



# Authorization for Credit Card Transactions

Department of Homeland Security

Form G-1450

## How To Fill Out Form G-1450

1. Type or print legibly in black ink.
2. Complete the "Applicant's/Petitioner's/Requester's Information," "Credit Card Billing Information," and "Credit Card Information" sections and sign the authorization. **NOTE:** The credit card must be issued by a U.S. bank.
3. Place your Form G-1450 ON TOP of your application, petition, or request package.

**NOTE:** Failure to provide the requested information may result in DHS and your financial institution not accepting the payment. DHS cannot process credit card payments without an authorized signature.

**NOTE:** Please see the USCIS Form G-1450 website for additional information.

**We recommend that you print or save a copy of your completed Form G-1450 to review in the future and for your records.**

By completing this transaction, you agree that you have paid for a government service and that the filing fee, biometric services fee and all related financial transactions are final and not refundable, regardless of any action DHS takes on an application, petition, or request. You must submit all fees in the exact amounts. DHS will charge your credit card up to the amount you authorize below.

Please refer to the form(s) you are filing for additional information, or you may call the USCIS Customer Contact number at **1-800-375-5283**. For TTY (deaf or hard of hearing) call: **1-800-767-1833**.

Applicant's/Petitioner's/Requester's Information (Full Legal Name)			
Given Name (First Name) <b>Jose Vitor</b>	Middle Name (if any) <b>N/A</b>	Family Name (Last Name) <b>DE OLIVEIRA LOPEZ RODRIGUEZ</b>	
Credit Card Billing Information (Credit Card Holder's Name as it Appears on the Card)			
Given Name (First Name)	Middle Name (if any)	Family Name (Last Name)	
Credit Card Holder's Billing Address:			
Street Number and Name		Apt. Ste. Flr. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Number
City or Town		State	ZIP Code
Credit Card Holder's Signature and Contact Information:			
Credit Card Holder's Signature			
Credit Card Holder's Daytime Telephone Number		Credit Card Holder's Email Address	
Credit Card Information			
Credit Card Number	<b>Credit Card Type:</b> <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Discover		Authorized Payment Amount <b>\$ 715.00</b>
Credit Card Expiration Date CVV Code (mm/yyyy)			





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Department of Homeland Security

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Applicant's/Petitioner's/Requester's Information (Full Legal Name)			
Given Name (First Name) <b>Jose Vitor</b>	Middle Name (if any) <b>N/A</b>	Family Name (Last Name) <b>DE OLIVEIRA LOPEZ RODRIGUEZ</b>	
Credit Card Billing Information (Credit Card Holder's Name as it Appears on the Card)			
Given Name (First Name)	Middle Name (if any)	Family Name (Last Name)	
Credit Card Holder's Billing Address:			
Street Number and Name		Apt. Ste. Flr. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Number
City or Town		State	ZIP Code
Credit Card Holder's Signature and Contact Information:			
Credit Card Holder's Signature			
Credit Card Holder's Daytime Telephone Number		Credit Card Holder's Email Address	
Credit Card Information			
Credit Card Number	<b>Credit Card Type:</b> <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Discover		Authorized Payment Amount <b>\$ 300.00</b>
Credit Card Expiration Date CVV Code (mm/yyyy)			





**EB-2 IMMIGRANT PETITION  
WITH REQUEST FOR A NATIONAL INTEREST WAIVER**

**Petitioner: RODRIGUEZ, Jose Vitor de Oliveira Lopez**

**HS Law Corp  
P.O Box 90487  
San Diego - CA - United States**

**TABLE OF CONTENTS**

Petitioner: **RODRIGUEZ, Jose Vitor de Oliveira Lopez**

Type of Petition: **I-140, EB-2 National Interest Waiver**

Classification Sought: **Immigration and Nationality Act 203(b)(2)(B)**

<b><u>Forms</u></b>	<ul style="list-style-type: none"> <li>● Form G-1450 in the amount of \$715 towards I-140 form filling fee</li> <li>● Form G-1450 in the amount of \$300 towards Asylum Program Fee</li> <li>● Form G-1145</li> <li>● Form G-28</li> <li>● Form I-140</li> <li>● ETA-9089</li> </ul>
<b><u>Petition Cover Letter</u></b>	<ul style="list-style-type: none"> <li>● Summary of Cover Letter</li> <li>● Petition Cover Letter</li> <li>● Exhibit List</li> </ul>
<b><u>Exhibit A</u></b>	Resume
<b><u>Exhibit B</u> ELIGIBILITY CRITERIA</b>	<p><b>Advanced Degree:</b></p> <ul style="list-style-type: none"> <li>● Bachelor’s degree in business from Presbyterian University in Brazil, and transcripts and corresponding translation</li> <li>● Academic Evaluation</li> <li>● Work Records: <ul style="list-style-type: none"> <li>- Employer’s Letter – Itau</li> </ul> </li> </ul>
<b><u>Exhibit C</u> NATIONAL INTEREST WAIVER</b>	<p><b>C.I – First Prong – Substantial Merit and National Importance:</b></p> <ul style="list-style-type: none"> <li>● Business Plan – JV Consulting</li> <li>● Research and Government Initiatives Supporting the Business</li> </ul> <p><b>C.II – Second Prong – Well-Positioned to Advance the Proposed Endeavor:</b></p> <ul style="list-style-type: none"> <li>● All the documents of Exhibit B</li> <li>● All courses</li> <li>● <b>Certification</b> <ul style="list-style-type: none"> <li>- Regional Administration Council - CRA</li> <li>- ANBIMA Declaration</li> <li>- Statute</li> </ul> </li> <li>● <b>Letters of Support and Resume:</b> <ul style="list-style-type: none"> <li>- Mrs. Lilian Carla S. L. Ferreira</li> <li>- Mrs. Fabiana Ravasi</li> <li>- Mrs. Juliana Vieira de Mello</li> <li>- Mr. Marcos Chabu Del Sole</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>- Mr. Mateus de Amaral Silva</li> <li>- Mr. Ely Pereira</li> <li>- Mrs. Jeanpierre Robitaille</li> <li>• <b>Recognition</b></li> <li>- Pay slip with High-performance bonus program</li> <li>• <b>Financial Feasibility</b> <ul style="list-style-type: none"> <li>• Real State Registry</li> <li>• Property Appraisal Report</li> <li>• Currency Conversion</li> </ul> </li> </ul>
<p><b><u>Exhibit D</u></b> <b>PERSONAL</b> <b>DOCUMENTS</b></p>	<ul style="list-style-type: none"> <li>• Birth Certificate and Corresponding Translation</li> <li>• Marriage Certificate and Corresponding Translation</li> <li>• Passport's Biometrics Page</li> <li>• US visa</li> <li>• Derivatives' Passport Biometrics</li> <li>• Derivative's US visa</li> <li>• Derivative's Birth Certificate and Corresponding Translation</li> </ul>



# e-Notification of Application/Petition Acceptance

Department of Homeland Security  
U.S. Citizenship and Immigration Services

USCIS  
Form G-1145

## What Is the Purpose of This Form?

Use this form to request an electronic notification (e-Notification) when U.S. Citizenship and Immigration Services accepts your immigration application. This service is available for applications filed at a USCIS Lockbox facility.

## General Information

Complete the information below and clip this form to the first page of your application package. You will receive one e-mail and/or text message for each form you are filing.

We will send the e-Notification within 24 hours after we accept your application. Domestic customers will receive an e-mail and/or text message; overseas customers will only receive an e-mail. Undeliverable e-Notifications cannot be resent.

The e-mail or text message will display your receipt number and tell you how to get updated case status information. It will not include any personal information. The e-Notification does not grant any type of status or benefit; rather it is provided as a convenience to customers.

USCIS will also mail you a receipt notice (I-797C), which you will receive within 10 days after your application has been accepted; use this notice as proof of your pending application or petition.

## USCIS Privacy Act Statement

**AUTHORITIES:** The information requested on this form is collected pursuant to section 103(a) of the Immigration and Nationality Act, as amended INA section 101, et seq.

**PURPOSE:** The primary purpose for providing the information on this form is to request an electronic notification when USCIS accepts immigration form. The information you provide will be used to send you a text and/or email message.

**DISCLOSURE:** The information you provide is voluntary. However, failure to provide the requested information may prevent USCIS from providing you a text and/or email message receipting your immigration form.

**ROUTINE USES:** The information provided on this form will be used by and disclosed to DHS personnel and contractors in accordance with approved routine uses, as described in the associated published system of records notices [**DHS/USCIS-007 - Benefits Information System and DHS/USCIS-001 - Alien File (A-File) and Central Index System (CIS)**], which can be found at [www.dhs.gov/privacy](http://www.dhs.gov/privacy). The information may also be made available, as appropriate for law enforcement purposes or in the interest of national security.

Complete this form and clip it on top of the first page of your immigration form(s).

Applicant/Petitioner Full Last Name <b>DE OLIVEIRA LOPEZ RODRIGUEZ</b>	Applicant/Petitioner Full First Name <b>Jose Vitor</b>	Applicant/Petitioner Full Middle Name <b>N/A</b>
Email Address <b>josevitorlopez@gmail.com</b>		Mobile Phone Number (Text Message)





**Notice of Entry of Appearance  
as Attorney or Accredited Representative**  
Department of Homeland Security

**DHS**  
**Form G-28**  
OMB No. 1615-0105  
Expires 05/31/2021

**Part 1. Information About Attorney or Accredited Representative**

1. USCIS Online Account Number (if any)  
▶ 0 0 7 4 9 2 6 2 5 4 3 8

**Name of Attorney or Accredited Representative**

2.a. Family Name (Last Name) **HAVERROTH SILVA**  
2.b. Given Name (First Name) **Otavio**  
2.c. Middle Name **N/A**

**Address of Attorney or Accredited Representative**

3.a. Street Number and Name **PO Box 90487**  
3.b.  Apt.  Ste.  Flr. **N/A**  
3.c. City or Town **San Diego**  
3.d. State **CA** 3.e. ZIP Code **92169**  
(USPS ZIP Code Lookup)  
3.f. Province **N/A**  
3.g. Postal Code **N/A**  
3.h. Country **USA**

**Contact Information of Attorney or Accredited Representative**

4. Daytime Telephone Number **5102419336**  
5. Mobile Telephone Number (if any) **5102419336**  
6. Email Address (if any) **otavio@legalhs.com**  
7. Fax Number (if any) **N/A**

**Part 2. Eligibility Information for Attorney or Accredited Representative**

Select **all applicable** items.

1.a.  I am an attorney eligible to practice law in, and a member in good standing of, the bar of the highest courts of the following states, possessions, territories, commonwealths, or the District of Columbia. If you need extra space to complete this section, use the space provided in **Part 6. Additional Information**.

Licensing Authority  
**California**

1.b. Bar Number (if applicable)  
**343486**

1.c. I (select **only one** box)  am not  am subject to any order suspending, enjoining, restraining, disbaring, or otherwise restricting me in the practice of law. If you are subject to any orders, use the space provided in **Part 6. Additional Information** to provide an explanation.

1.d. Name of Law Firm or Organization (if applicable)  
**HS Law Corp**

2.a.  I am an accredited representative of the following qualified nonprofit religious, charitable, social service, or similar organization established in the United States and recognized by the Department of Justice in accordance with 8 CFR part 1292.

2.b. Name of Recognized Organization  
**N/A**

2.c. Date of Accreditation (mm/dd/yyyy)  
**N/A**

3.  I am associated with **N/A**, the attorney or accredited representative of record who previously filed Form G-28 in this case, and my appearance as an attorney or accredited representative for a limited purpose is at his or her request.

4.a.  I am a law student or law graduate working under the direct supervision of the attorney or accredited representative of record on this form in accordance with the requirements in 8 CFR 292.1(a)(2).

4.b. Name of Law Student or Law Graduate  
**N/A**



### Part 3. Notice of Appearance as Attorney or Accredited Representative

If you need extra space to complete this section, use the space provided in **Part 6. Additional Information**.

This appearance relates to immigration matters before (select **only one** box):

- 1.a.  U.S. Citizenship and Immigration Services (USCIS)
- 1.b. List the form numbers or specific matter in which appearance is entered.
- 2.a.  U.S. Immigration and Customs Enforcement (ICE)
- 2.b. List the specific matter in which appearance is entered.
- 3.a.  U.S. Customs and Border Protection (CBP)
- 3.b. List the specific matter in which appearance is entered.
4. Receipt Number (if any)  
▶
5. I enter my appearance as an attorney or accredited representative at the request of the (select **only one** box):  
 Applicant  Petitioner  Requestor  
 Beneficiary/Derivative  Respondent (ICE, CBP)

### Information About Client (Applicant, Petitioner, Requestor, Beneficiary or Derivative, Respondent, or Authorized Signatory for an Entity)

- 6.a. Family Name (Last Name)
- 6.b. Given Name (First Name)
- 6.c. Middle Name
- 7.a. Name of Entity (if applicable)
- 7.b. Title of Authorized Signatory for Entity (if applicable)
8. Client's USCIS Online Account Number (if any)  
▶
9. Client's Alien Registration Number (A-Number) (if any)  
▶ A-

### Client's Contact Information

10. Daytime Telephone Number
11. Mobile Telephone Number (if any)
12. Email Address (if any)

### Mailing Address of Client

**NOTE:** Provide the client's mailing address. **Do not** provide the business mailing address of the attorney or accredited representative **unless** it serves as the safe mailing address on the application or petition being filed with this Form G-28.

- 13.a. Street Number and Name
- 13.b.  Apt.  Ste.  Flr.
- 13.c. City or Town
- 13.d. State  13.e. ZIP Code
- 13.f. Province
- 13.g. Postal Code
- 13.h. Country

### Part 4. Client's Consent to Representation and Signature

#### Consent to Representation and Release of Information

I have requested the representation of and consented to being represented by the attorney or accredited representative named in **Part 1.** of this form. According to the Privacy Act of 1974 and U.S. Department of Homeland Security (DHS) policy, I also consent to the disclosure to the named attorney or accredited representative of any records pertaining to me that appear in any system of records of USCIS, ICE, or CBP.



**Part 4. Client's Consent to Representation and Signature (continued)**

**Options Regarding Receipt of USCIS Notices and Documents**

USCIS will send notices to both a represented party (the client) and his, her, or its attorney or accredited representative either through mail or electronic delivery. USCIS will send all secure identity documents and Travel Documents to the client's U.S. mailing address.

If you want to have notices and/or secure identity documents sent to your attorney or accredited representative of record rather than to you, please select **all applicable** items below. You may change these elections through written notice to USCIS.

- 1.a.  I request that USCIS send original notices on an application or petition to the business address of my attorney or accredited representative as listed in this form.
- 1.b.  I request that USCIS send any secure identity document (Permanent Resident Card, Employment Authorization Document, or Travel Document) that I receive to the U.S. business address of my attorney or accredited representative (or to a designated military or diplomatic address in a foreign country (if permitted)).  
**NOTE:** If your notice contains Form I-94, Arrival-Departure Record, USCIS will send the notice to the U.S. business address of your attorney or accredited representative. If you would rather have your Form I-94 sent directly to you, select **Item Number 1.c.**
- 1.c.  I request that USCIS send my notice containing Form I-94 to me at my U.S. mailing address.

**Signature of Client or Authorized Signatory for an Entity**

- 2.a. Signature of Client or Authorized Signatory for an Entity  
➔
- 2.b. Date of Signature (mm/dd/yyyy)

**Part 5. Signature of Attorney or Accredited Representative**

I have read and understand the regulations and conditions contained in 8 CFR 103.2 and 292 governing appearances and representation before DHS. I declare under penalty of perjury under the laws of the United States that the information I have provided on this form is true and correct.

- 1. a. Signature of Attorney or Accredited Representative
- 1.b. Date of Signature (mm/dd/yyyy)
- 2.a. Signature of Law Student or Law Graduate
- 2.b. Date of Signature (mm/dd/yyyy)



**Part 6. Additional Information**

If you need extra space to provide any additional information within this form, use the space below. If you need more space than what is provided, you may make copies of this page to complete and file with this form or attach a separate sheet of paper. Type or print your name at the top of each sheet; indicate the **Page Number**, **Part Number**, and **Item Number** to which your answer refers; and sign and date each sheet.

1.a. Family Name (Last Name) **DE OLIVEIRA LOPEZ RODRIGUEZ**  
1.b. Given Name (First Name) **Jose Vitor**  
1.c. Middle Name **N/A**

2.a. Page Number **N/A**    2.b. Part Number **N/A**    2.c. Item Number **N/A**

2.d. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**N/A**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3.a. Page Number **N/A**    3.b. Part Number **N/A**    3.c. Item Number **N/A**

3.d. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**N/A**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4.a. Page Number **N/A**    4.b. Part Number **N/A**    4.c. Item Number **N/A**

4.d. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**N/A**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5.a. Page Number **N/A**    5.b. Part Number **N/A**    5.c. Item Number **N/A**

5.d. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**N/A**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6.a. Page Number **N/A**    6.b. Part Number **N/A**    6.c. Item Number **N/A**

6.d. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**N/A**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





# Immigrant Petition for Alien Workers

Department of Homeland Security  
U.S. Citizenship and Immigration Services

USCIS  
Form I-140  
OMB No. 1615-0015  
Expires 02/28/2027

<b>For USCIS Use Only</b>	<b>Fee Stamp</b>	<b>Priority Date</b>	<b>Consulate</b>	<b>Action Block</b>
	<b>Classification</b> <input type="checkbox"/> 203(b)(1)(A) Alien of Extraordinary Ability <input type="checkbox"/> 203(b)(2) Member of Professions with Advanced Degree/Exceptional Ability <input type="checkbox"/> 203(b)(1)(B) Outstanding Professor or Researcher <input type="checkbox"/> 203(b)(3)(A)(i) Skilled Worker <input type="checkbox"/> 203(b)(1)(C) Multinational Executive or Manager <input type="checkbox"/> 203(b)(3)(A)(ii) Professional <input type="checkbox"/> 203(b)(3)(A)(iii) Other Worker		<b>Certification</b> <input type="checkbox"/> National Interest Waiver (NIW) <input type="checkbox"/> Schedule A, Group I <input type="checkbox"/> Schedule A, Group II	
<b>Remarks</b>				

<b>To be completed by an Attorney or Accredited Representative (if any).</b>	<input checked="" type="checkbox"/> <b>Select this box if Form G-28 or Form G-28I is attached.</b>	<b>Attorney State Bar Number (if applicable)</b>	<b>Attorney or Accredited Representative USCIS Online Account Number (if any)</b>
		343486	0 0 7 4 9 2 6 2 5 4 3 8

▶ **START HERE - Type or print in black ink.**

## Part 1. Information About the Person or Organization Filing This Petition

If an individual is filing this petition, answer **Item Numbers 1.a. - 1.c.** If a company or organization is filing this petition, answer **Item Number 2.**

1.a. Family Name (Last Name)

1.b. Given Name (First Name)

1.c. Middle Name

2. Company or Organization Name

## Mailing Address [\(USCIS ZIP Code Lookup\)](#)

3.a. In Care Of Name

3.b. Street Number and Name

3.c.  Apt.  Ste.  Flr.

3.d. City or Town

3.e. State  3.f. ZIP Code

3.g. Province

3.h. Postal Code

3.i. Country

## Other Information

4. IRS Employer Identification Number (EIN) ▶

5. Are you a nonprofit organized as tax exempt or a governmental research organization?  Yes  No

6. Do you currently employ a total of 25 or fewer full-time equivalent employees in the United States, including all affiliates or subsidiaries of this company/organization?  Yes  No

7. U.S. Social Security Number (SSN) (if any) ▶

8. USCIS Online Account Number (if any) ▶

## Part 2. Petition Type

This petition is being filed for (select **only one** box):

- 1.a.  An alien of extraordinary ability.
- 1.b.  An outstanding professor or researcher.
- 1.c.  A multinational executive or manager.
- 1.d.  A member of the professions holding an advanced degree or an alien of exceptional ability (who is **NOT** seeking a National Interest Waiver (NIW)).
- 1.e.  A professional (at a minimum, possessing a bachelor's degree or a foreign degree equivalent to a U.S. bachelor's degree).



## Part 2. Petition Type (continued)

- 1.f.  A skilled worker (requiring at least two years of specialized training or experience).
- 1.g.  Any other worker (requiring less than two years of training or experience).
- 1.h.  An alien applying for an NIW (who **IS** a member of the professions holding an advanced degree or an alien of exceptional ability).

This petition is being filed (select **only one** box):

- 2.a.  To amend a previously filed petition.  
Previous Petition Receipt Number  
▶
- 2.b.  For the Schedule A, Group I or II designation.

## Part 3. Information About the Person for Whom You Are Filing

- 1.a. Family Name (Last Name)
- 1.b. Given Name (First Name)
- 1.c. Middle Name

### Mailing Address

- 2.a. In Care Of Name
- 2.b. Street Number and Name
- 2.c.  Apt.  Ste.  Flr.
- 2.d. City or Town
- 2.e. State  2.f. ZIP Code
- 2.g. Province
- 2.h. Postal Code
- 2.i. Country

### Other Information

3. Date of Birth (mm/dd/yyyy)
4. City/Town/Village of Birth
5. State or Province of Birth

6. Country of Birth
7. Country of Citizenship or Nationality
8. Alien Registration Number (A-Number) (if any)  
▶ A-
9. U.S. SSN (if any) ▶

### Information About His or Her Last Arrival in the United States

If the person for whom you are filing is in the United States, provide the following information.

10. Date of Last Arrival (mm/dd/yyyy)
- 11.a. Form I-94 Arrival-Departure Record Number  
▶
- 11.b. Expiration Date of Authorized Stay Shown on Form I-94 (mm/dd/yyyy)
- 11.c. Status on Form I-94 (for example, class of admission, or paroled, if paroled)
12. Passport Number
13. Travel Document Number
14. Country of Issuance for Passport or Travel Document
15. Expiration Date for Passport or Travel Document (mm/dd/yyyy)

### Part 4. Processing Information

Provide the following information for the person named in **Part 3.** (select **only one** box):

- 1.a.  Alien will apply for a visa abroad at a U.S. Embassy or U.S. Consulate at:
- 1.b. City or Town
- 1.c. Country
- 2.a.  Alien is in the United States and will apply for adjustment of status to that of lawful permanent resident.



**Part 4. Processing Information (continued)**

2.b. Alien's current country of residence or, if now in the United States, last country of permanent residence abroad.

Brazil

If you provided a United States address in **Part 3.**, provide the person's foreign address in **Item Numbers 3.a. - 3.f.**:

3.a. Street Number and Name **180 Santa Gertrudes**

3.b.  Apt.  Ste.  Flr. **213**

3.c. City or Town **Sao Paulo**

3.d. Province **Sao Paulo**

3.e. Postal Code **03408020**

3.f. Country **Brazil**

If the person's native alphabet is other than Roman letters, type or print the person's foreign name and address in the native alphabet in **Item Numbers 4.a. - 4.c.**:

4.a. Family Name (Last Name) **N/A**

4.b. Given Name (First Name) **N/A**

4.c. Middle Name **N/A**

**Mailing Address**

5.a. In Care Of Name **N/A**

5.b. Street Number and Name **N/A**

5.c.  Apt.  Ste.  Flr. **N/A**

5.d. City or Town **N/A**

5.e. Province **N/A**

5.f. Postal Code **N/A**

5.g. Country **N/A**

If you answer "Yes" to **Item Numbers 6.a. - 10.**, provide the case number, office location, date of decision, and disposition of the decision in the space provided in **Part 11. Additional Information.**

6.a. Are you filing any other petitions or applications with this Form I-140?  Yes  No

6.b. If you answered "Yes" to **Item Number 6.a.**, select all applicable boxes:

Form I-485

Form I-131

Form I-765

Other (Provide an explanation in **Part 11. Additional Information.**)

7. Is the person for whom you are filing in removal proceedings?  Yes  No

8. Has any immigrant visa petition ever been filed by or on behalf of this person?  Yes  No

9. Are you filing this petition without an original labor certification because the original labor certification was previously submitted in support of another Form I-140?  Yes  No

10. If you are filing this petition without an original labor certification, are you requesting that U.S. Citizenship and Immigration Services (USCIS) request a duplicate labor certification from the Department of Labor (DOL)?  Yes  No

**Part 5. Additional Information About the Petitioner**

Type of petitioner (select **only one** box):

1.a.  Employer

1.b.  Self

1.c.  Other (For example, Lawful Permanent Resident, U.S. citizen or any other person filing on behalf of the alien)

N/A

If a company or an organization is filing this petition, provide the following information:

2. Type of Business **N/A**

3. Date Established (mm/dd/yyyy) **N/A**

4. Current Number of U.S. Employees **N/A**

5. Gross Annual Income \$ **N/A**

6. Net Annual Income \$ **N/A**

7. NAICS Code **N/A**

8. Labor Certification DOL Case Number **N/A**



**Part 5. Additional Information About the Petitioner (continued)**

9. Labor Certification DOL Filing Date (mm/dd/yyyy)

N/A

10. Labor Certification Expiration Date (mm/dd/yyyy)

N/A

If an individual is filing this petition, provide the following information.

