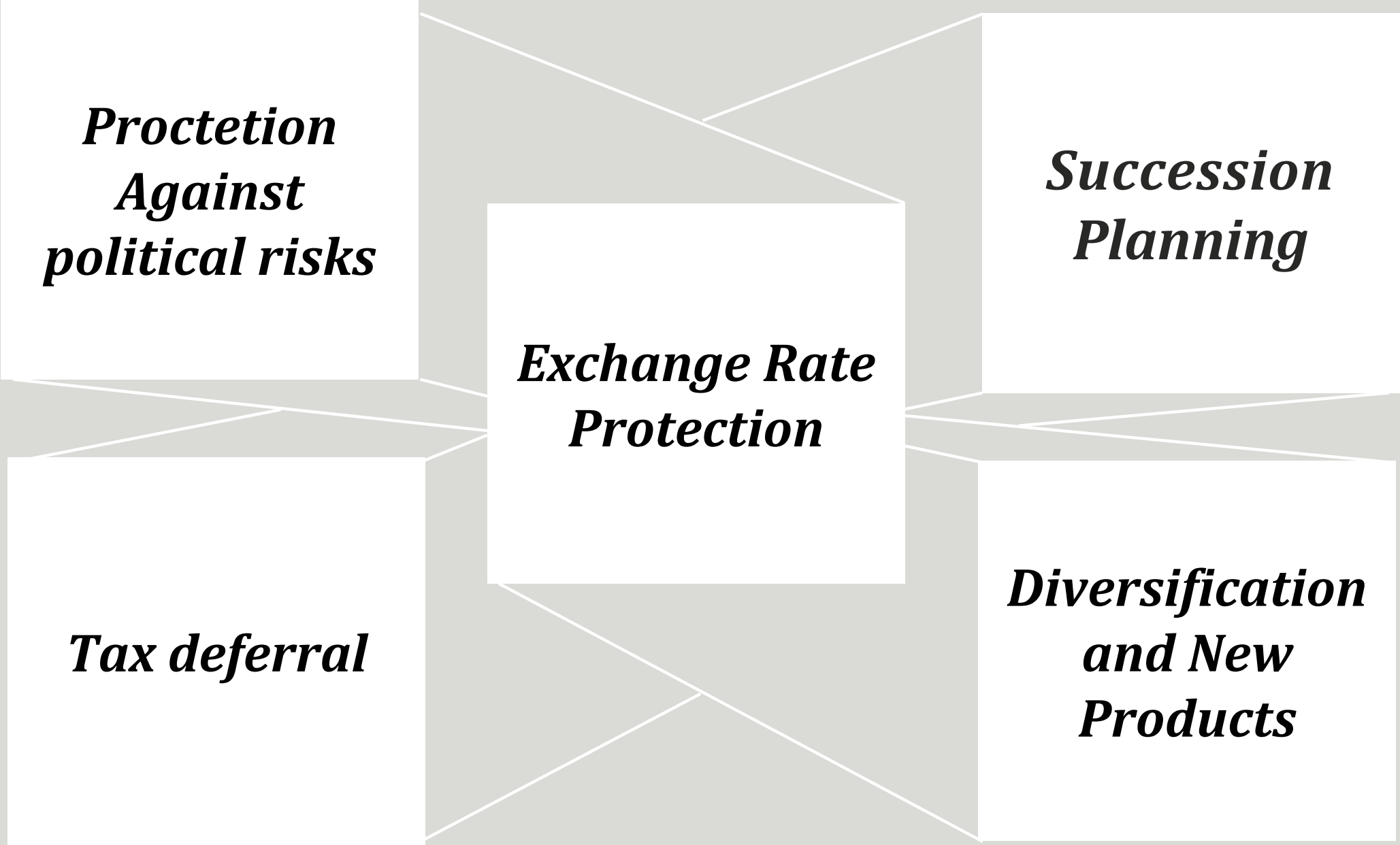
- For investments starting from R\$ 7MM, Plancorp Capital can structure an exclusive multi-market investment fund, which will allow the integrated operation of the family office in liquid markets in Brazil and abroad, with the full optimization of the investment portfolio from a tax point of view and succession. Plancorp Capital remains a formal advisor to the investment fund in accordance with regulations.

### *Other Exclusive Funds*

- Specific funds for investments in other funds (FICs), shares (FIAs), fixed income (FRFs), social security (PGBL, VGBL), Off Shore (FIEs), equity Investment funds (FIPs), real estate investment funds (FIIs) and credit rights investment funds (FIDCs) can be structured, according to client needs.



# *Off shore Investments*



# *Investing in companies as a portfolio*



Identification of opportunities in different sectors of the real economy



Structuring of dedicated investment vehicles (FIP, FII, FIDC, SCP or SPE)



Club Deals with strategic and financial investors



Active management and monitoring of investments

*Investments delimited  
by company*

*Active management  
and  
monitoring  
of investments*

*Acquisition of minority  
positions  
relevant positions or  
co-controlling  
positions*

*Dedicated vehicles  
for a single  
investment,  
bringing the  
investor closer to the  
asset and its  
management*