11. Occupation

Banking Manager

12. Annual Income

\$ N/A

**Part 6. Basic Information About the Proposed Employment**

1. Job Title

General and Operations Managers

2. SOC Code

▶ 1 1 - 1 0 2 1

3. Nontechnical Job Description

Provides strategic leadership,  
oversees financial services, and  
drives business growth.

4. Is this a full-time position?

Yes  No

5. If the answer to **Item Number 4.** is "No," how many hours per week for the position?

N/A

6. Is this a permanent position?

Yes  No

7. Is this a new position?

Yes  No

8. Wages (Specify hour, week, month, or year):

\$ 100,000.00 per year

**Worksite Location**

For **Item Numbers 9.a. - 9.e.**, provide the address where the person will work if different from the address provided in **Part 1.**

9.a. Street Number and Name

To be determined

9.b.  Apt.  Ste.  Flr.

To be determined

9.c. City or Town

Miami

9.d. State

FL

9.e. ZIP Code

To be determined

**Part 7. Information About the Spouse and All Children of the Person for Whom You Are Filing**

For **Part 7.**, provide information on the spouse and all children related to the individual for whom you are filing this petition. Also, note if the individual will apply for a visa abroad or adjustment of status as the dependent of the individual for whom the petition is filed. If you need extra space to provide information about additional family members, use the space provided in **Part 11. Additional Information.**

**Person 1**

1.a. Family Name (Last Name)

GARCIA TOLEDO

1.b. Given Name (First Name)

Andressa

1.c. Middle Name

N/A

2. Date of Birth (mm/dd/yyyy)

12/05/1994

3. Country of Birth

Brazil

4. Relationship

Spouse

5. Is he or she applying for adjustment of status?

Yes  No

6. Is he or she applying for a visa abroad?

Yes  No

**Person 2**

7.a. Family Name (Last Name)

TOLEDO LOPEZ

7.b. Given Name (First Name)

Maria Antonia

7.c. Middle Name

N/A

8. Date of Birth (mm/dd/yyyy)

11/16/2022

9. Country of Birth

Brazil

10. Relationship

Daughter

11. Is he or she applying for adjustment of status?

Yes  No

12. Is he or she applying for a visa abroad?

Yes  No



**Part 7. Information About Spouse and All Children of the Person for Whom You Are Filing (continued)**

**Person 3**

- 13.a. Family Name (Last Name)
- 13.b. Given Name (First Name)
- 13.c. Middle Name
- 14. Date of Birth (mm/dd/yyyy)
- 15. Country of Birth
- 16. Relationship
- 17. Is he or she applying for adjustment of status?  Yes  No
- 18. Is he or she applying for a visa abroad?  Yes  No

**Person 4**

- 19.a. Family Name (Last Name)
- 19.b. Given Name (First Name)
- 19.c. Middle Name
- 20. Date of Birth (mm/dd/yyyy)
- 21. Country of Birth
- 22. Relationship
- 23. Is he or she applying for adjustment of status?  Yes  No
- 24. Is he or she applying for a visa abroad?  Yes  No

**Person 5**

- 25.a. Family Name (Last Name)
- 25.b. Given Name (First Name)
- 25.c. Middle Name
- 26. Date of Birth (mm/dd/yyyy)
- 27. Country of Birth
- 28. Relationship
- 29. Is he or she applying for adjustment of status?  Yes  No
- 30. Is he or she applying for a visa abroad?  Yes  No

**Person 6**

- 31.a. Family Name (Last Name)
- 31.b. Given Name (First Name)
- 31.c. Middle Name
- 32. Date of Birth (mm/dd/yyyy)
- 33. Country of Birth
- 34. Relationship
- 35. Is he or she applying for adjustment of status?  Yes  No
- 36. Is he or she applying for a visa abroad?  Yes  No



**Part 8. Contact Information, Certification, and Signature of the Petitioner or Authorized Signatory**

**Petitioner or Authorized Signatory's Contact Information**

- 1.a. Petitioner's or Authorized Signatory's Family Name (Last Name)
- 1.b. Petitioner's or Authorized Signatory's Given Name (First Name)
- 2. Petitioner's or Authorized Signatory's Title
- 3. Petitioner's or Authorized Signatory's Daytime Telephone Number
- 4. Petitioner's or Authorized Signatory's Mobile Telephone Number (if any)
- 5. Petitioner's or Authorized Signatory's Email Address (if any)

**Petitioner's or Authorized Signatory's Certification and Signature**

If filing this petition on behalf of an organization, I certify that I am authorized to do so by the organization:

- a. I reviewed and provided or authorized all of the responses and information in my petition;
- b. I understood all of the responses and information contained in, and submitted with, my petition; and
- c. All of the responses and information were complete, true, and correct at the time of filing

Furthermore, I authorize the release of any information from any and all of my records as authorized signatory and the petitioner's records that USCIS may need to determine the petitioner's eligibility for an immigration request and to other entities and persons where necessary for the administration and enforcement of U.S. immigration law.

- 6.a. Petitioner's or Authorized Signatory's Signature
- 6.b. Date of Signature (mm/dd/yyyy)

**Part 9. Interpreter's Contact Information, Certification, and Signature**

**Interpreter's Full Name**

- 1.a. Interpreter's Family Name (Last Name)
- 1.b. Interpreter's Given Name (First Name)
- 2. Interpreter's Business or Organization Name

**Interpreter's Contact Information**

- 3. Interpreter's Daytime Telephone Number
- 4. Interpreter's Mobile Telephone Number (if any)
- 5. Interpreter's Email Address (if any)

**Interpreter's Certification and Signature**

I certify, under penalty of perjury, that I am fluent in English

and , and I have interpreted every question on the petition and Instructions and interpreted the petitioner's or authorized signatory's answers to the questions in that language, and the petitioner or authorized signatory informed me that they understood every instruction, question, and answer on the petition.

- 6.a. Interpreter's Signature
- 6.b. Date of Signature (mm/dd/yyyy)



**Part 10. Contact Information, Certification, and Signature of the Person Preparing this Petition, if Other Than the Petitioner or Authorized Signatory**

***Preparer's Full Name***

- 1. Preparer's Family Name (Last Name)
- Preparer's Given Name (First Name)
- 2. Preparer's Business or Organization Name

***Preparer's Contact Information***

- 3. Preparer's Daytime Telephone Number
- 4. Preparer's Mobile Telephone Number (if any)
- 5. Preparer's Email Address (if any)

***Preparer's Certification and Signature***

I certify, under penalty of perjury, that I prepared this petition for the petitioner or authorized signatory at their request and with express consent and that all of the responses and information contained in and submitted with the petition are complete, true, and correct and reflects only information provided by the petitioner or authorized signatory. The petitioner or authorized signatory reviewed the responses and information and informed me that they understand the responses and information in or submitted with the petition.

- 6. Preparer's Signature
- Date of Signature (mm/dd/yyyy)



**Part 11. Additional Information**

If you need extra space to provide any additional information within this petition, use the space below. If you need more space than what is provided, you may make copies of this page to complete and file with this petition or attach a separate sheet of paper. Type or print your name and A-Number (if any) at the top of each sheet; indicate the **Page Number**, **Part Number**, and **Item Number** to which your answer refers; and sign and date each sheet.

1. Family Name (Last Name)   
Given Name (First Name)   
Middle Name

2. IRS EIN

Page Number	Part Number	Item Number
N/A	N/A	N/A

N/A

Page Number	Part Number	Item Number
N/A	N/A	N/A

N/A

Page Number	Part Number	Item Number
N/A	N/A	N/A

N/A

Page Number	Part Number	Item Number
N/A	N/A	N/A

N/A

Page Number	Part Number	Item Number
N/A	N/A	N/A

N/A





Application for Permanent Employment Certification  
 Form ETA-9089 – Final Determination: Permanent Employment Certification Approval  
 U.S. Department of Labor

**PERMANENT EMPLOYMENT CERTIFICATION APPROVAL**

**A. U.S. Government Agency Use Only**

Pursuant to the provisions of Sections 212(a)(5)(A) of the Immigration and Nationality Act, as amended, the Department hereby certifies that there are not sufficient workers who are able, willing, and qualified, and who will be available at the time of application for a visa and admission into the United States and place needed to fill the job opportunities for which certification is sought, and the permanent employment of the foreign worker will not adversely affect the wages and working conditions of workers in the United States similarly employed.

Therefore, by virtue of the signature below, the Department hereby acknowledges granting certification for the following *Application for Permanent Employment Certification* (Form ETA-9089):

1. DOL Case Number		2. Case Status	
3. Employer Legal Business Name		4. Employer FEIN	
5. Foreign Worker's Last (family) Name			
6. Foreign Worker's First (given) Name			
7. Foreign Worker's Middle Name(s)			
8. Job Title			
9. SOC Code		10. SOC Occupational Title	
<b>Labor Certification Validity Information</b>			
11. Filing Date		12. Determination Date	13. Expiration Date
14. Department of Labor Office of Foreign Labor Certification <i>(electronic signature)</i>			

Pursuant to 20 CFR 656, the aforementioned permanent labor certification is valid only for the job opportunity, the foreign worker, and the area of intended employment specified on the approved Form ETA-9089, including all appendices and any modifications approved by the Department. The aforementioned filing date on this approved *Application for Permanent Employment Certification*, established under 20 CFR 656.17(c), may be used as a priority date by the Department of Homeland Security and the Department of State, as appropriate. This approved *Application for Permanent Employment Certification* will expire if not filed in support of *Immigrant Petition for Alien Workers* (Form I-140) with the Department of Homeland Security by the aforementioned expiration date.

The foreign worker covered by this approved *Application for Permanent Employment Certification* has declared under Section B below, under penalty of perjury, that the foreign worker has read and reviewed every page of Appendix A for this approved Form ETA-9089, takes full responsibility for the accuracy of all information contained therein, and intends to accept permanent employment in the job opportunity specified on the approved Form ETA-9089, including all appendices, offered by the employer if granted a visa or an adjustment of status based on this permanent labor certification.

The employer covered by this approved *Application for Permanent Employment Certification* has declared under Section D below under penalty of perjury that it has read and reviewed every page of this approved Form ETA-9089, including all appendices, and takes full responsibility for the accuracy of all information contained therein and all documentation supporting this approved *Application for Permanent Employment Certification*, including any representations made by the employer's authorized preparer, agent or attorney, as applicable.

Application for Permanent Employment Certification  
 Form ETA-9089 – Final Determination: Permanent Labor Certification Approval  
 U.S. Department of Labor



**B. Foreign Worker Declaration**

I **declare** under penalty of perjury that I have read and reviewed all information contained in Appendix A of this approved Form ETA-9089, and that to the best of my knowledge the information contained therein is true and accurate. *I understand that to knowingly and/or willfully furnish materially false information in the preparation of this form and any supplement thereto or to aid, abet, or counsel another to do so is a federal offense punishable by fines, imprisonment, or both (18 U.S.C. 2, 1001, 1546, 1621).*


I **further declare** that I am the person identified under Section A, Fields 5, 6, and 7 above. I did not participate in any activities involving the interviewing or consideration of U.S. workers and intend to accept permanent employment in the job opportunity specified on this approved Form ETA-9089, including all appendices, offered by the employer if granted a visa or an adjustment of status based on this permanent labor certification.

1. Signature * 	2. Date Signed * <b>02/02/2026</b>
---	---------------------------------------

**C. Attorney or Agent Declaration**

I **declare** under penalty of perjury that I am an attorney for the employer, or that I am an employee of, or hired by, the employer listed in Section C of the Form ETA-9089, and that I have been designated by that employer in accordance with 20 CFR 656.10(b) to act on its behalf in connection with this application.

I **herby certify** that I have provided to the employer the entire Form ETA-9089, appendices, and all supporting documentation for review and to the best of my knowledge the information contained herein is true and accurate, including the employer's declaration regarding activities that I have undertaken on the employer's behalf in connection with this application. *I understand that to knowingly and/or willfully furnish materially false information in the preparation of this form and any supplement hereto or to aid, abet, or counsel another to do so is a federal offense punishable by fines, imprisonment, or both (18 U.S.C. 2, 1001, 1546, 1621).*

1. Attorney or Agent's Last (family) Name * <b>HAVERROTH SILVA</b>	2. First (given) Name * <b>Otavio</b>	3. Middle Initial § <b>N/A</b>
4. Firm/Business Name § <b>HS Law Corp</b>		
5. Signature * 	6. Date Signed * <b>02/02/2026</b>	

**D. Employer Declaration**

I **herby designate** the agent or attorney identified in Section C (if any) of the Form ETA-9089 to represent me for the purpose of labor certification and, by virtue of my signature in Field 5 below, I **take full responsibility** for the accuracy of any representations made by my agent or attorney, and my designated preparer identified in Section C above, on every page of the Form ETA-9089, including all appendices, and documentation supporting this application.

I **declare** under penalty of perjury that I have read and reviewed this application, including every page of the Form ETA-9089, appendices, and supporting documentation, and that to the best of my knowledge the information contained therein is true and accurate. *I understand that to knowingly and/or willfully furnish materially false information in the preparation of this form and any supplement thereto or to aid, abet, or counsel another to do so is a federal offense punishable by fines, imprisonment, or both (18 U.S.C. 2, 1001, 1546, 1621).*

1. Last (family) Name *	2. First (given) Name *	3. Middle Initial §
4. Title *		
5. Signature *	6. Date Signed *	

**For Public Burden Statement, see the Instructions for Form ETA-9089.**



Application for Permanent Employment Certification  
Form ETA-9089 – Appendix A: Foreign Worker Information  
U.S. Department of Labor

**FOREIGN WORKER INFORMATION**

**A. Foreign Worker Contact Information**

1. Foreign Worker's Last (family) Name *		
DE OLIVEIRA LOPEZ RODRIGUEZ		
2. Foreign Worker's First (given) Name *		
Jose Vitor		
3. Foreign Worker's Middle Name(s) *		
N/A		
4. Address 1 (current) *		
180 Santa Gertrudes St		
5. Address 2 (apartment/suite/floor and number) §		
Apt 213		
6. City *	7. State *	8. Postal Code *
Sao Paulo	N/A	03408020
9. Country *	10. Province §	
Brazil	Sao Paulo	
11. Date of Birth (mm/dd/yyyy) *	12. Class of Admission *	13. Alien Registration Number (A#) (if applicable) *
03/25/1996	B1/B2	N/A
14. Country of Birth *		
Brazil		
15. Country of Citizenship or Nationality *		
Brazil		

**B. Foreign Worker Education §**

**a. Educational Attainment Information 1**

1. Education: U.S. Diploma/Degree attained relevant to the job opportunity	
<input type="checkbox"/> None <input type="checkbox"/> High School/GED <input type="checkbox"/> Associate <input checked="" type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> Doctorate (PhD) <input type="checkbox"/> Other Degree (JD, MD, etc.)	
1a. If "Other Degree" in question 1, specify the diploma/degree attained	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field)	
Business Administration	
1c. Name of Institution that issued the degree/diploma	
Presbyterian University Mackenzie	
1d. Name of Country of institution identified in question 1c	1e. Month/year attained (mm/yyyy)
Brazil	06/2019

**b. Educational Attainment Information 2**

1. Education: U.S. Diploma/Degree attained relevant to the job opportunity	
<input type="checkbox"/> None <input type="checkbox"/> High School/GED <input type="checkbox"/> Associate <input type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> Doctorate (PhD) <input type="checkbox"/> Other Degree (JD, MD, etc.)	
1a. If "Other Degree" in question 1, specify the diploma/degree attained	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field)	
1c. Name of Institution that issued the degree/diploma	
1d. Name of Country of Institution identified in question 1c	
1e. Month/year attained (mm/yyyy)	



Application for Permanent Employment Certification  
 Form ETA-9089 – APPENDIX A: Foreign Worker Information  
 U.S. Department of Labor

**B. Foreign Worker Education (continued)**

**c. Educational Attainment Information 3**

1. Education: U.S. Diploma/Degree attained relevant to the job opportunity <input type="checkbox"/> None <input type="checkbox"/> High School/GED <input type="checkbox"/> Associate <input type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> Doctorate (PhD) <input type="checkbox"/> Other Degree (JD, MD, etc.)	
1a. If "Other Degree" in question 1, specify the diploma/degree attained	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field)	
1c. Name of Institution that issued the degree/diploma	
1d. Name of Country of Institution identified in question 1c	1e. Month/year attained (mm/yyyy)

**d. Educational Attainment Information 4**

1. Education: U.S. Diploma/Degree attained relevant to the job opportunity <input type="checkbox"/> None <input type="checkbox"/> High School/GED <input type="checkbox"/> Associate's <input type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> Doctorate (PhD) <input type="checkbox"/> Other Degree (JD, MD, etc.)	
1a. If "Other Degree" in question 1, specify the diploma/degree attained	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field)	
1c. Name of Institution that issued the degree/diploma	
1d. Name of Country of Institution identified in question 1c	1e. Month/year attained (mm/yyyy)

**e. Educational Attainment Information 5**

1. Education: U.S. Diploma/Degree attained relevant to the job opportunity <input type="checkbox"/> None <input type="checkbox"/> High School/GED <input type="checkbox"/> Associate's <input type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> Doctorate (PhD) <input type="checkbox"/> Other Degree (JD, MD, etc.)	
1a. If "Other Degree" in question 1, specify the diploma/degree attained	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field)	
1c. Name of Institution that issued the degree/diploma	
1d. Name of Country of Institution identified in question 1c	1e. Month/year attained (mm/yyyy)

**C. Foreign Worker Training Qualifications §**

**a. Training, Certification(s), and/or License(s) Information 1**

1. Name of Institution/School/Training provider <b>ANBIMA</b>
1a. Name of training, coursework, experience received <b>CEA - ANBIMA Certification for investment specialists</b>



Application for Permanent Employment Certification  
Form ETA-9089 – APPENDIX A: Foreign Worker Information  
U.S. Department of Labor

1b. Training/Certifications/licenses attained (if applicable) *ANBIMA: Brazilian Financial and Capital Markets Association Valid until 01/2027		
1c. Start date of training (mm/yyyy)	1d. End date of training (mm/yyyy)	1e. Month/year awarded (mm/yyyy) 01/2022

**b. Training, Certification(s), and/or License(s) Information 2**

1. Name of Institution/School/Training provider Federal Administration Council		
1a. Name of training, coursework, experience received Administrator Professional License		
1b. Training/Certifications/Licenses attained (if applicable)		
1c. Start date of training (mm/yyyy)	1d. End date of training (mm/yyyy)	1e. Month/year awarded (mm/yyyy) 03/2026

**c. Training, Certification(s), and/or License(s) Information 3**

1. Name of Institution/School/Training provider Quest Ce Solutions		
1a. Name of training, coursework, experience received AML and Sanctions Training 2025		
1b. Training/certifications/licenses attained (if applicable)		
1c. Start date of training (mm/yyyy)	1d. End date of training (mm/yyyy)	1e. Month/year awarded (mm/yyyy) 05/2025

**D. Foreign Worker Training Qualifications §**

**a. Skills, Abilities, and Proficiencies 1**

1. Name of Employer/Institution/School/Training Provider	
1a. Country	1b. State, Territory, or Province
1c. Description of specific skills, abilities, and/or proficiencies the foreign worker possesses or attained, which help establish whether the foreign worker meets the requirements identified for the job opportunity (up to 1,500 characters)	



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 Form ETA-9089 – APPENDIX A: Foreign Worker Information  
 U.S. Department of Labor

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**b. Skills, Abilities, and Proficiencies 2**

1. Name of Employer/Institution/School/Training Provider	
1a. Country	1b. State, Territory, or Province
1c. Description of specific skills, abilities, and/or proficiencies the foreign worker possesses or attained, which help establish whether the foreign worker meets the requirements identified for the job opportunity ( <i>up to 1,500 characters</i> )	

**E. Foreign Worker Work Experience §**

**a. Work Experience 1**

1. Employer Name <b>Itau Private Bank</b>			
1a. Address 1 <b>3500 Brigadeiro Faria Lima Ave</b>			
1b. Address 2 <b>N/A</b>			
1c. City or Town <b>Sao Paulo</b>			1d. Postal Code <b>04538132</b>
1e. Country <b>Brazil</b>		1f. State, Territory, or Province <b>Sao Paulo</b>	
1g. Job Title <b>Offshore banking manager</b>			
1h. Start Date (mm/yyyy) <b>05/2023</b>	1i. End Date (mm/yyyy) <b>Current</b>	1j. Present <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	1k. Hours Worked Per Week <b>40</b>

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11. Job Duties: Specify details of the job (work tasks performed, use of tools/equipment, supervision, etc.) (*up to 3,500 characters*)

Responsible for managing client relationships by developing and maintaining strong connections by understanding their financial and personal needs. I assess clients' financial situations and offer tailored solutions, such as loans and investments. I also engage in the prospecting of new clients and promote the bank's products and services. I conduct detailed account analyses, ensuring client satisfaction and resolving any issues that arise. I ensure that all operations and products comply with current financial regulations. I prepare reports on account performance and analyze financial data to support strategic decision-making. In addition, I guide and train new team members, ensuring a high standard of service. I work directly for Itaú at the Miami and Zurich offices, providing international support with a focus on service excellence and efficient banking solutions.

**For Public Burden Statement, see the Instructions for Form ETA-9089.**

Application for Permanent Employment Certification  
Form ETA-9089 – Appendix C: Supplemental Information  
U.S. Department of Labor



**SUPPLEMENTAL INFORMATION**

**A. Supplemental Information 1 §**

1. Section and Item Number	C	1a. Section Name or Category of Supplemental Information	Foreign Worker Training Qualifications
1b. Supplemental Information. (up to 1,500 characters)			
<b>Training, Certification, and/or License Information</b> Name of institution: Quest Ce Solutions Name of training: Privacy, Confidentiality, and Information Security (FE INT) Month/year awarded: 05/2025			

**B. Supplemental Information 2 §**

1. Section and Item Number	C	1a. Section Name or Category of Supplemental Information	Foreign Worker Training Qualifications
1b. Supplemental Information. (up to 1,500 characters)			
<b>Training, Certification, and/or License Information</b> Name of institution: Quest Ce Solutions Name of training: Ethics and Professional Conduct (FE INT) Month/year awarded: 05/2025			

For Public Burden Statement, see the Instructions for Form ETA-9089.

Application for Permanent Employment Certification  
Form ETA-9089 – Appendix C: Supplemental Information  
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**SUPPLEMENTAL INFORMATION**

**A. Supplemental Information 1 §**

1. Section and Item Number	<b>C</b>	1a. Section Name or Category of Supplemental Information	<b>Foreign Worker Training Qualifications</b>
1b. Supplemental Information. (up to 1,500 characters)			
<b>Training, Certification, and/or License Information</b> <b>Name of institution: Quest Ce Solutions</b> <b>Name of training: Anti-money laundering and sanctions</b> <b>Month/year awarded: 07/2024</b>			

**B. Supplemental Information 2 §**

1. Section and Item Number	<b>C</b>	1a. Section Name or Category of Supplemental Information	<b>Foreign Worker Training Qualifications</b>
1b. Supplemental Information. (up to 1,500 characters)			
<b>Training, Certification, and/or License Information</b> <b>Name of institution: Quest Ce Solutions</b> <b>Name of training: Cybersecurity (FE INT)</b> <b>Month/year awarded: 07/2024</b>			

For Public Burden Statement, see the Instructions for Form ETA-9089.

Application for Permanent Employment Certification  
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**SUPPLEMENTAL INFORMATION**

**A. Supplemental Information 1 §**

1. Section and Item Number	C	1a. Section Name or Category of Supplemental Information	Foreign Worker Training Qualifications
1b. Supplemental Information. (up to 1,500 characters)			
Training, Certification, and/or License Information Name of institution: Quest Ce Solutions Name of training: Anti-sexual harassment training (FE INT) Month/year awarded: 11/2023			

**B. Supplemental Information 2 §**

1. Section and Item Number	C	1a. Section Name or Category of Supplemental Information	Foreign Worker Training Qualifications
1b. Supplemental Information. (up to 1,500 characters)			
Training, Certification, and/or License Information Name of institution: Quest Ce Solutions Name of training: Identity theft prevention and the financial services industry (FE INT) Month/year awarded: 11/2023			

For Public Burden Statement, see the Instructions for Form ETA-9089.

Application for Permanent Employment Certification  
 Form ETA-9089 – Appendix C: Supplemental Information  
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**SUPPLEMENTAL INFORMATION**

**A. Supplemental Information 1 §**

1. Section and Item Number	<b>C</b>	1a. Section Name or Category of Supplemental Information	<b>Foreign Worker Training Qualifications</b>
<p>1b. Supplemental Information. (up to 1,500 characters)</p> <p><b>Training, Certification, and/or License Information</b>  <b>Name of institution: Cultura Inglesa</b>  <b>Name of training: English Course</b>  <b>Month/year awarded: 12/2010</b></p>			

**B. Supplemental Information 2 §**

1. Section and Item Number	<b>E</b>	1a. Section Name or Category of Supplemental Information	<b>Foreign Worker Work Experience</b>
<p>1b. Supplemental Information. (up to 1,500 characters)</p> <p><b>Work Experience 2</b>  <b>Employer name: Itau Private Bank</b>  <b>Address of Employer: 3500 Brigadeiro Faria Lima Ave. Sao Paulo - Sao Paulo/Brazil 04538132</b>  <b>Job title: Offshore Relationship Analyst</b>  <b>Start date - end date: 06/2022 - 05/2023</b>  <b>Job duties: Responsible for supporting client service and portfolio maintenance, ensuring the efficient execution of operational and administrative tasks. Support in the analysis of clients' profiles and financial situations, contributing to the identification of appropriate solutions in products such as investments, foreign exchange, and credit. Collaboration in the prospecting and onboarding of new clients, ensuring compliance with internal policies and international regulations (compliance and KYC).</b>  <b>Participation in the preparation of management reports and monitoring of account performance, as well as in the tracking of transactional processes. Collaboration with relationship managers to ensure agile, secure, and high-quality service, always aligned with the demands of the offshore market.</b></p>			

For Public Burden Statement, see the Instructions for Form ETA-9089.

Application for Permanent Employment Certification  
 Form ETA-9089 – Appendix C: Supplemental Information  
 U.S. Department of Labor



**SUPPLEMENTAL INFORMATION**

**A. Supplemental Information 1 §**

1. Section and Item Number	E	1a. Section Name or Category of Supplemental Information	Foreign Worker Work Experience
<p>1b. Supplemental Information. (up to 1,500 characters)</p> <p><b>Work Experience 3</b>  <b>Employer name:</b> Itau Unibanco  <b>Address of Employer:</b> Sao Paul, Brazil  <b>Job title:</b> Compliance Analyst  <b>Start date - end date:</b> 06/2019 - 06/2022  <b>Job duties:</b> Involvement in the development and enhancement of the Personal Investments Policy, focusing on adherence to internal guidelines and regulatory requirements. Responsible for clarifying investment-related queries targeted at the Wholesale segment, providing technical and regulatory support to team members. Continuous monitoring and prevention of noncompliance or irregularities, ensuring conformity with internal and external regulations. Support in the creation and maintenance of automated spreadsheets for data control and analysis, contributing to greater efficiency and accuracy in processes. Participation in the analysis and approval of investments in general, ensuring consistency with the current policy guidelines. Active role in training and developing employees, promoting knowledge and alignment with the practices established in the Personal Investments Policy.</p>			

**B. Supplemental Information 2 §**

1. Section and Item Number	E	1a. Section Name or Category of Supplemental Information	Foreign Worker Work Experience
<p>1b. Supplemental Information. (up to 1,500 characters)</p> <p><b>Work Experience 4</b>  <b>Employer name:</b> Itau Unibanco  <b>Address of Employer:</b> Sao Paulo, Brazil  <b>Job title:</b> Fiduciary Risk Intern  <b>Start date - end date:</b> 01/2018 - 06/2019  <b>Job duties:</b> Responsible for creating and developing automated spreadsheets for activity control and reporting, as well as for the input and processing of files related to amortization, distribution, extension, and closure of investment funds. Direct contact with shareholders through the organization and participation in shareholder meetings, as well as interaction with major Investment Banks in operational and strategic activities. Supported the preparation of technical reports directed to management, contributing to decision-making and risk management. Also responsible for creating charts and consolidated reports of activities across various management areas, alongside real-time monitoring of critical information regarding funds under fiduciary management.</p>			

For Public Burden Statement, see the Instructions for Form ETA-9089.

**SUMMARY OF COVER LETTER**

Petitioner: **RODRIGUEZ, Jose Vitor de Oliveira Lopez**  
Type of Petition: **I-140, EB-2 National Interest Waiver**  
Classification Sought: **Immigration and Nationality Act 203(b)(2)(B)**

This petition is submitted on behalf of **Mr. Jose Vitor de Oliveira Lopez Rodriguez**, a financial professional with a Bachelor's degree in Business Administration and extensive experience in offshore banking, cross-border financial operations, and regulatory compliance within major international financial institutions. He proposes the creation of JV Consulting, an initiative focused on strengthening cross-border compliance, enhancing financial transparency, supporting anti-money laundering (AML) safeguards, and assisting international clients in lawfully integrating into the United States financial system.

Mr. Rodriguez's petition seeks an exemption from the labor certification requirement under *Matter of Dhanasar*, 26 I&N Dec. 884 (AAO 2016), as his qualifications and proposed endeavor fulfill the three-prong test for a National Interest Waiver:

1. **Substantial Merit and National Importance:** The JV Consulting initiative supports U.S. priorities related to financial transparency, AML/CFT compliance, cross-border regulatory alignment, and responsible international capital flows. By providing structured compliance advisory, risk-based financial oversight, and technology-assisted monitoring mechanisms, the project contributes to safeguarding the integrity and resilience of the U.S. financial system, demonstrating substantial merit and national importance.
2. **Well-Positioned to Advance the Proposed Endeavor:** Mr. Rodriguez holds the equivalent of a U.S. bachelor's degree in business, over five years of experience, recognized professional certification (CEA – ANBIMA), has completed specialized AML, sanctions, cybersecurity, and compliance training, and has accumulated progressive experience in offshore banking and regulatory governance within a highly regulated financial institution. His documented managerial responsibilities, institutional recognition for high performance, and expert testimonial letters confirm that he is well-positioned to successfully implement and expand the proposed initiative in the United States.
3. **Balancing of Benefits to the United States:** As the Founder and General Manager & Senior Investment Specialist of JV Consulting, Mr. Rodriguez will lead an independent, entrepreneur-driven enterprise that strengthens financial compliance frameworks and mitigates cross-border regulatory risk. Given the founder-led and specialized nature of the initiative, the labor certification process is impractical, and its waiver serves the national interest by enabling the timely implementation of a project aligned with federal priorities related to financial system integrity and economic security.

Considering these factors, **Mr. Jose Vitor de Oliveira Lopez Rodriguez** fully satisfies the requirements for a **National Interest Waiver**. We respectfully request a thorough review of the cover letter and supporting documentation, which collectively provide substantial evidence of his qualifications and the national importance of his proposed endeavor.

A favorable adjudication of this Form I-140 petition is warranted in recognition of Mr. Rodriguez's contributions to strengthening financial transparency, enhancing cross-border regulatory compliance, and supporting the integrity and resilience of the United States financial system.

Thank you for your attention to this matter.  
Sincerely,

  
**Otavio Haverroth Silva**  
**California Bar # 343486**

February 26, 2026.

VIA USPS

USCIS

Attn: I-140

P.O. Box 660128

Dallas, TX 75266-0128

**Ref: I-140 Immigrant Visa Self-Petition of Mr. Jose Vitor de Oliveira Lopez Rodriguez - Request for National Interest Waiver under the EB-2 Classification**

Dear Immigration Officer,

Please note that our firm represents Mr. Jose Vitor de Oliveira Lopez Rodriguez (hereinafter “Mr. Rodriguez”) in his I-140 immigrant visa self-petition under the EB-2 category. We respectfully request his classification as a professional holding an advanced degree, and we seek a waiver of the job offer and labor certification requirements pursuant to a National Interest Waiver (NIW), as provided under section 203(b)(2)(B)(ii) of the Immigration and Nationality Act and interpreted by the USCIS in *Matter of Dhanasar*, 26 I&N Dec. 884 (AAO 2016).

Mr. Rodriguez is a financial compliance and international banking professional with extensive experience in cross-border regulatory oversight, offshore banking, high-net-worth client consulting, and risk management at global financial institutions. He holds a bachelor's degree in Business Administration and has developed progressive expertise through leadership roles at Itaú Private Bank and Itaú Unibanco, including positions in São Paulo, Miami, and Zurich. Throughout his career, he has worked directly with international regulatory frameworks, including Anti-Money Laundering (AML) standards, Know Your Customer (KYC) requirements, the U.S. Foreign Account Tax Compliance Act (FATCA), and the OECD Common Reporting Standard (CRS).

Through his endeavor, through **JV Consulting**, an international financial consulting firm to be established in Miami, Florida, Mr. Rodriguez will provide specialized services focused on cross-border regulatory compliance, global wealth structuring, offshore banking coordination, and risk-based financial planning for international investors operating in the United States. Once Mr. Rodriguez's classification is established, according to the framework defined in the *Matter of Dhanasar*, we will demonstrate that:

- **His proposed endeavor has substantial merit and national importance**, particularly in strengthening financial regulatory integrity, enhancing cross-border compliance infrastructure, supporting alignment with AML (Anti-Money Laundering)/KYC (Know Your Customer), standards, and promoting the responsible integration of international capital into the United States – **Section 3.1**;
- **He is well-positioned to drive this endeavor**, based on his progressive experience in international private banking and compliance, leadership in offshore banking operations in various

global financial centers, expertise in FATCA (Financial Transactions Tax Compliance Act) and CRS (Common Reporting Standard), reporting frameworks, and a proven track record of regulatory oversight and risk assessment in highly regulated financial environments – **Section 3.2;**

• **On balance, it is beneficial to the United States to waive the job offer and labor certification requirements**, as this will allow for the timely implementation of a compliance-oriented financial advisory model that supports the integrity, transparency, and stability of the U.S. financial system in the context of increased cross-border capital flows – **Section 3.3.**

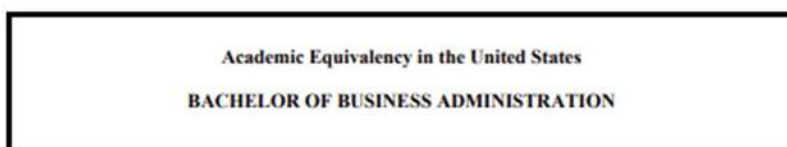
The evidence presented with this petition will demonstrate, **by preponderance of evidence**, that the endeavor proposed by Mr. Rodriguez serves the national interest of the United States and satisfies all the requirements of the EB-2 National Interest Waiver standard.

## 1. THE EB-2 CLASSIFICATION

### 1.1 ADVANCED DEGREE

To qualify as a professional with advanced training in the EB-2 category, the applicant must demonstrate possession of a bachelor’s degree or its foreign equivalent. Mr. Rodriguez fully meets the regulatory requirements of this classification through his academic qualifications, combined with more than six years of progressive professional experience in the fields of business.

Mr. Rodriguez's academic credentials were submitted to an evaluation performed by Carnegie Evaluation. The evaluation determined that his education in Brazil is equivalent to a U.S. degree (**Exhibit B**). Specifically, they concluded that his academic qualifications are equivalent to a “**U.S. degree of Bachelor of Business Administration granted by regionally accredited institutions of higher education in the United States of America**”. This evaluation underscores the validity and relevance of Mr. Rodriguez’s educational background in meeting the advanced degree requirements for the EB-2 immigrant preference category. (**Exhibit B**).



In addition to his formal academic training, Mr. Rodriguez **has over five years of progressive post-graduation experience**, having accumulated **more than seven years of professional practice** in roles of increasing responsibility in fiduciary risk management, regulatory compliance, offshore banking operations, and international financial consulting. This experience, which exceeds the five-year limit, confirms his eligibility as a member of the senior-level professions, pursuant to 8 CFR § 204.5(k)(2).

Attached are his resume and supporting documentation (Appendices A and B), summarized below:

• **From May 2023 to the present** – Offshore Banking Operations Manager, Itaú Private Bank (São Paulo | Miami | Zurich): Mr. Rodriguez manages high-net-worth international clients, oversees offshore banking operations, develops international financial strategies, and ensures compliance with AML (Anti-Money Laundering), KYC (Know Your Customer), FATCA (Financial Transactions Tax Compliance Act), and CRS (Common Reporting Standard)

standards. He conducts financial risk assessments, prepares reports aligned with compliance standards, and supervises junior team members in a globally integrated banking structure.

- **From June 2022 to May 2023** – Offshore Relationship Analyst, Itaú Private Bank: He supported offshore portfolio management, client onboarding, investment analysis, and compliance review, ensuring adherence to international regulatory frameworks in various jurisdictions.

- **From June 2019 to June 2022** – Compliance Analyst, Itaú Unibanco: Mr. Rodriguez contributed to the development and application of internal investment compliance policies, monitored regulatory adherence, automated control mechanisms, and provided guidance and training on compliance standards.

- **From January 2018 to June 2019** – Fiduciary Risk Intern, Itaú Unibanco: He supported fiduciary risk monitoring activities, financial data analysis, and reporting functions, establishing his technical foundation in financial supervision and regulatory compliance.

Thus, Mr. Rodriguez has demonstrated that **he has over five years of progressive post-baccalaureate experience in his field of expertise** and that he qualifies as a member of the advanced degree professions, thus meeting the requirements for EB-2 preference.

Under INA section 8 CFR 204.5(k)(3)(i)(B), a beneficiary can satisfy the advanced degree requirement by holding either a:

- U.S. master's degree or higher, or a foreign degree evaluated to be the equivalent of a U.S. master's degree or higher; or
- U.S. bachelor's degree, or foreign degree evaluated to be the equivalent of a U.S. bachelor's degree, plus 5 years of progressive, post-degree work experience

Mr. Rodriguez meets the advanced degree requirement, as set forth under Section 203(b)(2) of the Immigration and Nationality Act (INA) and 8 CFR § 204.5(k)(3)(i)(B), through his foreign academic credential equivalent to a U.S. bachelor's degree in Business Administration, combined with more than five years of progressive professional experience following completion of his degree in positions of increasing responsibility within international banking, regulatory compliance, offshore financial operations, and cross-border risk management.

Although eligibility for the EB-2 category requires meeting the advanced degree criterion or the exceptional ability criterion, this petition is primarily based on Mr. Rodriguez's qualifications as a professional with an advanced degree. Alternatively, the evidence also demonstrates that he meets the standard of exceptional ability, further confirming his eligibility for the EB-2 classification.

## **2. THE PROPOSED ENDEAVOR** *JV Consulting*

Mr. Rodriguez proposes to establish and lead **JV Consulting**, an international financial consulting firm to be established in Miami, Florida, specializing in cross-border regulatory compliance, global wealth structuring, offshore banking coordination, and risk-based financial advisory services for international investors operating in the United States (**Exhibit C.I.**).

Through this initiative, he will support the integrity and stability of the U.S. financial system by addressing regulatory misalignment in cross-border capital flows, inconsistencies in

documentation, compliance vulnerabilities, and risk exposure associated with improperly structured foreign financial activities. His firm will implement structured and compliance-oriented consulting solutions aligned with U.S. anti-money laundering (AML) standards, Know Your Customer (KYC) requirements, FATCA (Financial Transactions Tax Compliance Act), reporting obligations, CRS (Common Reporting Standard), frameworks, and broader national priorities related to financial transparency, economic security, and responsible integration of international capital.

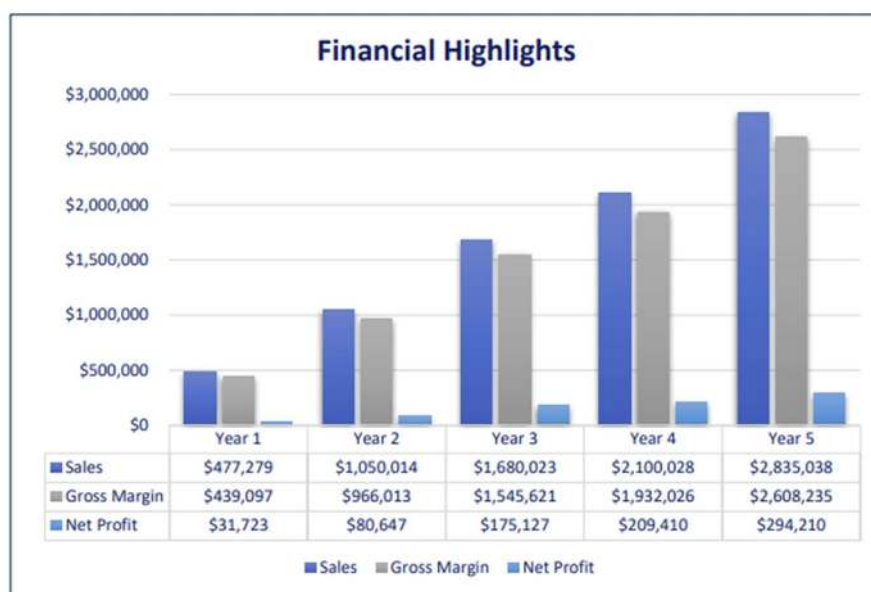
The **company's mission** is to help clients operate safely and transparently within the U.S. financial system, reduce regulatory risk, and support legal and efficient participation in the American economy. Through these services, the company will contribute to national priorities related to financial compliance, combating money laundering, responsible cross-border capital flows, and economic security.

**According to the Business Plan (Exhibit C.I), JV Consulting will provide the following core services:**

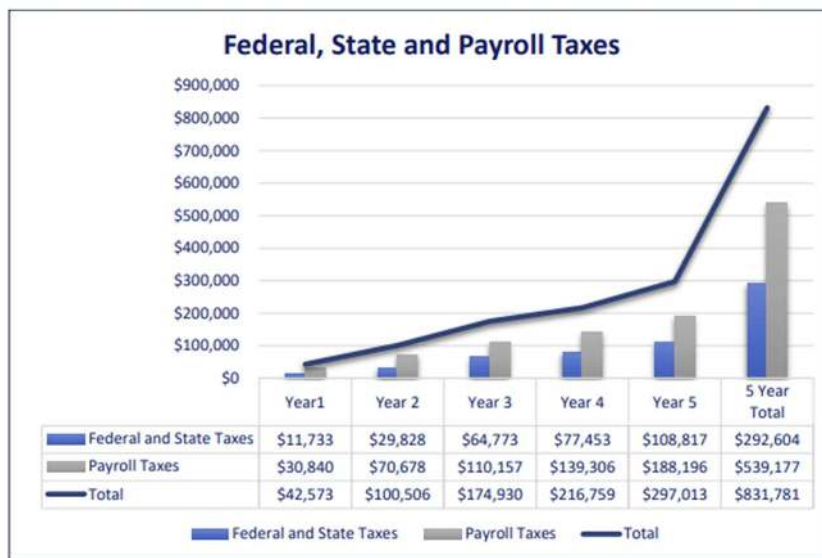
- **Cross-Border Compliance Advisory:** JV Consulting will guide clients through U.S. and international regulatory obligations, including AML (Anti-Money Laundering), KYC (Know Your Customer), FATCA (Financial Transactions Tax Compliance Act), and CRS (Common Reporting Standard) requirements. Services include documentation reviews, transaction-monitoring support, compliance risk assessments, and advisory on cross-border financial conduct. This strengthens financial transparency and reduces regulatory exposure for new immigrants, foreign investors, and American citizens.
- **International Wealth Structuring and Protection:** The firm will design strategies for organizing, protecting, and managing assets held in multiple countries. This includes wealth-structuring models, liquidity planning, asset-allocation guidance, and documentation alignment with U.S. reporting rules. The service helps clients reduce legal, tax, and operational risks when managing global wealth.
- **Offshore Banking and Global Account Setup Support:** JV Consulting will assist clients in navigating offshore banking procedures and coordinating account openings across jurisdictions. Services include bank documentation preparation, cross--border payment guidance, currency-management support, and operational coordination with international institutions. The objective is to simplify global account structures and ensure compliant, efficient banking operations.
- **Cross-Border Financial Planning for Immigrants and Investors:** The company will provide financial-planning support for individuals transitioning their financial lives to the United States. This includes cash-flow analysis, integration of foreign and U.S. financial systems, banking setup, and guidance on adapting to U.S. financial rules. The service helps new residents avoid costly errors and establish stable financial structures from the start.
- **Investment Policy and Risk Assessment Consulting:** JV Consulting will evaluate investment portfolios, risk levels, and suitability based on the founder's experience with internal investment-policy development. Services include independent risk reviews, policy-alignment checks, portfolio-suitability analysis, and compliance verification for international holdings. The purpose is to support safer investment decisions and reduce exposure to regulatory or operational risks.
- **Additional Compliance and Financial-Security Support:** In addition to the core service lines described above, JV Consulting will also provide specialized support aimed at strengthening Anti-Money Laundering (AML) safeguards and theft-prevention measures. This includes enhanced due-diligence procedures, fraud-risk analysis, internal control

recommendations, and monitoring practices that help clients detect irregular financial activity early. While not a standalone service category, these capabilities are integrated across all consulting offerings to ensure stronger financial protection, operational integrity, and compliance resilience for international clients.

Furthermore, JV Consulting’s projected growth underscores its economic impact. With sales expected to grow from \$477,279 in the first year to approximately \$2,835,038 million in the fifth year, and a substantial increase in gross margins and net profits, the company is poised to become a significant contributor to the U.S. economy. **The company’s expansion strategy, which includes establishing operational centers across the country, further underscores its commitment to promoting regional and national economic development.**



The company’s projected financial performance will generate substantial public revenue contributions across multiple tax categories, including federal income tax, state business taxes, and employment-related obligations such as Social Security, Medicare, and unemployment insurance. Over five years, **federal and state tax contributions are expected to total 292,604**, while **payroll taxes will amount to \$539,177**, reflecting JV Consulting’s expanding workforce and compensation base.



Moreover, JV Consulting’s business plan foresees significant job creation and economic benefits. **The company's hiring plan includes increasing its workforce from five (5) professionals in the first year to twenty (20) in the fifth year.** This growth, driven by increasing demand for JV Consulting’s financial planning, analytics, and enterprise systems integration services, is expected to contribute substantially to local and national employment.

<i>Personnel Plan</i>	Year 1	Year 2	Year 3	Year 4	Year 5
General Manager & Senior Investment Specialist - Mr. José Vitor de Oliveira Lopez Rodríguez	1	1	1	1	1
Financial Data Scientists	1	1	1	1	2
Financial Advisors	1	1	2	2	3
Risk Management Specialists	0	1	2	2	3
Wealth Management Consultants	0	1	1	2	2
Economic Analysts	0	0	1	2	2
Customer Service Representatives	0	1	1	2	2
Marketing Manager	0	1	1	1	1
Sales Representatives	1	1	2	2	3
Office Manager	1	1	1	1	1
<b>Total People</b>	<b>5</b>	<b>9</b>	<b>13</b>	<b>16</b>	<b>20</b>

As the company scales and employs up to 20 full-time professionals by Year 5, its growing payroll tax contributions will significantly support both local and national tax systems. Additionally, through ongoing operational expenditures, such as vendor payments and office leasing, JV Consulting will generate secondary tax flows from its suppliers and commercial partners.

These direct and indirect tax revenues represent a meaningful reinvestment into the U.S. economy. They further illustrate how the proposed endeavor aligns with national economic priorities and contributes to long-term, sustainable development.

In summary, JV Consulting will address critical needs in cross-border regulatory compliance, financial transparency, and risk-based international financial structuring, supporting economic

stability and responsible capital integration in the United States. Further details regarding the firm's strategy and its national impact are provided in the Business Plan (Exhibit C.I.) and will be discussed in greater detail in the following sections, which address the substantial merit and national significance of the proposed endeavor.

### **3. NATIONAL INTEREST WAIVER Framework Under *Matter of Dhanasar***

The national interest waiver (NIW) provides a pathway for qualified individuals to forgo the labor certification and job offer process when their contributions promise significant benefits to the United States. Under section 203(b)(2)(B)(ii) of the Immigration and Nationality Act, and pursuant to 8 C.F.R. § 204.5(k)(4)(ii), USCIS may waive these requirements when it is determined that doing so is in the national interest.

In *Matter of Dhanasar*, 26 I&N Dec. 884 (AAO 2016), USCIS introduced a modernized, three-prong framework for evaluating NIW eligibility. This framework requires that the petitioner demonstrate:

1. The First Prong – endeavor has substantial merit and national importance – reviews the importance of the field and the specific endeavor the petitioner aims to undertake.
2. The Second Prong – the individual is well-positioned to advance the endeavor – reviews the beneficiary's credentials.
3. The Third Prong – beneficial to the U.S. to waive the job offer and labor certification requirement – reviews the national interest.

As will be detailed in the following sections, **Mr. Rodriguez** satisfies all three prongs of the *Dhanasar* framework:

- **The proposed endeavor**, through the launch of JV Consulting, to provide specialized services in cross-border regulatory compliance, offshore banking coordination, global wealth structuring, and risk-based financial advisory, has substantial merit and clear national importance, given its direct alignment with U.S. priorities related to financial system integrity, combating money laundering (AML), regulatory transparency, and the responsible integration of international capital.
- **He is well-positioned to lead this proposed endeavor**, bringing with him extensive international experience in private banking, regulatory compliance, offshore financial operations, and cross-border risk supervision, including work in major financial centers such as São Paulo, Miami, and Zurich, at globally recognized banking institutions.
- **On balance, granting the waiver of the job offer and labor certification requirements is in the best interest of the United States**, as Mr. Rodriguez's initiative strengthens financial regulatory consistency, reduces systemic risk associated with cross-border capital flows, increases compliance reliability, and supports the stability and transparency of the U.S. financial system.

Accordingly, this petition demonstrates through documentary evidence, expert letters, and the attached **business plan (Exhibit C.I)** that Mr. Rodriguez’s proposed endeavor fully satisfies the *Matter of Dhanasar framework* and qualifies for a *National Interest Waiver*.

### **3.1 First PRONG:**

#### ***The Proposed Endeavor has Substantial Merit and National Importance***

Under *Matter of Dhanasar*, the “national importance” of an endeavor is not limited by geographic scope but is assessed by its potential to address issues of national relevance. Local or regional projects can qualify if they tackle problems affecting the country at large.