# *Investments in Real Estate Assets*

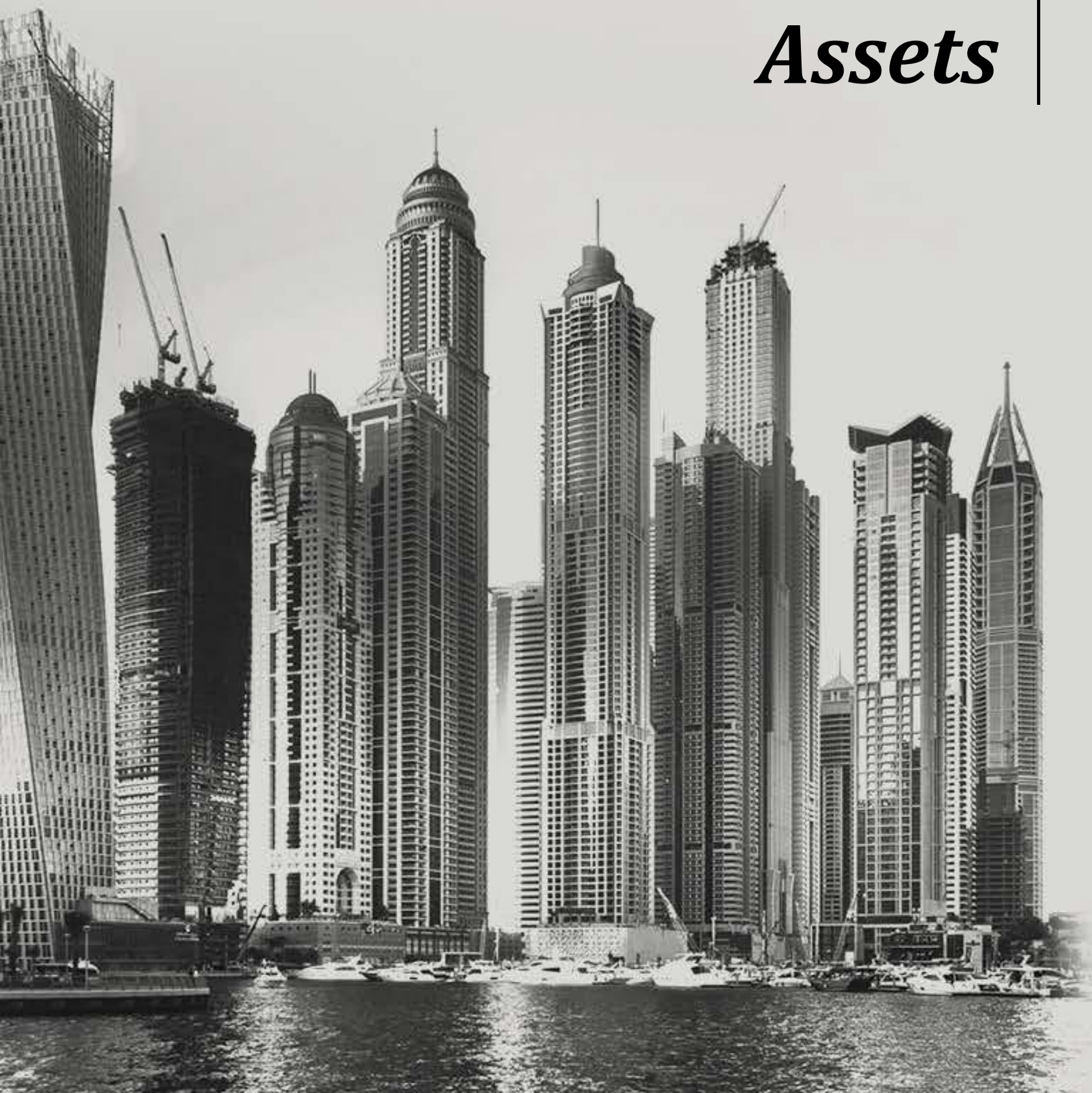
*Portfolio  
Diversification*

*Real Ballast  
and Income  
generation*

*Inflation Protection*

*Different Investment  
Strategies*

*Real assets, income generators and capital gains*



# *Investing Companies Cashflow*

*Service to  
demands of the  
Business  
Cash flow*

*Management  
of the Liquidity in  
According  
to the Cash  
Demand*

*Adapt Duration of  
Investments in a  
Planned Form*

*Decorrelation  
with the  
company's  
activities*

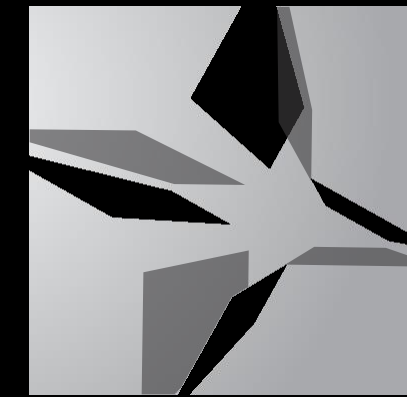
*Maximization of  
performance  
on Applications  
of cash leftovers*

*Risk management  
compatible  
with the business  
strategy*

*Access to the best  
products in the  
market for  
Legal Entities*

*WEB Platform for  
consolidating  
applications  
in various  
institutions*





**PLANCORP**  
Capital

*Venture Capital*

# *Venture Capital*

*Smart money for your business.*



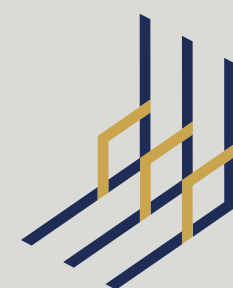
## ***Club Deal***

- Proprietary investments in a "Club Deal" format with other Investment funds and Family Offices.



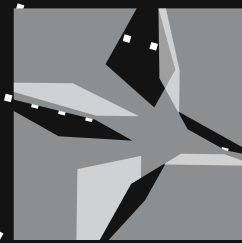
## ***Focus***

- Focus on Real Estate and Financial Technology.



## ***Seed Money***

- Seed Money In companies with a consolidated business model and in the early stages of accelerated expansion.



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