The proposed initiative, led by **Mr. Rodriguez** through **JV Consulting**, possesses substantial merit and national importance. The firm will strengthen cross-border regulatory compliance, enhance financial transparency, and reduce systemic risk associated with international capital flows into the United States. By supporting alignment with AML (Anti-Money Laundering), KYC (Know Your Customer), FATCA (Financial Transactions Tax Compliance Act), and related regulatory frameworks, the proposed endeavor contributes to the integrity, stability, and proper functioning of the U.S. financial system. **His endeavor aims to strengthen financial transparency, enhance alignment with U.S. regulatory standards, reduce systemic exposure associated with improperly structured foreign capital, and support the legal and efficient integration of international investors into the U.S. financial system.**

#### **3.1.1 BUSINESS PLAN**

##### ***A detailed description of the proposed endeavor and why it is of substantial merit:***

The project proposed by Mr. Rodriguez consists of the creation of JV Consulting, an international financial consulting firm to be established in Miami, Florida, focusing on cross-border regulatory compliance, offshore banking coordination, global asset structuring, and risk-based financial advisory services. As described in the Business Plan (Annex C.I.), the company will initially provide structured cross-border compliance and financial advisory services to Brazilian, Latin American investors operating in the United States, and American citizens, with gradual expansion into scalable compliance monitoring and risk assessment solutions, supported by data-driven methodologies.

The substantial merit of this venture lies in its direct economic and regulatory impact:

- **Strengthening Cross-Border Regulatory Compliance:** Enhancing adherence to AML (Anti-Money Laundering), KYC (Know Your Customer), FATCA (Financial Transactions Tax Compliance Act), and CRS (Common Reporting Standard) frameworks, reducing inconsistencies in documentation and the regulatory exposure associated with international capital flows.
- **Financial Transparency and Risk Mitigation:** Support for structured asset organization and offshore banking coordination to prevent compliance vulnerabilities and systemic risks.
- **Enhanced Compliance Infrastructure Through Data-Driven Supervision:** Application of analytical tools to identify signs of irregularities, classify risk exposure, and improve the accuracy of documentation in multi-jurisdictional financial transactions.
- **Economic Contribution and Tax Impact:** Generation of revenue growth, payroll tax contributions, and increased economic activity through structured financial advisory services aligned with U.S. regulatory standards.

JV Consulting, led by Mr. Rodriguez, **projects revenue growth from approximately US\$ 477,279 in the first year to US\$ 2,835,038 in the fifth year, in addition to creating up to 20 high-skilled jobs in the United States.** These results will contribute to regional economic development while strengthening financial and operational efficiency, enterprise data governance, regulatory compliance, and digital infrastructure modernization across multiple strategic sectors of the U.S. economy.

In conclusion, the proposed endeavor by Mr. Rodriguez, through JV Consulting, strengthens financial transparency and cross-border regulatory compliance in the United States. Supported by projected business growth and international experience in offshore banking operations and compliance oversight, the initiative aligns with U.S. national interests in promoting financial integrity and the responsible integration of international capital.

### **3.1.2 EVIDENCE OF ENDEAVOR'S MERIT**

#### ***National or even global implications within a particular field:***

The initiative proposed by Mr. Rodriguez, through JV Consulting, has clear implications for the US financial services and regulatory compliance sectors. The demand for greater cross-border compliance, transparent financial reporting, risk mitigation, and integrated consulting services continues to grow as organizations grapple with increasingly complex international regulatory requirements and expectations of scrutiny.

Beyond the immediate commercial impact, the initiative addresses broader market trends, including the growing importance of compliance consulting and data analytics services in the financial sector. For example:

**The US compliance and regulatory management consulting market<sup>1</sup>** is valued at approximately \$7 billion in 2024 and is projected to more than double in size by 2029, driven by increasing demand for governance, risk, and compliance consulting services across various sectors.

The **global financial crime compliance market<sup>2</sup>**, including AML (Anti-Money Laundering) services and related risk services, was valued at approximately USD 26.5 billion in 2025 and is projected to reach nearly USD 69.5 billion by 2034, with North America holding the largest regional share.

Together, these expanding markets reflect nationwide opportunities for technology-enhanced financial compliance, risk assessment, and consulting services, reinforcing the substantial merit of the initiative proposed in the *Matter of Dhanasar*. The substantial size and projected growth of these markets demonstrate the broad structural demand for innovative compliance solutions, integrated financial analysis, and risk mitigation capabilities that JV Consulting aims to meet.

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<sup>1</sup> <https://market.us/report/regulatory-compliance-management-consulting-market/>

<sup>2</sup> <https://www.fortunebusinessinsights.com/financial-crime-compliance-market-113535>



This market expansion underscores the strategic importance of Mr. Rodriguez's JV Consulting initiative, which aims to meet the growing demand for international consulting services based on cross-border regulatory compliance, financial transparency, and risk management in the United States. By strengthening compliance alignment, improving documentation accuracy, and mitigating regulatory exposure associated with international capital flows, the project directly supports U.S. priorities related to financial integrity, economic stability, and responsible global financial integration.

As recognized in the *Matter of Dhanasar* case, the potential to generate positive economic impact and contribute significantly to the national economy is a relevant consideration in establishing national significance.

Under Mr. Rodriguez's leadership, JV Consulting anticipates expanding its workforce within the first five years of operation, creating full-time positions in areas such as financial consulting, compliance review, risk management, economic analysis, and operational support. These roles will contribute to the development of a structured, compliance-oriented consulting platform aligned with U.S. regulatory standards.

This projected growth is underpinned by Mr. Rodriguez's extensive international experience in offshore banking operations and regulatory compliance in key financial centers, as well as his proven leadership in managing cross-border financial supervision at highly regulated banking

institutions. His expertise ensures the company's sustainable expansion and its measurable contribution to the U.S. financial ecosystem.

### 3.1.3 ENDEAVOR'S IMPACT

*The proposed endeavor has significant potential to employ U.S. workers:*

The proposed project, led by Mr. Rodriguez through JV Consulting, will have a direct and measurable impact on the workforce, business activity, and financial services infrastructure of the United States. As described in the Business Plan (Exhibit C.I.), the company's expansion from specialized cross-border financial advisory services to a structured and scalable consulting platform focused on compliance supports job creation, professional development, and sustainable economic growth.

By the fifth year of operation, JV Consulting projects employed twenty (20) full-time professionals, compared to an initial team of five, in roles such as financial advisors, compliance specialists, customer service representatives, sales representatives, marketing professionals, and administrative staff, all contributing to the structured delivery of financial advisory services aligned with regulations.

In addition to direct job creation, the project will generate multiplier effects in related professional services sectors, stimulating local economic activity and supporting small and medium-sized enterprises.

Workforce development is also a central component of the project, through hands-on training in cross-border compliance, AML (Anti-Money Laundering), and KYC (Know Your Customer), procedures, financial risk assessment, document review, and regulatory oversight practices.

Therefore, this project represents a strategic initiative that promotes job creation, workforce skill enhancement, and the expansion of professional services in the long term, strengthening the economic competitiveness and financial integrity of the United States.

When assessing the broader economic impact of job creation, it is crucial to consider the direct jobs generated by a company, as well as the indirect effects on employment in related sectors. A standard approach to quantifying this broader impact is through the use of job multipliers, such as those developed by the Economic Policy Institute (EPI). **The EPI job multiplier estimates how many additional jobs are maintained in the overall economy for each direct job created in a given sector.**

This means that for every 100 direct jobs, 207.6 additional indirect jobs are created in the **Management, scientific, and technical consulting services, and related services industry.** Applying this multiplier to JV Consulting's projections, **this represents the creation of 41 indirect jobs by the fifth year under Mr. Rodriguez's leadership.**

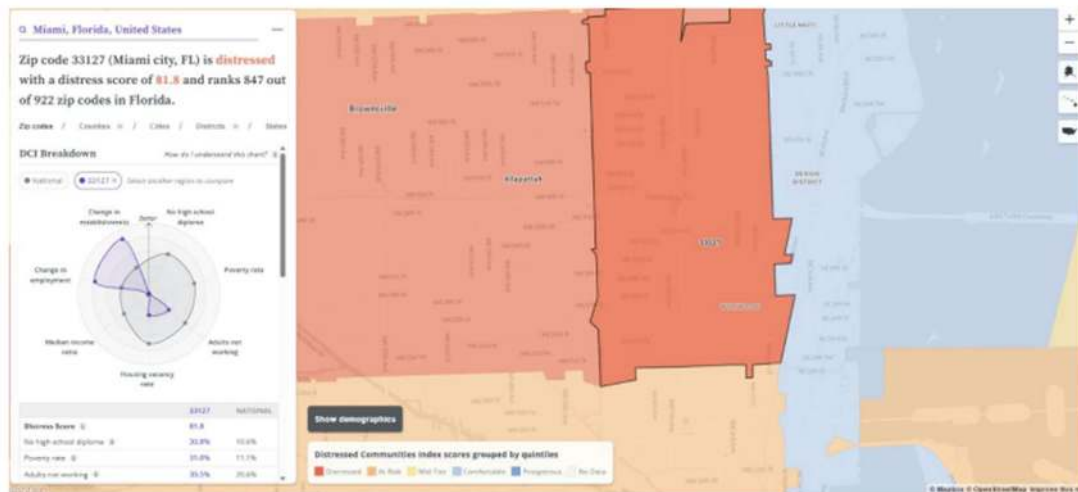
Employment multipliers per 100 direct jobs, all private-sector industries

Industry	Direct jobs	Supplier jobs*	Induced jobs**	Total indirect jobs
<i>Professional, scientific, and technical services</i>				
125 Legal services	100.0	89.2	111.3	200.5
126 Accounting, tax preparation, bookkeeping, and payroll services	100.0	52.0	81.3	133.4
127 Architectural, engineering, and related services	100.0	90.0	114.1	204.1
128 Specialized design services	100.0	67.5	97.4	164.9
129 Computer systems design and related services	100.0	134.1	149.3	283.4
130 Management, scientific, and technical consulting services	100.0	91.1	116.5	207.6
131 Scientific research and development services	100.0	519.3	323.7	842.9
132 Advertising, public relations, and related services	100.0	460.9	270.7	731.6
133 Other professional, scientific, and technical services	100.0	70.8	83.6	154.3

Please note that *Dhanasar* expressly states that one can prove national importance through the “significant potential to employ U.S. workers”. That is NOT the same as “**potential to employ a significant number of U.S. workers**” as the “significance” is in the “potential” or “probability”, not in the “number of jobs” the endeavor may create.

The *Matter of Dhanasar* framework recognizes that initiatives that promote job creation, strengthen strategic sectors, and increase U.S. competitiveness serve the national interest. The project proposed by Mr. Rodriguez, through JV Consulting, aligns with these principles, promoting the digital transformation of businesses, the modernization of financial systems, predictive analytics, and data-driven decision-making in critical sectors.

Mr. Rodriguez’s company will be based in **Miami, Florida**, where it will contribute to the creation of skilled jobs, workforce development, and the growth of digital infrastructure, supporting national economic development and federal priorities related to innovation, infrastructure modernization, and long-term U.S. competitiveness. In addition, this **area is identified as experiencing significant economic distress**. According to the project's economic indicators, ZIP Code 33127 has an Economic Distress Score of 81.8, higher than both the state and national averages, reflecting high poverty rates, low median household income, and high unemployment levels, which collectively indicate limited economic mobility for a substantial portion of the local population.



By establishing JV Consulting in a zip code classified as economically disadvantaged, as detailed in the Business Plan (Exhibit C.I.), Mr. Rodriguez positions the company to generate significant local and regional impact through job creation and the expansion of compliance-focused financial consulting services. This strategic location supports federal and local priorities aimed at economic recovery and inclusive growth in underserved communities.

The company will create professional roles in financial consulting, compliance, risk management, sales, and administrative operations, expanding structured employment opportunities in a region facing economic challenges. Through its services, JV Consulting will strengthen financial transparency, regulatory alignment, and long-term economic stability at both the local and national levels.

***The endeavor impacts on a matter that a government entity has described as having national importance or its a subject of national importance:***

The initiative proposed by Mr. Rodriguez, through JV Consulting, is directly aligned with the current priorities of the United States government regarding financial system integrity, anti-money laundering (AML), and risk-based compliance frameworks, areas of clear national importance for economic stability and national security. The U.S. government has repeatedly emphasized the importance of strengthening AML (Anti-Money Laundering), and counter-terrorism financing (CFT) systems, updating regulatory frameworks, and modernizing financial compliance programs to better detect and prevent illicit financial activities.

In 2024, the U.S. Treasury Department released the **2024 National Illicit Finance Strategy**<sup>3</sup>, which prioritizes closing AML(Anti-Money Laundering)/CFT regulatory gaps, enhancing risk-focused compliance frameworks, and supporting technological innovation to combat illicit financing threats in the U.S. financial system, objectives that underpin the need for advanced compliance consulting services and cross-border operations, such as those offered by JV Consulting.

<sup>3</sup> <https://home.treasury.gov/news/press-releases/jy2346>

The implementation of the **Corporate Transparency Act (CTA), administered by FinCEN<sup>4</sup>**, establishes mandatory beneficial ownership reporting requirements for entities operating in the United States. This federal initiative underscores the national priority of strengthening financial transparency, preventing illicit finance, and improving cross-border regulatory oversight. The services proposed by JV Consulting directly support these federal objectives by assisting clients in understanding reporting obligations, structuring compliant operations, and mitigating cross-border regulatory risk.

**Below are the key points detailing the national importance of Mr. Rodriguez's project:**

- **Strengthening Financial Compliance and Anti-Money Laundering/CFT (AML(Anti-Money Laundering)/CFT) Frameworks:** Through structured cross-border compliance consulting, enhanced due diligence procedures, and risk-based financial analysis, JV Consulting supports financial agents in aligning their operations with the AML(Anti-Money Laundering)/CFT priorities established by U.S. federal authorities, including the U.S. Treasury Department and FinCEN.  
**National Importance:** Reinforces the integrity, transparency, and resilience of the U.S. financial system against the risks of money laundering, sanctions evasion, and illicit financing.
- **Support for Compliance with the Bank Secrecy Act (BSA) and Related Regulatory Obligations:** JV Consulting assists international clients in understanding and complying with U.S. financial reporting expectations, including documentation standards, risk assessment practices, and regulatory transparency requirements that intersect with BSA-related compliance frameworks.  
**National Importance:** Enhances institutional capacity to prevent financial crime, strengthens monitoring mechanisms, and supports national efforts to protect the U.S. financial sector from illicit activities.
- **Facilitating Cross-Border Regulatory Alignment and FATCA (Financial Transactions Tax Compliance Act), Awareness:** By guiding foreign investors and internationally active clients on U.S. reporting expectations, FATCA (Financial Transactions Tax Compliance Act), considerations, and regulatory coordination across jurisdictions, the initiative promotes legal and structured participation in the U.S. financial system.  
**National Significance:** Reduces systemic vulnerabilities associated with opaque cross-border financial activity and supports federal objectives related to beneficial ownership transparency and responsible international capital flows.
- **Enhancing Risk Mitigation and Financial Supervision through Structured Analysis:** Integrating risk rating methodologies, compliance monitoring practices, and technology-assisted review mechanisms strengthens early detection of irregularities and reduces exposure to financial misconduct.  
**National Significance:** Supports U.S. priorities on fraud prevention, corruption mitigation, sanctions enforcement, and protecting the national economic security framework.

Federal strategic documents consistently emphasize that strengthening AML (Anti-Money Laundering)/CFT compliance frameworks, enhancing risk-based monitoring, and integrating technology-driven oversight mechanisms are essential to safeguarding the integrity of the U.S. financial system against illicit actors and transnational financial threats. The initiative proposed by Mr. Rodriguez, by reinforcing cross-border regulatory alignment, structured compliance practices,

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<sup>4</sup> <https://www.fincen.gov/boi/newsroom>

and enhanced financial transparency, directly supports these national priorities and contributes to a more secure, resilient, and transparent financial ecosystem.

JV Consulting's services, including cross-border compliance consulting, risk-based financial supervision, AML (Anti-Money Laundering)/KYC (Know Your Customer), alignment, offshore banking operations coordination, and structured regulatory reporting support, advance these national objectives, assisting clients in operating within secure, transparent, and compliant financial frameworks. By enabling greater adherence to regulations, improved risk mitigation, and lawful capital integration, the proposed initiative strengthens the integrity and stability of the U.S. financial system, reaffirming its national importance in the context of the *Matter of Dhanasar*.

In conclusion, JV Consulting represents a high-impact initiative with great potential to generate sustainable economic benefits, create employment opportunities for qualified professionals, and strengthen the integrity and competitiveness of the United States financial ecosystem. **The proposed endeavor fully satisfies the first prong of the *Matter of Dhanasar* framework, demonstrating substantial merit and national importance through its contribution to financial transparency, regulatory compliance, risk mitigation, and responsible cross-border capital participation in the U.S. economy.**

### **3.2 Second PRONG:**

#### ***The Self-Petitioner is Well-Positioned to Advance the Proposed Endeavor in the United States***

The second prong under *Matter of Dhanasar* requires demonstrating that the Petitioner is well-positioned to advance the proposed endeavor. This standard does not require proof of guaranteed success, but rather credible evidence of the petitioner's qualifications, experience, and progress toward implementation. Mr. Rodriguez's professional background in offshore banking, cross-border compliance, AML (Anti-Money Laundering)/KYC (Know Your Customer), oversight, and regulatory risk management, combined with his international experience serving high-net-worth clients across Brazil, Miami, and Zurich, positions him to establish and advance JV Consulting in the United States successfully.

#### **3.2.1 EDUCATION, SKILLS, KNOWLEDGE, AND RECORD OF SUCCESS:**

Mr. Rodriguez possesses solid qualifications to lead the proposed project in the United States, based on his academic background and professional experience in offshore banking, cross-border compliance, and regulatory risk management. He holds a Bachelor of Business Administration degree from Mackenzie Presbyterian University in São Paulo, Brazil, which provides him with a strong foundation in finance, economics, and business operations.

He also completed extensive professional training directly related to anti-money laundering compliance, sanctions monitoring, data protection, cybersecurity, and financial risk prevention. His recent courses include **AML (Anti-Money Laundering) and Sanctions Training** (2024 and 2025), Anti-Money Laundering: Technological Challenges, Privacy, Confidentiality, and Information Security, Cybersecurity in Financial Services, and Identity Theft Prevention in the Financial Services Sector, among others, all completed through Quest CE Solutions. These industry-specific programs reinforce his expertise in regulatory compliance, financial crime prevention, and the secure handling of international financial information, equipping him with the specialized knowledge necessary to drive JV Consulting in the United States successfully.

Professionally, Mr. Rodriguez has accumulated progressive experience in offshore banking, international financial services, and regulatory compliance at large financial institutions, with a career marked by increasing responsibility and trust. He began his career at Itaú Unibanco as a Fiduciary Risk intern and was subsequently promoted to Compliance Analyst, where he focused on internal investment policies, regulatory compliance, and risk monitoring.

Later, he joined Itaú Private Bank, initially working as an Offshore Relationship Analyst and eventually rising to the position of Offshore Banking Services Manager. In these roles, he managed portfolios of high-net-worth international clients in Brazil, Miami, and Zurich, overseeing international banking operations, investment suitability assessments, AML(Anti-Money Laundering)/KYC (Know Your Customer), compliance procedures, and regulatory alignment with international frameworks such as FATCA (Financial Transactions Tax Compliance Act), and related reporting standards.

Throughout his professional development, Mr. Rodriguez has demonstrated increasing leadership responsibility, including overseeing client relationships, coordinating international financial transactions, preparing compliance-related analyses, supporting onboarding processes, and mentoring junior team members in highly regulated banking environments.

In summary, his career trajectory reflects a steady rise, regulatory knowledge, and practical experience in international financial operations, confirming that he is well-positioned to successfully lead the proposed venture in the United States.

In addition to his academic background and progressive professional experience, Mr. Rodriguez holds recognized certifications in the financial sector that reinforce his ability to successfully lead the proposed project in the United States. **He holds the Investment Specialist Certification (CEA)<sup>5</sup>, issued by the Brazilian Association of Financial and Capital Market Entities (ANBIMA),** the main self-regulatory body of the financial and capital markets in Brazil.

The CEA certification is part of the **ANBIMA Certification Program**, created to raise professional standards and ensure the technical competence of professionals working in the financial sector. This credential qualifies professionals to advise clients on investment products and financial strategies, validating advanced knowledge in financial markets, regulatory compliance, compliance standards, and governance practices.

Mr. Rodriguez is further well positioned to advance his proposed endeavor through his formal professional registration as an Administrator with the Regional Administration Council of São Paulo (**CRA-SP**)<sup>6</sup>, which certifies his qualifications, ethical standing, and authorization to perform professional activities in the field of business administration. This credential reflects not only his academic background but also his compliance with professional regulatory standards, reinforcing his technical capacity to design, implement, and manage structured business and operational solutions. As evidenced in the record, this licensure strengthens his credibility and demonstrates that he possesses the necessary professional foundation to effectively execute his proposed activities in the United States.

He has also completed **several specialized certifications** and continuing education programs in Anti-Money Laundering (AML), sanctions compliance, privacy and information security, cybersecurity in financial services, and identity theft prevention, reinforcing his expertise in regulatory oversight and mitigating financial crime risks.

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<sup>5</sup> [https://www.anbima.com.br/pt\\_br/pagina-inicial.htm](https://www.anbima.com.br/pt_br/pagina-inicial.htm)

<sup>6</sup> <https://www.crasp.gov.br/crasp/site/perguntas-e-respostas/institucional>

Furthermore, **Mr. Rodriguez has been recognized by Itaú Unibanco's PRAD – Performance-Based Compensation Program**, a merit-based recognition awarded to professionals who exceed institutional performance targets in highly competitive banking environments. This recognition reflects his consistently high performance, professional credibility, and the trust placed in him by one of the largest financial institutions in Latin America.

Together, these certifications, compliance-focused training programs, and documented performance recognitions demonstrate continuous professional validation in the financial services sector. They confirm Mr. Rodriguez's expertise in international banking operations, regulatory compliance, and risk-based financial advisory services, reinforcing his excellent position to successfully drive JV Consulting in the United States.

Taken together, the evidence demonstrates that Mr. Rodriguez is exceptionally well-positioned to drive the proposed endeavor in the United States.

### **3.2.2 INDEPENDENT EXPERT TESTIMONIALS SUPPORTING THE PETITIONER'S QUALIFICATIONS AND IMPACT:**

Mr. Rodriguez's qualifications and ability to drive the proposed project forward are further evidenced by detailed letters of recommendation from independent professionals in the fields of offshore banking, regulatory compliance, private banking, and international financial operations. These experts, who have worked directly with him, supervised him at highly regulated financial institutions, attest to the breadth of his responsibilities, his regulatory expertise, his leadership capabilities, and the measurable impact of his contributions in compliance-sensitive banking environments.

As recognized in the USCIS Policy Manual, testimonials from independent experts provide objective third-party validation of an applicant's professional reputation, experience, and track record. Taken together, these letters confirm Mr. Rodriguez's expertise in international compliance, AML (Anti-Money Laundering)/KYC (Know Your Customer), alignment, and international financial advisory operations, reinforcing that he is well-positioned to lead and expand JV Consulting in the United States, in line with national priorities related to financial integrity, regulatory transparency, and responsible integration of international capital.

For example, **Mrs. Lilian Carla S. L. Ferreira**, a Client Service professional based in Miami. Over two decades in private banking and financial-technology projects attest:

*(...) Rather than merely interpreting procedures, he engineered a comprehensive compliance blueprint that harmonized divergent regulations into a single, actionable pathway. This framework not only sequenced filings with precision but also Eliminated redundancies, reducing execution time and costs.*

*(...) The institutional benefits of this work were equally significant and improving integration between our Brazil and Miami teams. His efforts accelerated information flow, reduced bottlenecks, and elevated the efficiency of processes that are critical in international private banking.*

Moreover, **Mrs. Fabiana Ravasi** has worked in the financial sector for over 20 years. Currently, I am a Client Service Manager, based in Miami. emphasizes:

*“One matter involved cross-border regulatory consideration. In that context, Mr. Rodriguez’s responsibilities included coordinating internal and external stakeholders and documenting a framework to reconcile requirements across jurisdictions while protecting client interests. The approach adopted in that matter was subsequently used as a reference point for similar cross-border operations”.*

Furthermore, **Mrs. Juliana Vieira de Mello**, serves as Offshore Banking Team Leader in a Brazilian Bank, attests:

*“One distinct example of his value was during a complex onboarding for clients with corporate structures in the Bahamas. Mr. Rodriguez managed communications across compliance departments, internal stakeholders, and external units abroad. Operating within a framework of demanding regulations, he not only ensured full adherence to complex requirements but also delivered results with a level of precision and consistency that safeguarded institutional credibility and set a benchmark for best practices in the field”.*

Also, **Mr. Marcos Chabu Del Sole**, Compliance specialist at Itaú Unibanco, where she worked for over two decades, implementing governance and regulatory programs that included creating performance indicators, automating monitoring dashboards, and leading cross-functional teams in risk management. He highlights:

*“A particularly defining example of his contribution emerged during the overhaul of our Personal Investments Policy, a project that was central to ensuring stronger employee trading controls. Mr. Rodriguez took ownership of the technical analysis and played a decisive role in implementing the policy in practice. He developed explanatory resources that made complex rules understandable across the organization, and collaborated in designing automation tools to monitor and detect breaches proactively. This combination of governance knowledge and technological innovation was instrumental in laying the foundation for a modern compliance framework within the bank.*

*The tangible results spoke for themselves. Review processes became faster and more reliable, internal adherence strengthened, and our institution’s credibility with regulators was enhanced. The initiative set a new benchmark for policy execution internally. Importantly, Mr. Rodriguez’s efforts were recognized at the highest level through two PRAD (High-Performance Compensation Program) awards, underscoring the objective and measurable impact of his work”.*

Besides, **Mr. Mateus de Amaral Silva** serves as Offshore Banking Manager in a Brazilian Bank – São Paulo, where I oversee and coordinate cross-border banking operations. He highlights:

*“One distinct example of his value was during a complex onboarding for clients with corporate structures in the Bahamas. Mr. Rodriguez managed communications across compliance departments, internal stakeholders, and external units abroad. Operating within a framework of demanding regulations, he not only ensured full adherence to complex requirements but also delivered results with a level of precision and consistency that safeguarded institutional credibility and set a benchmark for best practices in the field. His ability to coordinate multiple fronts while keeping the client fully supported was exemplary and demonstrated maturity beyond his position at the time.*

*The institutional effect of his work extended beyond that case. His structured and precise approach not only ensured regulatory integrity but also strengthened client confidence and aligned our practices with international standards. Achieving such a balance between compliance and client satisfaction is rare, and José consistently proved capable of meeting that challenge”.*

Additionally, **Mr. Ely Pereira** submitted a letter expressing interest in hiring Mr. Rodriguez's services, declares:

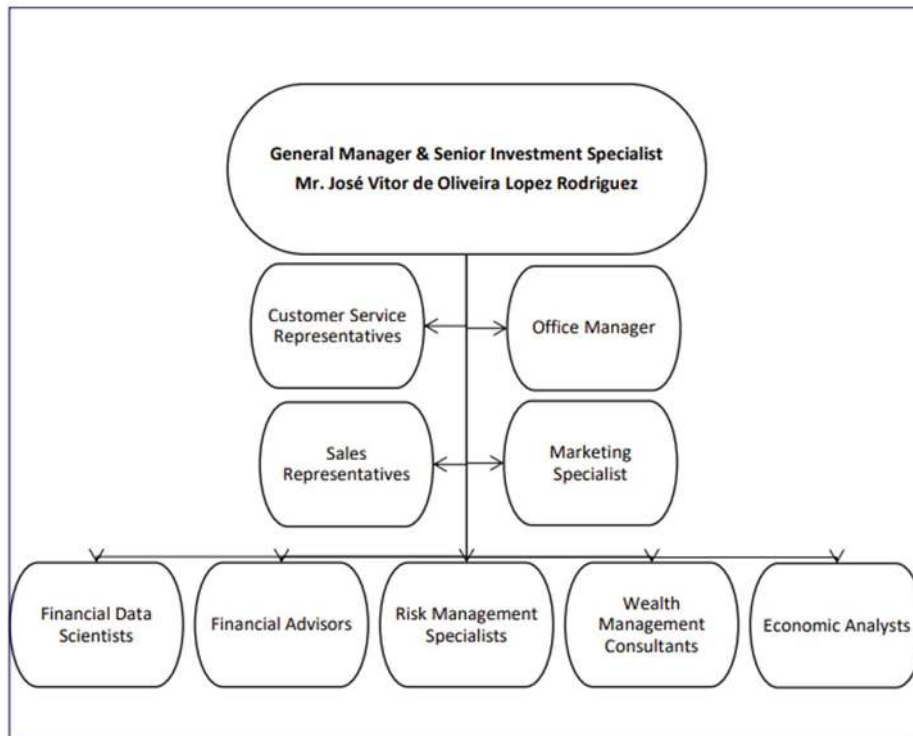
*“José Vitor's previous successful professional experiences are outstanding, and he and his company would be excellent at helping me with my personal finances, especially as we aim to expand our service line in the financial consulting Industry. His background and skills reassure me, as I can trust his decisions, knowing that he will seek the best for me and my family. José Vitor, presented us JV Consulting's business plan, and we affirm our interest to enter an agreement. It would be in the best interest of me to have José Vitor as our service provider”.*

The letters submitted provide objective third-party validation of Mr. Rodriguez's expertise in offshore banking, cross-border compliance, and regulatory governance within highly regulated financial institutions. Independent professionals confirm his ability to coordinate multi-jurisdictional operations, implement compliance frameworks, strengthen institutional controls, and deliver measurable improvements in efficiency and regulatory integrity.

Given the national importance of financial transparency, AML (Anti-Money Laundering) compliance, and responsible cross-border capital management, these expert testimonials (Exhibit C.II) strongly support that Mr. Rodriguez is well-positioned to successfully advance the proposed endeavor in the United States.

### **3.2.3 PLAN FOR FUTURE ACTIVITIES:**

Mr. Rodriguez will play a central role in the leadership of JV Consulting, as described in the organizational structure presented in the Business Plan (**Exhibit C.I**):



As **General Manager and Senior Investment Specialist**, Mr. Rodriguez will lead the strategic and operational execution of **JV Consulting**, overseeing business operations, planning, budgeting, and the delivery of cross-border compliance, AML (Anti-Money Laundering)/KYC (Know Your Customer), advisory, and international financial structuring services.

He will supervise staff, manage client relationships, ensure regulatory alignment, oversee financial performance, and guide company growth, positioning JV Consulting as a structured and high-impact provider of cross-border financial compliance and advisory services in the United States.

By remaining aligned with the ever-evolving best practices in cross-border regulatory compliance, AML(Anti-Money Laundering)/KYC (Know Your Customer), structures, international asset structuring, and risk-based financial supervision, Mr. Rodriguez will ensure that JV Consulting remains competitive and capable of generating measurable impact for its clients. He has also secured the necessary financial resources to launch and sustain the venture, with the Business Plan indicating an initial investment of **US\$30,000** (Exhibit C.I.), confirming that he is well-positioned to implement the proposed project in the United States.

<b>Startup</b>	
<b>Requirements</b>	
<b>Startup Expenses</b>	
Company registration, licensing, and permits	\$1,200
Accountant & tax setup	\$800
Website Development & Hosting	\$2,500
Software & Productivity Tools	\$3,500
Digital Marketing & Advertising	\$5,000
Office Space Rental	\$3,000
Equipment & Software Licenses	\$1,500
<b>Total Startup Expenses</b>	<b>\$17,500</b>
<b>Startup Assets</b>	
Cash Required	\$12,500
Startup Inventory	\$0
Other Current Assets	\$0
Long-term Assets	\$0
<b>Total Assets</b>	<b>\$12,500</b>
<b>Total Requirements</b>	<b>\$30,000</b>

Mr. Rodriguez possesses sufficient financial resources to implement the proposed project independently. He owns a property valued at approximately R\$ 1,000,000 (real), equivalent to more than **US\$ 194,000 (Exhibit C.II)**, a value that substantially exceeds the estimated initial investment of US\$ 30,000 required for the launch of JV Consulting, as detailed in the Business Plan (Exhibit C.I).

This financial scenario demonstrates his ability to execute the project without relying on external financing and to maintain operational stability during the initial phase of the business. Adding to this his academic background, professional experience in offshore banking, cross-border compliance, and regulatory risk management, as well as his leadership track record in major financial institutions and a structured business plan, the evidence confirms that Mr. Rodriguez is in an excellent position to carry out the proposed project.

### **3.3 Third PRONG:**

#### ***On Balance, It Would be Beneficial to the United States to Waive the Requirement of a Job Offer and Labor Certification***

Congress established the National Interest Waiver to address the inherent limitations of the labor certification process. When a foreign national offers distinct and substantial benefits to a specific field, going beyond the scope of a traditional job function, permanent residency should not be denied solely on the basis that another individual could theoretically perform similar duties.

Mr. Rodriguez clearly exemplifies this principle. As a senior financial professional with international experience in offshore banking, cross-border compliance, AML(Anti-Money Laundering)/KYC (Know Your Customer), oversight, and regulatory risk management, his proposed project extends far beyond a conventional employment position. Through JV Consulting, Mr. Rodriguez will lead a structured and execution-oriented initiative focused on strengthening cross-border regulatory compliance, enhancing financial transparency, mitigating illicit financial risks, and supporting lawful capital integration into the U.S. financial system.

Requiring Mr. Rodriguez to undergo the labor certification process, despite the existence of other qualified professionals in the financial services sector, would disregard the unique combination of his international banking experience across multiple jurisdictions, his background in private banking and compliance within major financial institutions, and his demonstrated ability to translate complex regulatory frameworks into practical, risk-based advisory solutions aligned with U.S. financial integrity priorities.

According to the third criterion of the *Matter of Dhanasar* framework, adjudicators must conduct a balancing test, weighing the national interest in requiring a job offer and labor certification against the benefits of the foreign national's proposed contributions. This analysis considers several factors, including:

- Whether it would be impractical for the foreign national to obtain a job offer or for a petitioner to obtain labor certification, given the nature of the foreign national's qualifications or proposed project.
- Whether the United States would still benefit from the foreign national's contributions, even if qualified American workers are available.
- Whether the national interest in the foreign national's contributions is sufficiently significant to justify waiving the labor certification process.

*Mather of Dhanasar* clarifies that these considerations are not rigid requirements, but rather guiding factors that, when evaluated together, determine whether granting the waiver serves the national interest.

Applying this standard to the present case, the evidence demonstrates that Mr. Rodriguez's proposed endeavor offers sustained and systemic benefits by reinforcing financial transparency, supporting AML(Anti-Money Laundering)/CFT compliance objectives, facilitating responsible cross-border investment, and strengthening the integrity of the U.S. financial ecosystem. These contributions are not tied to a single employer, but rather to a broader compliance-oriented advisory platform serving national economic and regulatory priorities.

Accordingly, the totality of the evidence establishes that waiving the job offer and labor certification requirements would be in the best interests of the United States, and therefore, a favorable discretionary determination is warranted under the third prong of *Matter of Dhanasar*.

### **3.3.1 IMPRACTICABILITY OF A LABOR CERTIFICATION:**

Given the autonomous nature of the proposed venture, in which Mr. Rodriguez will lead JV Consulting independently, submitting to the traditional labor certification process is impractical. The labor certification framework was designed for conventional employment relationships, while Mr. Rodriguez's initiative is a founder-led company focused on strengthening cross-border regulatory compliance, financial transparency, AML(Anti-Money Laundering)/KYC (Know Your

Customer), alignment, and risk-based financial oversight across multiple jurisdictions, not filling a predefined job opening.

- **Nature of the Entrepreneurial Venture:** As an independent entrepreneur, Mr. Rodriguez is establishing a consulting firm specializing in cross-border compliance advisory, offshore banking coordination, international wealth structuring, and regulatory risk assessment, operating outside traditional employer-employee structures. The labor certification process is not suitable for evaluating ventures in which the applicant independently designs, leads, and executes a compliance-driven financial advisory initiative with systemic and multi-jurisdictional impact.
- **Economic and Structural Impact of the Venture:** JV Consulting is structured to generate sustainable economic and regulatory benefits through enhanced AML(Anti-Money Laundering)/CFT alignment, structured documentation oversight, risk mitigation strategies, and lawful capital integration practices, supporting financial transparency and institutional compliance within the U.S. financial system.
- **Job Creation and Economic Impact:** JV Consulting is expected to generate direct employment through its advisory and operational activities and indirect economic benefits by increasing demand for U.S.-based legal, marketing, administrative, and professional service providers. By assisting clients in operating within U.S. regulatory standards and mitigating compliance risks, the initiative contributes to sustained economic activity and broader financial system stability.
- **Self-Sustainability and Broad Contribution:** Through JV Consulting, Mr. Rodriguez ensures the financial viability of his enterprise while simultaneously advancing nationally relevant objectives related to financial integrity, AML(Anti-Money Laundering)/CFT compliance, and responsible cross-border capital participation. These characteristics underscore the distinctive and independent nature of his contributions and render the labor certification requirement unnecessary and counterproductive.

Mr. Rodriguez has demonstrated both the intention and the capacity to act as an independent entrepreneur whose proposed venture offers long-term economic and systemic benefits aligned with U.S. financial integrity and regulatory priorities. Therefore, waiving the job offer and labor certification requirements would best serve the national interest of the United States.

### **3.3.2 THE U.S. WOULD STILL BENEFIT FROM THE FOREIGN NATIONAL'S CONTRIBUTION EVEN IF QUALIFIED U.S. WORKERS ARE AVAILABLE:**

Given Mr. Rodriguez's extensive professional background in offshore banking, cross-border compliance, and regulatory risk management, he is clearly well-positioned to develop his project in the United States. Even though qualified professionals exist in the financial services sector, their specific and differentiated contributions offer substantial advantages, as summarized below:

- **Unique Qualifications and Expertise:** Mr. Rodriguez combines international private banking experience with in-depth knowledge of AML(Anti-Money Laundering)/KYC (Know Your Customer), frameworks, FATCA (Financial Transactions Tax Compliance Act), compliance, offshore banking operations, and cross-border financial risk assessment. His experience across Brazil, Miami, and Zurich provides a multi-jurisdictional perspective that is particularly relevant to foreign investors and American citizens integrating into the U.S. financial system.
- **Consistent Recognition and Track Record:** He has held progressively responsible roles within major financial institutions, including Itaú Private Bank and Itaú Unibanco, serving high-net-worth international clients and operating within highly regulated banking environments. His advancement

to offshore banking leadership positions demonstrates sustained professional credibility and trust in compliance-sensitive financial operations.

- **Proven Regulatory and Risk-Based Leadership:** His professional trajectory reflects the ability to translate complex regulatory requirements into structured advisory solutions that improve compliance alignment, reduce exposure to financial crime risk, and enhance transparency in cross-border transactions.

- **Additional Contributions:** His work addresses complex challenges at the intersection of offshore banking, regulatory compliance, international wealth structuring, and risk mitigation, enabling lawful capital integration and strengthening the integrity of financial operations involving U.S. institutions.

In conclusion, while qualified professionals may exist within related areas of financial services, the combination of Mr. Rodriguez's international experience, compliance specialization, and cross-border operational expertise clearly distinguishes him. Through JV Consulting, he will provide sustained benefits to the U.S. financial ecosystem by enhancing regulatory adherence, mitigating illicit financial risks, and supporting responsible international capital participation. Consequently, waiving the labor certification requirement directly serves the national interest of the United States.

#### 4. FINAL CONSIDERATIONS

From all topics discussed above and the attached evidence, it is "more likely than not" that:

1. **The self-petitioner, Mr. Jose Vitor de Oliveira Lopez Rodriguez, meets the advanced academic degree requirement** stipulated in section 203(b)(2) of the Immigration and Nationality Act (INA). He holds a foreign bachelor's degree in business administration, evaluated as equivalent to a U.S. bachelor's degree, and possesses more than five years of progressive post-degree professional experience in offshore banking, cross-border financial services, and regulatory compliance within major financial institutions. His consistent career advancement, managerial responsibility in regulated banking environments, and demonstrated performance recognition qualify him for classification in the EB-2 category.
2. **The proposed endeavor has substantial merit and national importance**, as JV Consulting supports U.S. priorities related to financial transparency, anti-money laundering (AML) compliance, cross-border regulatory alignment, and responsible international capital integration, thereby strengthening the integrity and resilience of the U.S. financial system and satisfying the first prong of *Matter of Dhanasar*.
3. **The self-petitioner, Mr. Oliveira, is well-positioned to advance the endeavor** based on his progressive professional experience in offshore banking and regulatory compliance, recognized performance within a major international financial institution, ANBIMA certification (CEA), specialized AML (Anti-Money Laundering) and sanctions training, membership in the American Management Association (AMA), a structured business plan, and documented financial capacity to launch and sustain the endeavor.
4. **On balance, waiving the job offer and labor certification requirements benefits the United States.** Mr. Rodriguez will lead an independent, founder-driven enterprise focused on strengthening financial compliance, mitigating regulatory risk, and promoting lawful cross-border financial participation, thereby generating measurable economic and systemic benefits that justify the *National Interest Waiver*.

Consequently, **Mr. Jose Vitor de Oliveira Lopez Rodriguez** merits a favorable decision on this I-140 petition in the Second Preference employment-based category, with a request for a waiver of the job offer and labor certification requirements, pursuant to INA §203(b)(2)(B). His advanced academic qualifications, progressive leadership within regulated banking environments, recognized professional performance, and specialized expertise in offshore banking, cross-border compliance, and regulatory risk management align with the legislative intent of the National Interest Waiver, as his proposed project advances financial transparency, anti-money laundering compliance, and responsible international capital integration within the United States.

We respectfully request that USCIS approve this petition in light of the substantial evidence of national importance and the petitioner's demonstrated professional competence.

Should you require any further information or documentation, please do not hesitate to contact our office. Thank you in advance for your consideration of this matter.

Sincerely,



**Otavio Haverroth Silva**  
California Bar # 343486

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Derivative's Birth Certificate and Corresponding Translation - Jose Felipe	228-230



# **Exhibit A - Resume**

# JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ

Email | josevitorlopez@gmail.com

Phone | +55 11 97181-8848

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I hold a degree in Business Administration from Presbyterian University Mackenzie and have solid experience in the financial sector, especially with high-net-worth clients.

My career began as a Fiduciary risk intern at Itaú Unibanco, and, due to playing a significant role, I was promoted to Compliance Analyst, where I worked for 3 years focusing on Personal Investment compliance.

Currently, I work at Itaú Private Bank, the bank's highest-income segment, where I have been for the past 3 years. I started as an Offshore Relationship Analyst and today serve as an Offshore Banking Manager, continuing with the goal of providing the best financial services and personalized strategies to my clients.

Throughout my journey, I also studied in the United States at Dr. Phillips High School, where I was able to improve my language skills and gain a deeper understanding of different cultures.

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## WORK EXPERIENCE

### OFFSHORE BANKING MANAGER

Itaú Private Bank | São Paulo, Brazil – Miami, USA – Zurich, Switzerland

05/2023 – PRESENT

Responsible for managing client relationships by developing and maintaining strong connections by understanding their financial and personal needs. I assess clients' financial situations and offer tailored solutions, such as loans and investments. I also engage in the prospecting of new clients and promote the bank's products and services.

I conduct detailed account analyses, ensuring client satisfaction and resolving any issues that arise. I ensure that all operations and products comply with current financial regulations. I prepare reports on account performance and analyze financial data to support strategic decision-making. In addition, I guide and train new team members, ensuring a high standard of service. I work directly for Itaú at the Miami and Zurich offices, providing international support with a focus on service excellence and efficient banking solutions.

### OFFSHORE RELATIONSHIP ANALYST

Itaú Private Bank | São Paulo, Brazil – Miami, USA – Zurich, Switzerland

06/2022 – 05/2023

Responsible for supporting client service and portfolio maintenance, ensuring the efficient execution of operational and administrative tasks. Support in the analysis of clients' profiles and financial situations, contributing to the identification of appropriate solutions in products such as investments, foreign exchange, and credit. Collaboration in the prospecting and onboarding of new clients, ensuring compliance with internal policies and international regulations (compliance and KYC). Participation in the preparation of management reports and monitoring of account performance, as well as in the tracking of transactional processes. Collaboration with relationship managers to ensure agile, secure, and high-quality service, always aligned with the demands of the offshore market.

### COMPLIANCE ANALYST

Itaú Unibanco | São Paulo, Brazil

06/2019 – 06/2022

Involvement in the development and enhancement of the Personal Investments Policy, focusing on adherence to internal guidelines and regulatory requirements. Responsible for clarifying investment-related queries targeted at the Wholesale segment, providing technical and regulatory support to team members. Continuous monitoring and prevention of non-compliance or irregularities, ensuring conformity with internal and external regulations. Support in the creation and maintenance of automated spreadsheets for data control and analysis, contributing to greater efficiency and accuracy in processes. Participation in the analysis and approval of investments in general, ensuring consistency with the current policy guidelines. Active role in training and developing employees, promoting knowledge and alignment with the practices established in the Personal Investments Policy.

### **FIDUCIARY RISK INTERN**

Itaú Unibanco | São Paulo, Brazil

01/2018 – 06/2019

Responsible for creating and developing automated spreadsheets for activity control and reporting, as well as for the input and processing of files related to amortization, distribution, extension, and closure of investment funds. Direct contact with shareholders through the organization and participation in shareholder meetings, as well as interaction with major Investment Banks in operational and strategic activities. Supported the preparation of technical reports directed to management, contributing to decision-making and risk management. Also responsible for creating charts and consolidated reports of activities across various management areas, alongside real-time monitoring of critical information regarding funds under fiduciary management.

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## EDUCATION

### **BACHELOR'S DEGREE IN BUSINESS ADMINISTRATION**

PRESBYTERIAN UNIVERSITY MACKENZIE

SÃO PAULO, SP, BRAZIL

JUNE 2019

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## KEY COURSES / SEMINARS

- **FIRE FIGHTER / PREVinsa – 05/2025**
- **AML AND SANCTIONS TRAINING 2025 / QUEST CE SOLUTIONS – 05/2025**
- **PRIVACY, CONFIDENTIALITY, AND INFORMATION SECURITY (FE INT) / QUEST CE SOLUTIONS – 05/2025**
- **ETHICS AND PROFESSIONAL CONDUCT (FE INT) / QUEST CE SOLUTIONS – 05/2025**
- **ANTI-MONEY LAUNDERING AND SANCTIONS / QUEST CE SOLUTIONS – 07/2024**
- **CYBERSECURITY (FE INT) / QUEST CE SOLUTIONS – 07/2024**
- **ANTI-MONEY LAUNDERING: TECHNOLOGICAL CHALLENGES (FE INT) / QUEST CE SOLUTIONS – 11/2023**
- **ANTI-SEXUAL HARASSMENT TRAINING (FE INT) / QUEST CE SOLUTIONS – 11/2023**
- **IDENTITY THEFT PREVENTION AND THE FINANCIAL SERVICES INDUSTRY (FE INT) / QUEST CE SOLUTIONS – 11/2023**

- **ENGLISH COURSE / CULTURA INGLESA – 12/2010**
- 

## CERTIFICATIONS

- **CEA - ANBIMA CERTIFICATION FOR INVESTMENT SPECIALISTS – 01/2022**  
VALID UNTIL - 01/2027  
*\*ANBIMA: Brazilian Financial and Capital Markets Association*
- 

## AWARDS AND HONORS

- **PRAD – HIGH PERFORMANCE REMUNERATION PROGRAM – 03/2021**  
**São Paulo, Brazil**  
PRAD is a policy adopted by banks and other financial institutions to incentivize and reward employees who exceed performance targets. Receiving the PRAD frequently or in a high amount is challenging due to the strong competition for this award.
- **PRAD – HIGH PERFORMANCE REMUNERATION PROGRAM – 02/2022**  
**São Paulo, Brazil**  
PRAD is a policy adopted by banks and other financial institutions to incentivize and reward employees who exceed performance targets. Receiving the PRAD frequently or in a high amount is challenging due to the strong competition for this award.

August 2025.

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 3, 2025.

# JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ

E-mail | josevitorlopez@gmail.com

Telefone | +55 11 97181-8848

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Sou formado em Administração de Empresas pela Universidade Presbiteriana Mackenzie e tenho experiência sólida no setor financeiro, especialmente com clientes de alta renda.

Minha carreira começou ainda como estagiário de riscos Fiduciários no Itaú Unibanco e, por desempenhar um papel relevante fui efetivado como analista de Compliance, onde trabalhei por 3 anos, focado em compliance de Investimentos Pessoais.

Atualmente, atuo no Itaú Private Bank, segmento de mais alta renda do banco, onde estou há 3 anos. Comecei como Analista de Relacionamento Offshore e, hoje, sou Gerente de Banking Offshore, continuando com o objetivo de oferecer os melhores serviços financeiros e estratégias personalizadas para meus clientes.

Durante minha trajetória, também estudei nos Estados Unidos na Dr. Phillips High School, onde pude aprimorar minhas habilidades em idiomas e compreender diferentes culturas.

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## EXPERIÊNCIA

### **GERENTE DE BANKING OFFSHORE**

Itaú Private Bank | Sao Paulo, Brasil – Miami, USA – Zurich, Suíça

05/2023 – PRESENTE

Responsável por gerenciar relacionamentos com clientes, desenvolvendo e mantendo conexões sólidas ao compreender suas necessidades financeiras e pessoais. Avalio a situação financeira dos clientes e ofereço soluções personalizadas, como empréstimos e investimentos. Atuo também na prospecção de novos clientes e na promoção de produtos e serviços do banco. Realizo análises detalhadas de contas, garantindo a satisfação dos clientes e solucionando eventuais problemas. Verifico se todas as operações e produtos estão em conformidade com as regulamentações financeiras vigentes. Elaboro relatórios sobre o desempenho das contas e analiso dados financeiros para orientar decisões estratégicas. Além disso, oriento e treino novos membros da equipe, assegurando um alto padrão de atendimento. Trabalho diretamente para o Itaú nas unidades de Miami e Zurique, oferecendo suporte internacional com foco em excelência no atendimento e soluções bancárias eficientes.

### **ANALISTA DE RELACIONAMENTO OFFSHORE**

Itaú Private Bank | Sao Paulo, Brasil – Miami, USA – Zurich, Suíça

06/2022 – 05/2023

Responsável por auxiliar no atendimento e na manutenção de carteiras de clientes, garantindo a execução eficiente das demandas operacionais e administrativas. Apoio na análise de perfil e situação financeira dos clientes, contribuindo para a identificação de soluções adequadas em produtos como investimentos, câmbio e crédito. Colaboração na prospecção e no onboarding de novos clientes, assegurando o cumprimento das políticas internas e das regulamentações internacionais (compliance e KYC). Participação na preparação de relatórios gerenciais e no monitoramento de performance das contas, bem como no acompanhamento de processos transacionais. Atuação conjunta com gerentes de relacionamento para garantir um atendimento ágil, seguro e de alta qualidade, sempre alinhado às exigências do mercado offshore.

### **ANALISTA DE COMPLIANCE**

Itau Unibanco | Sao Paulo, Brasil

06/2019 – 06/2022

Atuação no desenvolvimento e aprimoramento da Política de Investimentos Pessoais, com foco na aderência às diretrizes internas e às exigências dos órgãos reguladores. Responsável por esclarecer dúvidas relacionadas a investimentos voltados para o segmento do Atacado, prestando suporte técnico e regulatório aos colaboradores da área. Monitoramento contínuo e prevenção de descumprimentos ou irregularidades, assegurando conformidade com normas internas e externas. Apoio na elaboração e manutenção de planilhas automatizadas para controle e análise de dados, contribuindo para maior eficiência e acuracidade dos processos. Participação na análise e liberação de investimentos em geral, garantindo a consistência com as diretrizes da política vigente. Atuação ativa em treinamentos e capacitação de colaboradores, promovendo conhecimento e alinhamento às práticas estabelecidas na Política de Investimentos Pessoais.

### **ESTAGIÁRIO DE RISCO FIDUCIÁRIO**

Itau Unibanco | Sao Paulo, Brasil

01/2018 – 06/2019

Responsável pela elaboração e desenvolvimento de planilhas automatizadas para controle e reporte de atividades, além da inserção e tratamento de arquivos relacionados à amortização, distribuição, prorrogação e encerramento de fundos de investimento. Contato direto com cotistas por meio da organização e participação em Assembleias, bem como interação com grandes Bancos de Investimento em atividades operacionais e estratégicas. Apoio na elaboração de pareceres técnicos direcionados à diretoria, contribuindo para a tomada de decisão e gestão de riscos. Responsável também pela criação de gráficos e relatórios consolidados das atividades das diversas áreas da gerência, além do monitoramento em tempo real de informações críticas sobre os fundos sob gestão fiduciária.

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## EDUCAÇÃO

### **BACHALERADO EM ADMINISTRAÇÃO DE EMPRESAS**

UNIVERSIDADE PRESBITERIANA MACKENZIE

SÃO PAULO, SP, BRASIL

JUNHO 2019

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## PRINCIPAIS CURSOS / SEMINÁRIOS

- **BRIGADISTA DE INCÊNDIO / PREVinsa – 05/2025**
- **AML AND SANCTIONS TRAINING 2025 / QUEST CE SOLUTIONS – 05/2025**
- **PRIVACY, CONFIDENTIALITY, AND INFORMATION SECURITY (FE INT) / QUEST CE SOLUTIONS – 05/2025**
- **ETHICS AND PROFESSIONAL CONDUCT (FE INT) / QUEST CE SOLUTIONS – 05/2025**
- **ANTI-MONEY LAUNDERING AND SANCTIONS / QUEST CE SOLUTIONS – 07/2024**
- **CYBERSECURITY (FE INT) / QUEST CE SOLUTIONS – 07/2024**
- **ANTI-MONEY LAUNDERING: TECHNOLOGICAL CHALLENGES (FE INT) / QUEST CE SOLUTIONS – 11/2023**
- **ANTI-SEXUAL HARASSMENT TRAINING (FE INT) / QUEST CE SOLUTIONS – 11/2023**
- **IDENTITY THEFT PREVENTION AND THE FINANCIAL SERVICES INDUSTRY (FE INT) / QUEST CE SOLUTIONS – 11/2023**

- **CURSO DE INGLES / CULTURA INGLES A – 12/2010**
- 

## CERTIFICAÇÕES

- **CEA - CERTIFICAÇÃO ANBIMA DE ESPECIALISTAS EM INVESTIMENTO – 01/2022**  
VALIDADE - 01/2027
- 

## PRÊMIOS E HONRARIAS

- **PRAD – PROGRAMA DE REMUNERAÇÃO POR ALTO DESEMPENHO – 03/2021**  
**São Paulo, Brasil**  
O PRAD é uma política adotada por bancos e outras instituições financeiras para incentivar e premiar funcionários que superam metas de desempenho. Conseguir receber o PRAD com frequência ou em valor alto é desafiador visto a concorrência elevada para se receber o prêmio.
- **PRAD – PROGRAMA DE REMUNERAÇÃO POR ALTO DESEMPENHO – 02/2022**  
**São Paulo, Brasil**  
O PRAD é uma política adotada por bancos e outras instituições financeiras para incentivar e premiar funcionários que superam metas de desempenho. Conseguir receber o PRAD com frequência ou em valor alto é desafiador visto a concorrência elevada para se receber o prêmio.

Agosto 2025.

**Exhibit B - Eligibility  
Criteria: Advanced  
Degree**

# Presbyterian University Mackenzie



## Center for Social and Applied Sciences

The President of the Presbyterian University Mackenzie,  
in the exercise of his duties and considering the completion of the

### Business

program on June 19, 2019, and the graduation  
ceremony on September 5, 2019, confers the title of

### Bachelor in Business

to

## José Vitor de Oliveira Lopez Rodriguez

Brazilian, born in the state of São Paulo, on March 25, 1996,  
ID No. 38.254.466-3 - São Paulo

and grants him this diploma  
so that he may enjoy all legal rights and privileges.

São Paulo, September 5, 2019



  
President

  
Director

Graduate

  
Secretary

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 1, 2025.

# Universidade Presbiteriana Mackenzie



## Centro de Ciências Sociais e Aplicadas

○ Reitor da Universidade Presbiteriana Mackenzie,  
no uso de suas atribuições e tendo em vista a conclusão do curso de

### Administração

em 19 de junho de 2019 e a colação de grau em  
05 de setembro de 2019, confere o título de

### Bacharel em Administração

a

## José Vitor de Oliveira Lopez Rodriguez

brasileiro, natural do Estado de São Paulo, nascido a 25 de março de 1996

R.G. n.º 38.254.400-3 - SP

e outorga-lhe o presente diploma,  
a fim de que possa gozar de todos os direitos e prerrogativas legais.

São Paulo, 05 de setembro de 2019



  
Reitor

Diplomado

  
Diretor

  
Secretário

# Academic Transcript

Page Updated 07-02-2019

CENTER FOR SOCIAL AND APPLIED SCIENCES

BUSINESS

JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ 41528360

YEAR/SEM	CODE	CURRICULAR COMPONENT *** NEW CURRICULUM ***	GRADE	ABSENCES	STATUS
2015/2	ENEX50014	BUSINESS ADMINISTRADOR'S PROFESSIONAL ENVIRONMENT	07.70	0	PASSED
2015/2	ENEC51403	SCIENCE, TECH. AND SOCIETY IN MANAGEMENT AND BUSINESS	09.10	0	PASSED
2015/2	ENEC50151	COMMUNICATION AND EXPRESSION	08.80	0	PASSED
2015/2	ENEC50280	ELEMENTS OF MATHEMATICS	08.00	0	PASSED
2015/2	ENUN51118	ETHICS AND CITIZENSHIP	10.00	0	PASSED
2015/2	ENEX50523	BASIC COMPUTER SCIENCE FOR BUSINESS ADMINISTRATORS	09.70	0	PASSED
2015/2	ENEX50650	MARKETING I	08.80	0	PASSED
2015/2	ENEX00412	APPLIED MATHEMATICS FOR BUSINESS	07.80	6	PASSED
2016/1	ENEX00609	SOCIAL ENTREPRENEURSHIP	08.90	4	PASSED
2016/1	ENEC50451	FUNDAMENTALS OF MATHEMATICS	08.00	0	PASSED
2016/1	ENEC04807	INTRODUCTION TO FINANCIAL ACCOUNTING	06.90	10	PASSED
2016/1	ENUN51119	INTRODUCTION TO THE REFORMED WORLDVIEW	07.70	0	PASSED
2016/1	ENEC50549	INTRODUCTION TO SOCIAL SCIENCES	06.60	0	PASSED
2016/1	ENEC50708	APPLIED MICROECONOMICS FOR BUSINESS	08.40	0	PASSED
2016/1	ENEC50733	BASICS OF LAW	07.80	0	PASSED
2016/1	ENEC51090	BUSINESS THEORIES	06.70	0	PASSED
2016/2	ENEC50543	INTRODUCTION TO STATISTICS	07.80	0	PASSED
2016/2	ENEC50631	MACROECONOMICS AND CONTEMPORARY ECONOMICS	07.90	0	PASSED
2016/2	ENEC50654	FINANCIAL MATHEMATICS	07.50	0	PASSED

<b>YEAR/SEM</b>	<b>CODE</b>	<b>CURRICULAR COMPONENT</b>	<b>GRADE</b>	<b>ABSENCES</b>	<b>STATUS</b>
2016/2	ENEC00261	CORPORATE ENVIRONMENT INFORMATION SYSTEM	07.90	6	PASSED
2016/2	ENEC51041	SOCIOLOGY OF ORGANIZATIONS	07.50	0	PASSED
2017/1	ENEC50002	STRATEGIC MANAGEMENT AND SUSTAINABILITY	07.40	0	PASSED
2017/1	ENEX01139	MANAGERIAL ACCOUNTING	08.80	4	PASSED
2017/1	ENEX50651	MARKETING II	08.50	0	PASSED
2017/1	ENEC00243	FINANCIAL MARKETS	08.20	0	PASSED
2017/1	ENUN51120	PRINCIPLES OF ENTREPRENEURSHIP	09.30	0	PASSED
2017/1	ENEX50872	ORGANIZATIONAL PROCESSES	08.20	0	PASSED
2017/1	ENUN51121	ENTREPRENEURIAL PROJECTS	09.30	0	PASSED
2017/2	ENEC50145	ORGANIZATIONAL BEHAVIOR	09.00	0	PASSED
2017/2	ENEC50472	INNOVATION MANAGEMENT	09.40	0	PASSED
2017/2	ENEX50475	OPERATIONS MANAGEMENT	08.55	14	PASSED
2017/2	ENEX50550	INVESTMENTS	08.10	0	PASSED
2017/2	ENEC50674	QUANTITATIVE METHODS IN DECISION PROCESSES	08.80	0	PASSED
2017/2	ENEC50808	OPERATIONS RESEARCH I	08.10	0	PASSED
2017/2	ENEX50812	CORPORATE MARKETING PLANNING	08.90	0	PASSED
2018/1	ENEC50018	FINANCIAL FEASIBILITY ANALYSIS	10.00	2	PASSED
2018/1	ENEC50170	COST ACCOUNTING	88.88	0	PASSED
2018/1	ENEC50176	ACCOUNTING AND FINANCIAL STATEMENT ANALYSIS	88.88	0	PASSED
2018/1	ENEX51653	CREATION OF INNOVATIVE BUSINESSES	08.10	6	PASSED
2018/1	ENEX50232	LAW APPLIED TO BUSINESS	88.88	0	PASSED
2018/1	ENEC50482	FINANCIAL MANAGEMENT	07.50	6	PASSED
2018/1	ENEX50629	BUSINESS LOGISTICS	09.60	4	PASSED
2018/1	ENEC50678	RESEARCH METHODS IN APPLIED SOC SCIENCES	07.90	14	PASSED
2018/1	ENEC50828	THEORY AND PRACTICE OF PEOPLE MANAGEMENT	09.00	12	PASSED
2018/1	ENEC51020	INFORMATION SYSTEMS APPLIED TO MANAGEMENT	08.20	0	PASSED

2018/2	ENOP51339	MARKETING STRATEGIES IN DIGITAL ENVIRONMENTS	08.30	6	PASSED
<b>YEAR/SEM</b>	<b>CODE</b>	<b>CURRICULAR COMPONENT</b>	<b>GRADE</b>	<b>ABSENCES</b>	<b>STATUS</b>
2018/2	ENEX50469	STRATEGIC MANAGEMENT FOR SUSTAINABILITY	08.90	12	PASSED
2018/2	ENEC50476	PROJECT MANAGEMENT	09.80	12	PASSED
2018/2	ORTC51122	UNDERGRADUATE THESIS I-ADM	22.22	0	PASSED
2019/1	ENOP51338	PRACTICAL DEVELOPMENT OF MANAGERIAL SKILLS	08.50	16	PASSED
2019/1	ORES51208	INTERNSHIP-ADM	22.22	0	PASSED
2019/1	ENOP51340	QUALITY MANAGEMENT	09.50	16	PASSED
2019/1	ENEX50483	INTEGRATED BUSINESS MANAGEMENT	08.50	14	PASSED
2019/1	ORTC51123	UNDERGRADUATE THESIS II-ADM	22.22	0	PASSED

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 1, 2025.

# Histórico

**Atualização da Página em 02-07-2019**

CENTRO DE CIENCIAS SOCIAIS E APLICADAS

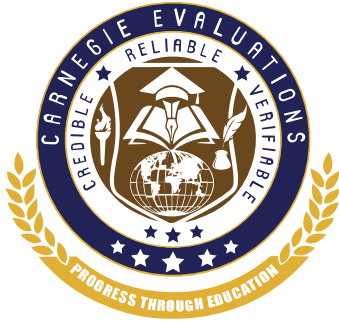
ADMINISTRACAO

JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ 41528360

<b>ANO/SEM</b>	<b>CÓDIGO</b>	<b>COMPONENTE CURRICULAR</b>	<b>NOTA</b>	<b>FALTAS</b>	<b>SITUAÇÃO</b>
		*** GRADE CURRICULAR NOVA ***			
2015/2	ENEX50014	AMBIENTE PROF DO ADMINISTRADOR	07.70	0	APROVADO
2015/2	ENEC51403	CIENC,TECNOL E SOC NA ADM E NEG	09.10	0	APROVADO
2015/2	ENEC50151	COMUNICACAO E EXPRESSAO	08.80	0	APROVADO
2015/2	ENEC50280	ELEMENTOS DE MATEMATICA	08.00	0	APROVADO
2015/2	ENUN51118	ETICA E CIDADANIA	10.00	0	APROVADO
2015/2	ENEX50523	INFORMATICA BAS PARA ADMINISTRADORES	09.70	0	APROVADO
2015/2	ENEX50650	MARKETING I	08.80	0	APROVADO
2015/2	ENEX00412	MATEMATICA APLIC ADMINISTRACAO	07.80	6	APROVADO
2016/1	ENEX00609	EMPREENDEDORISMO SOCIAL	08.90	4	APROVADO
2016/1	ENEC50451	FUNDAMENTOS DE MATEMATICA	08.00	0	APROVADO
2016/1	ENEC04807	INTROD A CONTABIL FINANCEIRA	06.90	10	APROVADO
2016/1	ENUN51119	INTRODUCAO A COSMOVISAO REFORMADA	07.70	0	APROVADO
2016/1	ENEC50549	INTRODUCAO AS CIENCIAS SOCIAIS	06.60	0	APROVADO
2016/1	ENEC50708	MICROECONOMIA APLICADA AOS NEGOCIOS	08.40	0	APROVADO
2016/1	ENEC50733	NOCOES DE DIREITO	07.80	0	APROVADO
2016/1	ENEC51090	TEORIAS DA ADMINISTRACAO	06.70	0	APROVADO
2016/2	ENEC50543	INTRODUCAO A ESTATISTICA	07.80	0	APROVADO
2016/2	ENEC50631	MACROECON E ECON CONTEMPORANEA	07.90	0	APROVADO
2016/2	ENEC50654	MATEMATICA FINANCEIRA	07.50	0	APROVADO

<b>ANO/SEM</b>	<b>CÓDIGO</b>	<b>COMPONENTE CURRICULAR</b>	<b>NOTA</b>	<b>FALTAS</b>	<b>SITUAÇÃO</b>
2016/2	ENEC00261	SIST INFORM AMB CORPORATIVO	07.90	6	APROVADO
2016/2	ENEC51041	SOCIOLOGIA DAS ORGANIZACOES	07.50	0	APROVADO
2017/1	ENEC50002	ADM ESTRATEGICA E SUSTENTABILIDADE	07.40	0	APROVADO
2017/1	ENEX01139	CONTABILIDADE GERENCIAL	08.80	4	APROVADO
2017/1	ENEX50651	MARKETING II	08.50	0	APROVADO
2017/1	ENEC00243	MERCADOS FINANCEIROS	08.20	0	APROVADO
2017/1	ENUN51120	PRINCIPIOS DE EMPREENDEDORISMO	09.30	0	APROVADO
2017/1	ENEX50872	PROCESSOS ORGANIZACIONAIS	08.20	0	APROVADO
2017/1	ENUN51121	PROJETOS EMPREENDEDORES	09.30	0	APROVADO
2017/2	ENEC50145	COMPORTAMENTO ORGANIZACIONAL	09.00	0	APROVADO
2017/2	ENEC50472	GESTAO DA INOVACAO	09.40	0	APROVADO
2017/2	ENEX50475	GESTAO DE OPERACOES	08.55	14	APROVADO
2017/2	ENEX50550	INVESTIMENTOS	08.10	0	APROVADO
2017/2	ENEC50674	MET QUANTITATIVOS EM PROC DECISORIOS	08.80	0	APROVADO
2017/2	ENEC50808	PESQUISA OPERACIONAL I	08.10	0	APROVADO
2017/2	ENEX50812	PLANEJ DE MARKETING CORPORATIVO	08.90	0	APROVADO
2018/1	ENEC50018	ANALISE DE VIABILIDADE FINANCEIRA	10.00	2	APROVADO
2018/1	ENEC50170	CONTABILIDADE DE CUSTOS	88.88	0	APROVADO
2018/1	ENEC50176	CONTABILIDADE E ANALISE DE BALANCOS	88.88	0	APROVADO
2018/1	ENEX51653	CRIACAO DE NEGOCIOS INOVADORES	08.10	6	APROVADO
2018/1	ENEX50232	DIREITO APLICADO A ADMINISTRACAO	88.88	0	APROVADO
2018/1	ENEC50482	GESTAO FINANCEIRA	07.50	6	APROVADO
2018/1	ENEX50629	LOGISTICA EMPRESARIAL	09.60	4	APROVADO
2018/1	ENEC50678	METOD DE PESQ EM CIENC SOC APLICADAS	07.90	14	APROVADO
2018/1	ENEC50828	POL E PRAT DE GESTAO DE PESSOAS	09.00	12	APROVADO
2018/1	ENEC51020	SIST DE INFORMACAO APLIC A GESTAO	08.20	0	APROVADO
2018/2	ENOP51339	ESTRATEGIAS DE MARKETING EM AMBIENTES DI	08.30	6	APROVADO

<b>ANO/SEM</b>	<b>CÓDIGO</b>	<b>COMPONENTE CURRICULAR</b>	<b>NOTA</b>	<b>FALTAS</b>	<b>SITUAÇÃO</b>
2018/2	ENEX50469	GEST ESTRATEG PARA A SUSTENTABILIDADE	08.90	12	APROVADO
2018/2	ENEC50476	GESTAO DE PROJETOS	09.80	12	APROVADO
2018/2	ORTC51122	TRAB CONCL CURSO I-ADM	22.22	0	APROVADO
2019/1	ENOP51338	DESENV PRATICO DE HABILIDADES GERENCIAIS	08.50	16	APROVADO
2019/1	ORES51208	ESTAGIO-ADM	22.22	0	APROVADO
2019/1	ENOP51340	GESTAO DA QUALIDADE	09.50	16	APROVADO
2019/1	ENEX50483	GESTAO INTEGRADA DE EMPRESAS	08.50	14	APROVADO
2019/1	ORTC51123	TRAB CONCL CURSO II-ADM	22.22	0	APROVADO



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Phone: (848)300-0099  
Fax: (848) 300-5199

## EVALUATION OF ACADEMICS

Carnegie Evaluations LLC, who specializes in the evaluation of foreign educational credentials, has prepared the following academic credential evaluation.

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September 23, 2025

Name: **Mr. Jose Vitor DE OLIVEIRA LOPEZ RODRIGUEZ**

Following is a description of Mr. de Oliveira Lopez Rodriguez's foreign degree:

Institution: *Universidade Presbiteriana Mackenzie*  
Degree: *Bacharel em Administracao*  
Date of Award: September 2019  
Years of Study: Four  
Country: Brazil

### Academic Equivalency in the United States

### **BACHELOR OF BUSINESS ADMINISTRATION**

*Carnegie Evaluations LLC offers this evaluation after reviewing copies of the original diploma certificates and transcripts provided. This evaluation is advisory in nature and is based on the assumption that the submitted documents are accurate. There are no apparent grounds to disbelieve the authenticity and accuracy of the documentation presented on behalf of Mr. Jose Vitor de Oliveira Lopez Rodriguez. In addition, this evaluation is based on standard scholarly and professional sources as referenced at the end of this document. Carnegie Evaluations LLC is not responsible for how this evaluation report will be used and is not responsible for damages resulting from such use of this report.*

## **DISCUSSION OF MR. DE OLIVEIRA LOPEZ RODRIGUEZ'S ACADEMICS**

This credential evaluation is provided upon review of the degree certificates and transcripts awarded to Mr. Jose Vitor de Oliveira Lopez Rodriguez during the course of his academic career. An analysis of Mr. De Oliveira Lopez Rodriguez's foreign educational courses for the *Bacharel em Administracao* (translated as Bachelor in Business) from *Universidade Presbiteriana Mackenzie* (translated as Presbyterian University Mackenzie) forms the basis for the following evaluation.

Mr. De Oliveira Lopez Rodriguez graduated with a Bachelor in Business degree from the Presbyterian University Mackenzie in September 2019. The Presbyterian University Mackenzie is an accredited institution of higher education in Sao Paulo, Brazil. Admission to this program requires graduation from the US equivalent of high school and competitive entrance examinations for admission and enrollment. Mr. De Oliveira Lopez Rodriguez satisfactorily completed the academic course requirements for the Bachelor in Business program. He majored in Business and was awarded a *Bacharel em Administracao* from the institute.

This is a four-year undergraduate program of study that is equivalent to a degree of Bachelor of Business Administration from an accredited institution of higher education in the United States. The academic criterion maintained by Presbyterian University Mackenzie is significantly similar to those parameters upheld by any other accredited colleges and universities in the United States.

The Bachelor in Business curriculum includes advanced bachelor's-level coursework and examinations in Basic Computer Science for Business Administrators, Introduction to Financial Accounting, Business Administrator's Professional Environment, Science, Technology and Society in Management and Business, Social Entrepreneurship, Fundamentals of Mathematics, Applied Microeconomics for Business, Business Theories, Introduction to Statistics, Macroeconomics and Contemporary Economics, Financial Mathematics, Corporate Environment Information System, Sociology of Organizations, Strategic Management and Sustainability, Financial Markets, Principles of Entrepreneurship, Organizational Processes, Innovation Management, Operations Management, Investments, Quantitative Methods in Decision Processes, Corporate Marketing, Planning Financial Feasibility Analysis, Cost Accounting, Accounting and Financial Statement Analysis, Creation of Innovative Businesses, Law Applied to Business, Financial Management, Business Logistics, Research Methods in Applied Social Sciences, Information Systems Applied to Management, Marketing Strategies in Digital Environments, Strategic Management for Sustainability, Project Management, Quality Management, Integrated Business Management, and other related subjects.

Upon reviewing Mr. De Oliveira Lopez Rodriguez's academic history, it becomes apparent that Mr. De Oliveira Lopez Rodriguez has satisfied the coursework requirements, which are substantially similar and equivalent to those required for the completion of a four-year Bachelor's Degree program at an accredited institution of higher education in the United States.

## **SUMMARY**

On the basis of the academic reputation of Presbyterian University Mackenzie, the nature and duration of the academic coursework, and the grades attained in the courses, it is the judgment of Carnegie Evaluations LLC that Mr. De Oliveira Lopez Rodriguez has attained the equivalent of a Bachelor of Business Administration Degree from an accredited institution of higher education in the United States.

Carnegie Evaluations LLC represents this evaluation report to be an accurate and correct evaluation to the best of its knowledge and belief, pursuant to the requirements of the Citizenship and Immigration Services of the United States Department of Homeland Security. Carnegie Evaluations LLC does not represent that the documentation submitted to it by anyone for evaluation meets the evidentiary standards of any state or federal agency or any court. This evaluation report, as are all such reports provided by Carnegie Evaluations LLC, is advisory for the customer who requested it.

The foregoing evaluation of Mr. De Oliveira Lopez Rodriguez has been reviewed and approved by me, Dr. Zach G. Zacharia, on September 23, 2025.

Sincerely,



Zach G. Zacharia, Ph.D.  
Director, Carnegie Evaluations LLC.  
Associate Professor of Supply Chain Management  
Director, Lehigh Center for Supply Chain Research  
Lehigh University

### Evaluation Resources:

1. World Higher Education Database. International Association of Universities' Worldwide Database of Higher Education Institutions, Systems and Credentials. [www.whed.net](http://www.whed.net).
2. AACRAO EDGE. AACRAO Electronic Database for Global Education. <https://www.aacrao.org/edge>
3. Central Intelligence Agency (CIA). The World Factbook. <https://www.cia.gov/the-world-factbook/>
4. ENIC-NARIC. European Network of Information Centres in the European Region, National Academic Recognition Information Centres in the European Union. [www.enic-naric.net](http://www.enic-naric.net).

## **Bio: Professor Zach G. Zacharia**

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I am the Interim Department Chair, Decision and Technology Analytics (DATA) Department, an Associate Professor of Supply Chain Management, and Director of the Center for Supply Chain Research Lehigh in the College of Business and Economics, Lehigh University, where I teach Graduate and Undergraduate courses in Supply Chain Operations Management and Logistics and Transportation. In addition, I am also a visiting Professor at the Indian Institute of Technology (IIT) in New Delhi, India. I graduated with a B.S. in Mechanical Engineering from the University of Calgary, an MBA from the University of Alberta, and a Ph.D. in Logistics with a minor in Marketing from the University of Tennessee. My current research interests include Collaboration/Competition within the Supply Chain, Supplier Satisfaction, and the Physical Internet.

Before joining Academia, I worked at the University of Tennessee, Center for Transportation Research, for six years as an Associate Director. I also worked at the Department of Transportation in Alberta, Canada, for ten years as an Equipment Engineer. I am a principal in BZS Consulting, which primarily focuses on teaching Supply Chain Operations Management and evaluating collaboration and procurement strategies across firms in a supply chain.

I have developed significant international contacts and collaborations with many affiliate schools in several countries in Europe, Asia, and South America. I have evaluated numerous portfolios of international students from countries around the world and have performed in-depth assessments of how these foreign courses are equated to corresponding courses in the United States.

I have 29 refereed publications, including 2 articles in the *Journal of Operations Management*, 8 articles in the *Journal of Business Logistics*, and articles in *Decision Sciences*, the *Journal of Supply Chain Management*, *Industrial Marketing Management*, *International Journal of Production Research*, *International Journal of Production and Operations Management*, *International Journal of Logistics Management*, *Journal of Retailing*, *Journal of Business and Industrial Marketing*, *Marketing Management*, *Supply Chain Management Review*, *Journal of International Technology and Information Management*, *Journal of Vehicle Design* and *Wall Street Journal*. As a member of a Supply Chain Research Group at the University of Tennessee, I co-authored a book titled “*Supply Chain Management*” (Sage Publications, December 2000). I also contributed a chapter on logistics service providers and new product development in the book titled *Managing Innovation: The New Competitive Edge for Logistics Service Providers*, Stephan M. Wagner ed., Kuehne Foundation Book Series (2007).

Among the awards that I have received are the DATA Department Service Award (2023), Staub Faculty Excellence Award (2013) from the College of Business, Lehigh University, Best Paper Finalist (2010) from the *Journal of Operations Management*, Best Paper Award (2007) from NARTS and Best Dissertation Proposal Award (2000) from the University of Arkansas. As a member of a Supply Chain Research Group at the University of Tennessee, I coauthored a book titled *Supply Chain Management* (Sage Publications, December 2000).

**A.****Biographical Information**

Zach G. Zacharia, Ph.D.  
Interim Department Chair, Decision and Technology Analytics Department  
Associate Professor Supply Chain Management  
Director, Center for Supply Chain Management Lehigh  
Supply Chain Management Program Director  
Department of Management, College of Business Administration and Economics  
Lehigh University, 621 Taylor Street, Bethlehem, PA, 18015  
Office: (610) 758-4433, Fax: (610) 758-6941  
[zgz208@lehigh.edu](mailto:zgz208@lehigh.edu)

**EDUCATION**

- 1996 - 2001 **THE UNIVERSITY OF TENNESSEE** **Knoxville, TN**  
**Doctor of Philosophy in Business Administration**
- Major: Logistics, Minor: Marketing
  - Dissertation Title: An Analysis of the Effect of Logistics Involvement in Cross-functional Integrated New Product Development Projects (Advisor: Dr. John T. Mentzer)
- 1988 – 1993 **THE UNIVERSITY OF ALBERTA** **Edmonton, AB**  
**Master of Business Administration**
- 1981 - 1985 **THE UNIVERSITY OF CALGARY** **Calgary, AB**  
**Bachelor of Science, Mechanical Engineering**
- 1980 - 1981 **RED DEER COLLEGE** **Red Deer, AB**  
**Bachelor of Science**
- 1979 – 1980 **THE UNIVERSITY OF ALBERTA** **Edmonton, AB**  
**Bachelor of Science**

**WORK EXPERIENCE SUMMARY**

- 2016 – Present, Director, Center for Supply Chain Research Lehigh  
2013 – Present, Associate Professor – Lehigh University  
2008 – 2013 Assistant Professor – Lehigh University  
2001 – 2008 Assistant Professor - Texas Christian University  
1999 – 2001 Associate Director – Transportation Center, University of Tennessee  
1997 – 1999 Assistant Director - Transportation Center, University of Tennessee  
1995 – 1997 Senior Research Associate – University of Tennessee  
1989 – 1995 Research Engineer – R&D Branch, Alberta Transportation & Utilities  
1985 – 1989 Equipment Engineer – Alberta Transportation & Utilities

**CONSULTING PROJECTS, EXECUTIVE EDUCATION**

- 2023 Ecofriendly Behavior on Personal Transportation, AFIT, Dalton  
2020 Financial Flow in SC, DiCentral, Houston

2020	Expert Witness – Real Estate Company, Bethlehem
2020	Lehigh University, Executive Education, Bethlehem
2019	Lehigh University, Executive Education, Bethlehem
2019	SC Collaboration in Drop Ship, DiCentral, Houston
2018	Coopetition in the Defense Industry, AFIT, Dayton
2018	IIT New Delhi, Executive Education, Delhi, India
2017	Lehigh University, Executive Education, Bethlehem
2016	IIT Madras, Global Initiative of Academic Networks, Chennai, India
2015	Morrison Executive Education, Santo Domingo, Dominican Republic
2014	CSCMP Executive Seminar, Bogota, Columbia
2012	Supply Chain Management Simulation, WAM Systems, Philadelphia
2010	Supply Chain Management Overview, Universidad de Piura, Peru
2007	Procurement of Capability Guidelines, Lockheed Martin Aeronautics
2002	Truck Safety Recommendations, University of Tennessee

## **B. Publications and Creative Activities**

### **EDITORIAL ROLES (6)**

- Senior Associate Editor- *International Journal of Logistics Management (2018-current)*
- Senior Editor- *Journal of Business Logistics (2016- current)*
- Special Issue Editor-(Physical Internet) - *Journal of Business Logistics (2018-2020)*
- Special Issue Editor- (Inter-Disciplinary Research) *Journal of Business Logistics (2014-2015)*
- Editorial Board Member – *Journal of Operations Management*
- Editorial Board Member –*Transportation Journal*
- Editorial Board Member – *Journal of Supply Chain Management*

### **DISSERTATION COMMITTEE MEMBER (2)**

- Michael Plasch - *Supply Chain Collaboration - Investigating Motives, Drivers And Success Factors* – Johannes Kepler University Linz, Austria, 2021
- Kimberly K. Whitehead – *It's A Matter Of Give And Take: Exploring The Role Of Knowledge Transfer Within Supply Chain Collaboration* - University of Texas at Arlington, USA, 2014

## BOOK CHAPTERS (5)

- **Zacharia, Zach G.** "Is there a role for Logistics Service Providers in New Product Development?" *Managing Innovation: The New Competitive Edge for Logistics Service Providers*, Stephan M. Wagner ed., Kuehne Foundation Book Series. Ch 7, 2008.
- Mentzer, John T., William J. DeWitt, James S. Keebler, Soonhong Min, Nancy W. Nix, Carlo D. Smith, and **Zach G. Zacharia**, "What is Supply Chain Management" *Supply Chain Management*, Thousand Oaks, CA: Sage Publications, Ch.1, 2000.
- **Zacharia, Zach G.**, "R&D and New Product Development in Supply Chain Management" *Supply Chain Management*, John T. Mentzer ed., Thousand Oaks, CA: Sage Publications, Ch.6, 2000.
- **Zacharia, Zach G.**, "The Evolution and Growth of Production in Supply Chain Management" *Supply Chain Management*, John T. Mentzer ed., Thousand Oaks, CA: Sage Publications, Ch.8, 2000.
- **Zacharia, Zach G.**, "The Evolution and Growth of Information Systems in Supply Chain Management" *Supply Chain Management*, John T. Mentzer ed., Thousand Oaks, CA: Sage Publications, Ch.11, 2000.

## REFEREED PUBLICATIONS (29)

29. Varun Jain, Usha Mohan, Zach G. Zacharia, Nada R. Sanders (2022) "Improving patient satisfaction and outpatient diagnostic center efficiency using novel online real-time scheduling" *Operations Research for Health Care*, 32, 1-17, 100338
28. Saif Mir, Misty Blessley, **Zach Zacharia**, John Aloysius (2022) "Mending Fences in the Buyer-Supplier Relationship: The Role of Justice in Relationship Restoration" *Journal of Supply Chain Management*. Vol. 58, No. 3, 23 – 46.
27. Dev, Navin; Ravi Shankar; **Zach Zacharia**, Sanjeev Swami, (2021) "Supply chain resilience for managing the ripple effect in Industry 4.0 for green product diffusion" *International Journal of Physical Distribution & Logistics Management* Vol. 51 No. 8, 897-930.
26. Ballot, Eric, Benoit Montreuil, **Zach G. Zacharia**, (2021) "Physical Internet: First Results and Next Challenges" *Journal of Business Logistics* Vol 42 No. 1, 1 – 7.
25. Treiblmaier, Horst, Kristijan Mirkovski, Paul B. Lowry, **Zach G. Zacharia**, (2020) "The Physical Internet as a New Supply Chain Paradigm: A Systematic

- Literature Review and a Comprehensive Framework” *International Journal of Logistics Management* Vol. 31 No. 2, 239-287.
24. **Zach G. Zacharia**, Michael Plasch, Usha Mohan, Markus Gerschberger (2019) “The Emerging Role of Coopetition Within Inter-Firm Relationships” *International Journal of Logistics Management* Vol. 30, No. 2, 414-437.
  23. Soonhong Min, **Zach G. Zacharia**, Carlo D. Smith (2019) “Defining Supply Chain Management: In the Past, Present and Future” *Journal of Business Logistics* Vol. 40 No.1, 44-55.
  22. Kimberly Whitehead, **Zach Zacharia**, Edmund Prater (2019) “Investigating the Role of Knowledge Transfer in Supply Chain Collaboration” *International Journal of Logistics Management*” Vol. 30, No. 1, 284-302.
  21. Misty Blessly, Saif Mir, **Zach G. Zacharia**, John Aloysius (2018) “Breaching Relational Obligations In A Buyer-Supplier Relationship: Feelings Of Violation, Fairness Perceptions And Supplier Switching” *Industrial Marketing Management* Vol. 74, Oct, 215-226.
  20. Faraz, Alireza, Nada R. Sanders, **Zach G. Zacharia**, Markus Gerschberger (2018) “Monitoring Type B Buyer-Supplier Relationships” *International Journal of Production Research* Vol. 56, No. 18, 6225-6239.
  19. Whitehead, Kimberly, **Zach G. Zacharia**, Edmund Prater, (2016) “Absorptive Capacity Versus Distributive Capability: The Asymmetry of Knowledge Transfer” *International Journal of Operations and Production Management* Vol. 36, No 10, 1308-1332.
  18. Nada R. Sanders, Brian R. Fugate, **Zach G. Zacharia**, (2016) “Interdisciplinary Research In SCM: Through the Lens of The Behavioral Theory of The Firm” *Journal of Business Logistics* Vol. 37, No 2, 107-112.
  17. Nancy W. Nix, **Zach G. Zacharia**, (2014) “The Impact of Collaborative Engagement on Knowledge and Performance Gains in Episodic Collaborations” *International Journal of Logistics Management* Vol. 25, No 2, 245-269.
  16. **Zach G. Zacharia**, Nada R. Sanders, Brian R. Fugate (2014) “The Evolving Role of Disciplines Within Supply Chain Management” *Journal of Supply Chain Management* Vol. 50, No 1, 73-88.
  15. Nada R. Sanders, **Zach G. Zacharia**, Brian R. Fugate (2013) “The Interdisciplinary Future of Supply Chain Management Research” *Decision Sciences* Vol. 44, No. 3, 413-429.

14. Geoffrey T. Stewart, **Zach G. Zacharia**, Andrew B. Artis (2012) “Leveraging Relationship Orientation and its Impact on Relationship Outcomes” *Journal of Business and Industrial Marketing*, Vol. 27, No. 8, 644-658.
13. **Zach G. Zacharia**, Nancy W. Nix, Robert F. Lusch (2011) “Capabilities that Enhance Outcomes of an Episodic Supply Chain Collaboration” *Journal of Operations Management*, Vol. 29, No. 6, 591-603.
12. **Zach G. Zacharia**, Nada R. Sanders, Nancy W. Nix (2011) “The Emerging Role of the Third-Party Logistics Provider (3PL) as a Supply Chain Orchestrator” *Journal of Business Logistics*, Vol. 32, No. 1, 40-54.
11. Danny Lanier, Jr., William F. Wempe, **Zach G. Zacharia**, (2010) “Concentrated Supply Chain Membership and Financial Performance: Chain- and Firm-Level Perspectives” *Journal of Operations Management*, Vol.28, No.1, 1-16.
10. **Zach G. Zacharia**, Chad W. Autry, David S. Preston, Charles W. Lamb, (2009) “IT Alignment with Business Strategies in a Healthcare Organizations: An Empirical Analysis” *Journal of International Technology and Information Management*, Vol. 18, No. 3/4, 477-494.
9. **Zach G. Zacharia**, Nancy W. Nix and Robert F. Lusch, (2009) “An Analysis of Supply Chain Collaborations and Their Effect on Performance” *Journal of Business Logistics*, Vol. 30, No. 2, 101-123.
8. Chad W. Autry, **Zach G. Zacharia** and Charles W. Lamb, (2008) “A Logistics Strategy Taxonomy” *Journal of Business Logistics*, Vol. 29. No. 2, 53-74.
7. Nancy W. Nix, Robert F. Lusch, **Zach G. Zacharia**, and Wesley R. Bridges, (2008) "Competent Collaborations” *Marketing Management*, Vol. 17, No. 2, 18-24.
6. **Zach G. Zacharia** and John T. Mentzer (2007) “The Role of Logistics in New Product Development,” *Journal of Business Logistics*, Vol. 28, No. 1, 83-110.
  - a. Reprinted in:
  - b. *Logistique and Management*, Vol. 16, No. 1, 35-53, (2008).
5. **Zach G. Zacharia** and John T. Mentzer (2004) “Logistics Salience In A Changing Environment,” *Journal of Business Logistics*, Vol. 25, No. 1, 187-210.
  - a. Reprinted in:
  - b. *The ICFAI Journal of Supply Chain Management*, Vol. 3, No. 1, 53-72, (2006).

4. Mentzer, John T., William DeWitt, James S. Keebler, Soonhong Min, Nancy W. Nix, Carlo D. Smith, **Zach G. Zacharia** (2001) "Defining Supply Chain Management," *Journal of Business Logistics*, Vol. 22, No. 2, 1-25.
  - c. Reprinted in:
  - d. *Logistique and Management*, Vol. 9, No. 2, 3-19, (2001).
3. **Zacharia, Zach G.**, John E. Tidwell and Stephen H. Richards (2001) "An Overview of Truck and Bus Safety:1999 Knoxville Symposium," *Journal of Vehicle Design*, Vol. 26, No. 4, 442-453.
2. Mentzer, John T., Min Soonhong and **Zach G. Zacharia** (2000) "The Nature of Interfirm Partnering in Supply Chain Management," *Journal of Retailing*, Winter, Vol. 76, Issue 4, 549-568.
1. **Zacharia, Zach G.** and Bart Jennings (1998) "The Use of Active Participation and Group Competition to Facilitate Training and Technology Transfer for Adult Learners," *Transportation Research Record*, No. 1637, 13-18.

#### **PAPERS UNDER REVIEW (2)**

- Zach G. Zacharia, Scott C. Ellis, Saif Mir, Robert J. Trent - "Gaining Advantage Through Social Exchange: How and Under What Conditions" (Revise and Resubmit)
- Saif Mir, Timothy W. Breitbach, Zach G. Zacharia, Benjamin T. Hazen "Supplier Cultivation: An Accelerator Approach to Ecosystem Innovation" (Under Review)

#### **NON - REFEREED PUBLICATIONS (5)**

5. **Zach G. Zacharia** (2020), What Every CFO Needs to Know about Supply Chains
4. **Zach G. Zacharia** (2019), Supply Chain Collaboration in Transformative Vertical Industries (Implications of Omnichannel and Drop Shipping)
3. Robert J. Trent, **Zach G. Zacharia**, (2012) "The Wisdom of Becoming a Preferred Customer," *Supply Chain Management Review* Vol. 16, No. 6, 10-18.
2. Nix, W. Nancy, Robert F. Lusch, **Zach G. Zacharia**, and Wesley R. Bridges, (2007) "The Hand That Feeds You – What Makes Some Collaborations with Suppliers Succeed – When So Many Fail?" *The Journal Report- Business Insight* (A Joint Venture with MIT Sloan Management Review and Wall Street Journal), Dow Jones and Company

1. **Zacharia, Zach G.** (1994) “Expert System Simplifies Bridge Paint Maintenance Programs,” *Materials Performance*, June, 25 - 28.

#### CONFERENCE PROCEEDINGS (18)

18. **Zach Zacharia**, Timothy Breitbart, Ben Hazen, Saif Mir (2019) “Utilizing Accelerator Programs for adopting Innovations to Encourage the Adoption” *CSCMP Conference*, Anaheim, CA, September 15.
17. **Zach Zacharia**, Timothy Breitbart, Ben Hazen, Saif Mir (2018) “Utilizing Accelerator Programs to Encourage the Adoption of New Innovations in Large Organizations” *DSI Conference*, Chicago, IL, November 17.
16. Robert Weidmer, **Zach Zacharia**, (2018) “Competing Governance Mechanisms in Buyer-Supplier Relationships” *DSI Conference*, Chicago, IL, November 16.
15. **Zach Zacharia**, Michael Plasch, Usha Mohan, Markus Gerschberger (2017) “The Role of Coopetition in Buyer Supplier Relationships” *DSI Conference*, Washington, DC, November 18.
14. **Zach Zacharia**, Michael Plasch, Usha Mohan, Markus Gerschberger (2017) “Understanding the Antecedents and Outcomes of Coopetition” *CSCMP Academic Research Conference*, Atlanta, Georgia, September 24.
13. **Zach Zacharia**, Michael Plasch, Usha Mohan, Markus Gerschberger (2017) “The Evolving Role of Coopetition within the Supply Chain” *CSCMP European Research Seminar*, Barcelona, Spain, May 19.
12. Gouda, Sirish, **Zach Zacharia**, Haritha Saranga (2016) “Linking New Forms of Work Organization and External Integration: Mediating role of cross functional collaboration” *DSI Conference*, Austin, Texas, November 21.
11. Blessley, Misty, Saif Mir, **Zacharia, Zach G.**, John Aloysius (2016) “The role of apologies following transgressions in buyer-supplier relationships.” *CSCMP Educator Conference*, Orlando, Florida, September 25.
10. Blessley, Misty, Saif Mir, **Zacharia, Zach G.**, John Aloysius (2016) “The role of transactional and relational psychological contract breach in supplier switching behavior.” *CSCMP European Research Seminar*, Vienna, Austria, May 13.
9. Blessley, Misty, Saif Mir, **Zacharia, Zach G.**, John Aloysius (2015) “Should I stay or should I go? The role of transactional and relational psychological contract breach in supplier switching behavior.” *CSCMP Educator Conference*, San Diego, California, September 27.
8. **Zacharia, Zach G.**, Nancy W. Nix and Robert F. Lusch (2007) “Supply Chain Collaborations: Project Performance and Business Performance” *18<sup>th</sup> North American Teaching and Research Conference*, Tempe, Arizona, March 29-31.

7. **Zacharia, Zach G.** (2005) “Team Based Learning in MBA and Undergraduate Supply Chain Management Classes” *16<sup>th</sup> North American Teaching and Research Conference*, Tempe, Arizona, March 17-19.
6. Nix, Nancy W., **Zach G. Zacharia** and Robert F. Lusch (2005) “Keys to Effective Supply Chain Collaboration” *16<sup>th</sup> North American Teaching and Research Conference*, Tempe, Arizona, March 17-19.
5. **Zacharia, Zach G.** and Marc E. Ruzicka (2003) “Experiential Learning: Live Business Cases in MBA Supply Management and Logistics Classes” *14<sup>th</sup> North American Teaching and Research Conference*, Tempe, Arizona, March 21- 23.
4. **Zacharia, Zach G** (2000) “The Evolution and Growth of Production in the Supply Chain”, *Society for Marketing Advances Conference*, Orlando, Florida, November 8-10.
3. **Zacharia, Zach G.**, John E. Tidwell and Stephen H. Richards (2000) “An Overview of Truck and Bus Safety:1999 Knoxville Symposium,” *4<sup>th</sup> International Fatigue Management Conference*, Perth, Australia, March 19-2.
2. **Zacharia, Zach G.** and Bart Jennings (1998), "The Use of Active Participation and Group Competition to Facilitate Training and Technology Transfer for Adult Learners," *Transportation Research Board Conference Proceedings*, Washington, District of Columbia, January 4-8.
1. **Zacharia, Zach G.** (1992), “Bridge Paint Expert Systems”, *Second International Organization for Economic Cooperation and Development (OECD) Conference on Knowledge Based Expert Systems in Transportation*, Montreal, Canada, April 3-7.

### CONFERENCE PRESENTATIONS (3)

3. **Zach Zacharia**, (2022) “Identifying and Ranking Supply Chain Risks” *WDSI Conference*, Waikoloa, HI, April 7.
2. Annibal Sodero, **Zach Zacharia**, (2022) “Antecedents and outcomes of drop-shipping adoption in the retail supply chain” *Euroama Conference*, Berlin, July 3rd
1. Saif Mir, **Zach Zacharia**, (2022) “Risks in Procurement and Sourcing” *DSI Conference* Houston, November 21

## PODCASTS (5)

- **Zacharia, Zach G.** (2021), “Red Flags in the Supply Chain” <https://business.lehigh.edu/blog/2021/zach-zacharia-red-flags-supply-chain> (July 2nd)
- **Zacharia, Zach G.** (2021), “Red Flags in the Supply Chain” <https://business.lehigh.edu/blog/2021/zach-zacharia-red-flags-supply-chain> (July 2nd)
- **Zacharia, Zach G.** (2021), “Disruptive New Paradigm of the Physical Internet” <https://business.lehigh.edu/blog/2021/zach-zacharia-disruptive-new-paradigm-physical-internet> (June 3rd)
- **Zacharia, Zach G.** (2018), “Dealing with Disruptive Innovations in the Supply Chain” (<https://cbe.lehigh.edu/blog/posts/dealing-disruptive-innovations-supply-chain>) (October 24)
- **Zacharia, Zach G.** (2017), “Drop Shipping: A New Opportunity for Retailers and Suppliers” (<https://cbe.lehigh.edu/blog/posts/drop-shipping-new-opportunity-retailers-and-suppliers>) December 11
- **Zacharia, Zach G.** (2017), “What You Need to Know About the Physical Internet” (<https://cbe.lehigh.edu/blog/posts/what-you-need-know-about-physical-internet>) (March 14) (Ranked 4th in Google Search for Physical Internet)

## WORKING PAPERS (6)

- Zach Zacharia, Michael Plasch, Markus Gerschberger “Explorative and exploitative motives for cooptation” *Target: International Journal of Production Economics*
- Zach Zacharia, Annibal Sodero “Drop Shipping and its Effects on the New E-Commerce Retail Paradigm” *Target: Journal of Operations Management*”
- Zach Zacharia, Robert Wiedmer, Kimberly Whitehead “Competing Governance Mechanisms in Buyer-Supplier Relationships” *Target: Journal of Operations Management*
- Zach Zacharia, Cedric Heuchenne, Nada Sanders, Faraz, Alireza “Comparison of populations based on binary characteristics in the presence of non-response” *Target: Production Operations Management Journal*

- Zach Zacharia, Gopal Kumar “Environmental and social performance leads to supply chain performance? An analysis in context of sustainable collaboration” *Target: Supply Chain Management: An International Journal*
- Zach Zacharia, Benjamin Hazen, Timothy Breitbach, Saif Mir “How Accelerator Programs Facilitate Innovation Adoption in Large Organizations” *Target: Journal of Operations Management*

## 27.Honors and Awards (25)

2023	DATA Department Service Award, Lehigh University
2018	Teaching Innovation Grant, CBE, Lehigh University
2018	Senior Associate Editor for <i>International Journal of Logistics Management</i>
2017	Best Reviewer Award <i>Journal of Business Logistics</i>
2016	Editor for <i>Journal of Business Logistics News</i>
2016	Associate Editor for <i>Production Operations Management</i> Special Issue
2015	Associate Editor for <i>Journal of Business Logistics</i>
2015	Member of the <i>Transportation Journal</i> Editorial Board
2013	Robert and Christine Staub Faculty Excellence Award
2012	Member of the <i>Journal of Supply Chain Management</i> Editorial Board
2011	Best Paper Finalist for 2010 ( <i>Journal of Operations Management</i> )
2011	Best Paper Award (European DSI Conference)
2010-2011	Council of Supply Chain Management Professional Educator Conference Chair
2010	Member of the <i>Journal of Operations Management</i> Editorial Board
2010	Member of the <i>Journal of Business Logistics</i> Editorial Board
2009-2010	Supply Chain Management Educator Conference Proceedings Editor
2007-2008	Council of Supply Chain Management Case Editor
2007	Best Paper Award ( <i>NARTS-ISM Conference</i> )
2006	Tied for highest SPOT (Student Perception of Teaching) score
2005	Highest SPOT (Student Perception of Teaching) in INSC department
2000	Doctoral Dissertation Proposal Award ( <i>University of Arkansas</i> )
2000	Outstanding Student Paper Award ( <i>Society for Marketing Advances</i> )
2000	Finalist ( <i>ISBM Doctoral Dissertation Award</i> )
2000	Scholarly Research Grant Recipient ( <i>University of Tennessee</i> )
1999, 1997	Fellow ( <i>Council of Logistics Management Doctoral Symposium</i> )

## 28. Research Funding (16)

2019	DiCentral – SCM and Financial Flow Research \$20,000
2019	Ben Franklin Technology Partners and ESPI \$20,000
2018	AFIT – Managing Customer Driven Coopettition Projects \$25,000
2017	DiCentral – Drop Shipment Research \$20,000
2014-2015	International Travel Grant - One of 5 recipients selected across the entire University \$5000
2011	Faculty Research Grant – Lehigh University (Principal Investigator), Catherine Ridings (Lehigh University) “ Does investment in Supply Chain Management and Information Technology provide value for micro firms?” \$4500
2009	Summer Research Grant – College of Business and Economics, Lehigh University (Principal Investigator), Nada R. Sanders (Lehigh University), Brian S. Fugate (Colorado State University) “ <i>State of Supply Chain Management: A Visionary Perspective</i> ” \$3000
2002-2007	Charles Tandy American Enterprise Center Faculty Research Award ( <i>Texas Christian University</i> ) (\$10,000/yr)
2003, 05, 07	Junior Faculty Research Grant ( <i>Institute of Supply Management</i> ) (\$750/yr)
2005	Research Center for Teaching Excellence, Faculty Fellow Grant ( <i>Texas Christian University</i> ) (\$2500)

## F. Scholarly Presentations (79)

- **Zacharia, Zach G.**, “*Supply Chain Collaboration in Transformative Vertical Industries*” Retail Value Chain Federation Conference, Teaneck, New Jersey, May 6, 2019
- **Zacharia, Zach G.**, “*Theoretical and Conceptual Foundations of Supply Chain Management*” PhD Research Seminar, Indian Institute of Technology, New Delhi, January India, January 25, 2018.
- **Zach Zacharia**, Michael Plasch, Usha Mohan, Markus Gerschberger “*The Role of Coopetition in Buyer Supplier Relationships*” DSI Conference, Washington, DC, November 18, 2017
- **Zacharia, Zach G.**, “*Utilizing Drop Shipment to Improve Your Bottom Line*” Retail Value Chain Federation Conference, Phoenix, Arizona, November 6, 2017
- **Zach Zacharia**, Michael Plasch, Usha Mohan, Markus Gerschberger “*Understanding the Antecedents and Outcomes of Coopetition*” CSCMP Academic Research Conference, Atlanta, Georgia, September 24, 2017

- **Zacharia, Zach G.**, “*Complexity in Supply Chain Management*” PhD Research Seminar, Atlanta, Georgia, September 23, 2017
- **Zacharia, Zach G.**, “*Coopetition Research*” PhD Research Seminar, Atlanta, September 22, 2017
- **Zacharia, Zach G.**, “*Buyer Supplier Relationships*” PhD Research Seminar, Atlanta, September 21, 2017
- **Zacharia, Zach G.**, “*Publishing Research in American Supply Chain Journals*” Indian Institute of Technology, New Delhi, India, July 21, 2017.
- **Zacharia, Zach G.**, “*Transforming Traditional Networks Through the Use of Collaborative Environments*” Supply Chain Leaders in Action Conference, Naples, Florida June 5, 2017
- **Zach Zacharia, Michael Plasch, Usha Mohan, Markus Gerschberger** (2017) “*The Evolving Role of Coopetition within the Supply Chain*” CSCMP European Research Seminar, Barcelona, Spain, May 19.
- **Zacharia, Zach G.**, “*Logistics PhD programs in the US panel session*” Logistics Doctoral Symposium, Auburn University, Auburn, February 24, 2017.
- **Zacharia, Zach G.**, “*A Research Journey*” Indian Institute of Technology, Trichy, India, February 6, 2017.
- **Zacharia, Zach G.**, “*Orientation and Firm Infrastructure*” PhD Research Seminar, Logistikum, University of Applied Sciences, Steyr, Austria January 12, 2017
- **Zacharia, Zach G.**, “*Strategy*” PhD Research Seminar, Logistikum, University of Applied Sciences, Steyr, Austria January 11, 2017
- **Zacharia, Zach G.**, “*Conceptual Foundations from Procurement and Operations*” PhD Research Seminar, Logistikum, University of Applied Sciences, Steyr, Austria January 10, 2017
- **Zacharia, Zach G.**, “*Conceptual Foundations from Marketing and Logistics*” PhD Research Seminar, Logistikum, University of Applied Sciences, Steyr, Austria January 9, 2017
- **Zacharia, Zach G.**, “*Theoretical and Conceptual Foundations of Supply Chain Management*” PhD Research Seminar, Logistikum, University of Applied Sciences, Steyr, Austria August 10, 2016

- **Zacharia, Zach G.**, “*Philosophy of Science*” PhD Research Seminar, Logistikum, University of Applied Sciences, Steyr, Austria August 9, 2016
- **Zacharia, Zach G.**, “*Conceptual Foundations of Marketing*” PhD Research Seminar, Logistikum, University of Applied Sciences, Steyr, Austria August 8, 2016
- **Zacharia, Zach G.**, “*Conceptual Foundations of Operations*” PhD Research Seminar, Logistikum, University of Applied Sciences, Steyr, Austria August 10, 2016
- Gouda, Sirish, **Zach Zacharia**, Haritha Saranga (2016) “Linking New Forms of Work Organization and External Integration: Mediating role of cross functional collaboration” *DSI Conference*, Austin, Texas, November 21.
- Blessley, Misty, Saif Mir,<sup>[SEP]</sup> **Zacharia, Zach G.**, John Aloysius (2016) “The role of apologies following transgressions in buyer-supplier relationships.” *CSCMP Educator Conference*, Orlando, Florida, September 25.
- **Zacharia, Zach G.**, “*Increasing Efficiency and Reducing Cost within a Supply Chain*” Indian Institute of Technology, Madras, India, June 13 2016.
- Blessley, Misty, Saif Mir,<sup>[SEP]</sup> **Zacharia, Zach G.**, John Aloysius (2016) “The role of transactional and relational psychological contract breach in supplier switching behavior.” *CSCMP European Research Seminar*, Vienna, Austria, May 13.
- Bleasley, Misty, Mir, Saif, **Zacharia, Zach G.**, Aloysius, John “*Should I stay or should I go? The role of transactional and relational psychological contract breach in supplier switching behavior*” Council of Supply Chain Management Educator Conference, San Diego, September 27, 2015.
- **Zacharia, Zach G.**, “*Qualitative and Quantitative Research Paths in SCM*” , University of Arkansas, Fayetteville, Arkansas Feb 27, 2015.
- **Zacharia, Zach G.**, “*Publishing Research in American Supply Chain Journals*” Indian Institute of Management, Bangalore, India, January 13, 2015.
- **Zacharia, Zach G.**, Scott Ellis, Robert J. Trent “*Gaining Advantage Through Social Exchange: How and Under What Conditions*” Production Operation Management Conference, Atlanta, Georgia, May 10, 2014.
- Ellis, Scott, **Zacharia, Zach G.**, Jae-Young Oh “*The Role of Functional Congruence in Cross-Functional and Inter-organizational Collaboration*” Decision Sciences Institute Conference, Baltimore, Maryland, November 19, 2013.

- **Zacharia, Zach G.**, “*Supply Chain Management, Collaboration and their Role Across Businesses and People*” Congress of Latin American Engineering Students, Lima, Peru, October 29, 2013.
- **Zacharia, Zach G.**, Scott Ellis, “*Antecedents to Buyer-Engineer Knowledge Transfer*” Production Operation Management Conference, Denver, Colorado, May 4, 2013.
- **Zacharia, Zach G.**, “*Balancing Effective Research and Teaching*” – Invited Panel Presentation, Council of Supply Chain Management Doctoral Symposium, Atlanta, Georgia, October 1, 2012.
- **Zacharia, Zach G.**, “*What are some of the Factors That Affect the Relationship Between Cross Functional New Product Development and New Product Project Performance?*” Decision Sciences Institute Conference, Boston, Massachusetts, November 22, 2011.
- **Zacharia, Zach G.**, “*Supply Chain Security - An Academic Discussion and Future Research*” Invited Panel Presentation, Decision Sciences Institute Conference, Boston, Massachusetts, November 21, 2011.
- **Zacharia, Zach G.**, “*Conference Chairperson Opening Remarks*” Council of Supply Chain Management Educator Conference, Philadelphia, Pennsylvania, October 2, 2011.
- **Zacharia, Zach G.**, William F. Wempe William and Danny Lanier, Jr. “*Concentrated Supply Chain Membership and Financial Performance: Chain- and Firm-Level Perspectives*” Academy of Management Conference, San Antonio, Texas, August 12 – August 17, 2011.
- **Zacharia, Zach G.** and Catherine M. Ridings “*Does investment in Supply Chain Management and Information Technology provide value for micro firms?*” Production Operations Management Conference, Reno, Nevada, April 28-May 1, 2011.
- **Zacharia, Zach G.** and Robert J. Trent “*Supplier Satisfaction and Innovation Sharing*” Decision Sciences Institute Conference, San Diego, November 20-23, 2010.
- Christoph Bode, Stephan M. Wagner and **Zacharia, Zach G.**, “*The Effect of Cooperation, Supplier Development, and Relationship-Specific Investments on Suppliers' Willingness to Share Innovation*” Decision Sciences Institute Conference, San Diego, November 20-23, 2010.

- **Zacharia, Zach G.** “*Personal Career Development in Academia: What now and How*” Council of Supply Chain Management Professionals Doctoral Symposium, San Diego, September 27, 2010.
- **Zacharia, Zach G.** “*Supply Chain Management Overview*” Executive MBA Program, Universidad de Piura, Piura, Peru, June 12, 2010.
- **Zacharia, Zach G.** “*Supply Chain Management Collaboration Strategies*” CSCMP Roundtable, Lima, Peru, June 11, 2010.
- **Zacharia, Zach G.** and John R. MacDonald “*Are differences in Risk Planning Significant?*” Production and Operations Management Conference, Vancouver, Canada, May 7-10, 2010.
- **Zacharia, Zach G.** and Robert J. Trent “*Supplier Satisfaction – How does it matter?*” Production and Operations Management Conference, Vancouver, Canada, May 7-10, 2010.
- **Zacharia, Zach G.,** Nancy W. Nix, and Robert F. Lusch “*The Moderating Role of Absorptive Capability and Collaborative Communication in Organizational Learning*” 19<sup>th</sup> North American Teaching and Research Conference, Tempe, Arizona, March 11-12, 2010
- **Zacharia, Zach G.** and John R. MacDonald “*Risk Planning: Is it of Value*” Decision Sciences Institute Conference, New Orleans, LA, November 17, 2009.
- **Zacharia, Zach G.** “*When Should New Product Development Managers Consider Distribution Logistics*” Decision Sciences Institute Conference, New Orleans, LA, November 15, 2009.
- John R. MacDonald and **Zacharia, Zach G.** “*Risk and Disruption Management: The Impact of Behavioral Interference*” Behavioral Operations Conference, Syracuse, NY, June 26, 2009.
- **Zacharia, Zach G.,** Nancy W. Nix, and Robert F. Lusch “*The Moderating Role of Absorptive Capability and Collaborative Communication in Organizational Learning*” Production and Operation Management Conference, Orlando, FL, May 2, 2009.
- **Zacharia, Zach G.,** Nancy W. Nix and Robert F. Lusch “*Supply Chain Collaborations: Project Performance and Business Performance*” 18<sup>th</sup> North American Teaching and Research Conference, Tempe, Arizona, March 29-31. (2007)

- **Zacharia, Zach G.**, Nancy W. Nix, and Robert F. Lusch “*The Moderating Role of Absorptive Capability and Collaborative Communication in Organizational Learning*” University of Tennessee, Knoxville, TN, November 7, 2006.
- **Zacharia, Zach G.**, Nancy W. Nix, and Robert F. Lusch “*The Moderating Role of Absorptive Capability and Collaborative Communication in Knowledge Acquisition*” DFWCSMP Roundtable meeting, Dallas, TX, October 12, 2006.
- **Zacharia, Zach G.**, “*Early Supplier Involvement*” National Council for Advanced Manufacturing, Washington, MD, June 7, 2006.
- **Zacharia, Zach G.**, Nancy W. Nix, and Robert F. Lusch “*Keys to Effective Supply Chain Collaboration and Knowledge Acquisition*” National Council for Advanced Manufacturing, Washington, MD, June 7, 2006.
- **Zacharia, Zach G.**, Nancy W. Nix, and Robert F. Lusch “*Keys to Effective Supply Chain Collaboration*” Supplier Network Working Group Meeting, Fort Worth, TX March 16, 2006.
- **Zacharia, Zach G.**, Nancy W. Nix, and Robert F. Lusch “*Keys to Effective Supply Chain Collaboration*” Institute of Supply Management Group Meeting, Fort Worth, Texas, January 3, 2006.
- **Zacharia, Zach G.** “Team Based Learning in MBA and Undergraduate Supply Chain Management Classes” *16<sup>th</sup> North American Teaching and Research Conference*, Tempe, Arizona, March 17-19. (2005)
- Nix, Nancy W., **Zach G. Zacharia** and Robert F. Lusch “Keys to Effective Supply Chain Collaboration” *16<sup>th</sup> North American Teaching and Research Conference*, Tempe, Arizona, March 17-19. (2005)
- **Zacharia, Zach G.**, “*Education Strategies*” Council of Logistics Roundtable Leadership Forum, Chicago, Illinois, June 11-12, 2004.
- **Zacharia, Zach G.**, and Nancy W. Nix, “*Supply Chain Collaboration – The role of a 3PL intermediary*” Society of Marketing Advances, New Orleans, Louisiana, November 6 - 8, 2003.
- **Zacharia, Zach G.**, Nancy W. Nix, and Robert F. Lusch “*Collaboration Effectiveness in the Supply Chain: A Knowledge and Capabilities Based Approach*” American Marketing Faculty Consortium, Dallas, Texas, October 30-November 2, 2003.
- **Zacharia, Zach G.**, “*What does it mean to be an education officer in your roundtable?*” Council of Logistics Roundtable Leadership Forum, Chicago, Illinois, June 6-7, 2003.

- Nix, Nancy W. and **Zach G. Zacharia**, Track Chairs “*Going Beyond the Hype: Getting and Measuring the Value from your Supply Chain Initiatives*” Council of Logistics Management Conference, Chicago, Illinois, September 23-27, 2003.
- **Zach G. Zacharia**, *Top 10 Truck Safety Recommendations*, Federal Motor Carrier Safety Administration, Washington, District of Columbia, October 16, 2002.
- **Zach G. Zacharia**, *Logistics Involvement in New Product Development*, University of Arkansas, Fayetteville, Arkansas, September 18, 2002.
- **Zach G. Zacharia**, “Supply and Value Chain Certificate Program” presented at the Supply and Value Chain Conference, Ft. Worth, Texas, February 8, 2002.
- **Zach G. Zacharia**, “*Tennessee Transportation Assistance Program*” presented at the Region 4 LTAP conference, St. Petersburg, Florida, May 16, 2001.
- **Zach G. Zacharia**, “*The Evolution and Growth of Production in the Supply Chain*”, 2000 Society for Marketing Advances Conference, Orlando, Florida, November 8, 2000.
- **Zach G. Zacharia**, and Soonhong Min “*The Nature of Interfirm Partnering in Supply Chain Management*” presented at American Marketing Association, Chicago, Illinois, August 5, 2000.
- **Zach G. Zacharia**, “*Searching the Internet and Web Page Design*” presented at University of Tennessee, Knoxville, Tennessee, April 17, 2000.
- **Zach G. Zacharia**, “*An Overview of Truck and Bus Safety: 1999 Knoxville Symposium*” presented at the 4<sup>th</sup> International Fatigue Management Conference, Perth, Australia, March 19 – 22, 2000.
- **Zach G. Zacharia**, “*Traffic Safety and the Internet*” presented at the Governor Highway Safety Conference, Memphis, Tennessee, July 12-14, 1999.
- **Zach G. Zacharia**, “*Tennessee Transportation Assistance Program*” presented at the Asphalt Emulsion Users Conference, Nashville, Tennessee, November 19, 1998.
- **Zach G. Zacharia** and Barton R. Jennings “*The Use of Active Participation and Group Competition to Facilitate Training and Technology Transfer for Adult Learners*” Transportation Research Board Conference, Washington, District of Columbia, January 10-14, 1998.
- **Zach G. Zacharia**, “*Training Requirements for Local Governments*” presented at the National Transportation Training Conference, Reno, Nevada, October 7-9, 1997.
- **Zach G. Zacharia**, “*Logistics Thought: Key Messages and Implications from the Field of Marketing*,” presented at the Council of Logistics Management Doctoral Symposium, Chicago, Illinois, October 3-4, 1997.

- **Zach G. Zacharia**, "*Navigating the Internet*" presented at the Southeast Local Roads Conference, Biloxi, Mississippi, September 24-26, 1997.
- **Zach G. Zacharia**, "*Bridge Paint Expert Systems*," presented at the Second International Organization for Economic Cooperation and Development (OECD) Conference on Knowledge Based Expert Systems in Transportation, Montreal, Canada, June 14-16, 1992.

## G. Teaching and Research Advising

### COURSES:

#### Lehigh University (2008 – Present)

- SCM 186 - Supply Chain Management and Operations (Undergraduate 2008 - present)
- SCM 354 - Logistics and Transportation (Undergraduate 2008-present)
- GBUS 453 – Logistics and Transportation (Graduate 2013 – present)
- GBUS 492- Supply Chain Management Strategy (Graduate 2010- 2015) (Summer Course)
- Advising 14 Supply Chain Management Majors (2021)
- Advising 11 Supply Chain Management Majors (2020)
- Advising 21 Supply Chain Management Majors (2019)
- Advising 5 Supply Chain Management Majors (2018)
- Advising 24 Supply Chain Management Majors (2017)
- Advising 9 Supply Chain Management Majors (2016)
- Advising 27 Supply Chain Management Majors (2015)
- Advising 28 Supply Chain Management Majors (2014)
- Advising 24 Supply Chain Management Majors (2013)
- Advising 9 Supply Chain Management Majors (2012)
- Advising 10 Supply Chain Management Majors (2011)
- Advising 13 Supply Chain Management Majors (2010)
- Advising 6 Supply Chain Management Majors (2009)

#### Texas Christian University (2001 – 2008)

- Strategic Sourcing and Procurement (Professional MBA) 2007
- Business Simulation (Professional MBA) 2007
- Supply Chain Management Concepts (Full-Time MBA) 2005 – 2008
- Supply Chain Management Concepts (Professional MBA) 2001– 2008
- Logistics and Transportation (Professional MBA) 2001 - 2008
- Supply Chain Tools and Technologies (Professional MBA) 2002
- Logistics and Transportation (Undergraduate) 2001 - 2008
- Supply Chain Management Concepts (Undergraduate) 2003 – 2004
- Supply Chain Tools and Technologies (Undergraduate) 2003
- Procurement and Supply Management (Undergraduate) 2003

University of Tennessee (1996-2001)

- Introduction to Transportation (Undergraduate) Summer 1998
- Introduction to Logistics (Undergraduate) Summer 1999
- Marketing Management (Undergraduate) Spring 2000
- Global Logistics and Transportation (Undergraduate) Summer 2000

**H. SERVICE**

University

Faculty Compensation Committee (2016 – 2019)

College

Director, Center for Supply Chain Research Lehigh  
Promotion and Tenure Committee (2021 – onwards)  
Chair, Database and Software Committee (2018 – onwards)  
Ph.D. Task Force (2017)  
Undergraduate Core Curriculum Committee (2016)  
Math Committee to Assess Assessment Results (2010)

Department

BIS Assistant Professor Search Chair – Tenure Track (2021-2021)  
SCM Assistant Professor Search Chair – Tenure Track (2020-2020)  
DATA Department Chair Search – Tenure Track (2019-2019)  
SCM Assistant Professor Search Chair – Tenure Track (2018-2018)  
SCM POP Search Chair (2017-2017)  
Research Seminar Committee (2010-2011)  
SCM Club Faculty Liaison (2009-2019)

Professional (Council of Supply Chain Management Professionals)

Education Committee Member -Lehigh Valley Roundtable (2015-  
onwards)  
President – Lehigh Valley Roundtable (2012-2015)  
Education Conference Chair (2010 – 2011)  
Education Strategies Committee Member (2007 – 3-year term)  
Case Editor (3-year term)  
President – Dallas Roundtable (2007-2008)  
Vice President – Dallas Roundtable (2006-2007)  
Education chair – Dallas Roundtable (2004-2006)  
Member (1999 – onwards)

External Service

Rockefeller Group – Expert Service Consulting (Jan 2020)

**Exhibit B - Eligibility  
Criteria: Work  
Records**



São Paulo, September 17, 2025.

## **DECLARATION**

**We hereby declare**, for all due purposes, that Mr. **JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**, holder of Employment Record Book No. **0042078**, Series **00426**, has been our employee since **08/19/2019**, working **full-time**, currently employed in our **COORD GER BANKING OFFSHORE** department, in the position of **GTE BANKING OFFSHORE- CBO: 2521-05**, with the following job description:

**Owner of the client banking relationship; has the authority to make decisions. Manages client conflicts and problem resolution, with analytical vision and focus on results. Proactively offers banking products.**

In this position, the employee's monthly salary is **R\$ 7,850.11**, in addition to variable bonuses.

The above description is based on the Brazilian Occupation Code and is merely illustrative, subject to change according to the department occupied.

**ITAU UNIBANCO S.A. - CNPJ: 60.701.190/0001-04**

Document electronically issued by the HR portal.

Company Representative

Leila Aparecida Trinca

Functional Accounts  
Payable Operations Manager 004115168

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: November 3, 2025.



São Paulo, 17 de setembro de 2025.

## DECLARAÇÃO

**Declaramos** para os devidos fins, que o(a) Sr.o(a) **JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**, portador(a) da Carteira de Trabalho e Previdência Social nº **0042078** Série **00426**, é nosso(a) funcionário(a) desde **19/08/2019** trabalhando em **tempo integral**, exercendo atualmente em nossa área **COORD GER BANKING OFFSHORE**, o cargo de **GTE BANKING OFFSHORE - CBO: 2521-05**, com a seguinte descrição de cargo:

**Dono do relacionamento de banking com o cliente; possui alçada para tomar decisão. Faz a gestão de conflitos e resolução de problemas dos clientes, com Visão analítica e foco nos resultados. Oferta pró ativa de produtos de banking.**

Nessa posição, o salário mensal do colaborador é de R\$ 7.850,11 além de adicionais variáveis.

A descrição acima é baseada na descrição do Código Brasileiro de Ocupação, sendo meramente exemplificativa, podendo haver alterações de acordo com a área ocupada.

**ITAU UNIBANCO S.A. - CNPJ: 60.701.190/0001-04**

Documento emitido eletronicamente pelo portal RH.



Letia Aparecida Tinoca  
Gerente de Operações AP  
Funcional 004115168

Representante da Empresa

**Exhibit C.1 - First  
Prong - Substantial  
Merit and National  
Importance**



**JV Consulting**

# **2026 BUSINESS PLAN**



**Name:** José Vitor de Oliveira Lopez Rodriguez

**Phone:** +55 (11) 97181-8848

**E-mail:** josevitorlopez@gmail.com

**Position:** General Manager & Senior  
Investment Specialist

Prepared by:  
**Nextus Plan**

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## 1.0 Executive Summary

JV Consulting will be established by Mr. José Vitor de Oliveira Lopez Rodriguez as an international financial consulting firm focused on cross-border compliance, global wealth structuring, and risk management for Latin American clients, international entrepreneurs, and small businesses operating in the United States. The company will be headquartered in Miami, Florida, a major financial and international banking hub that provides strategic access to U.S.–Latin America financial activity, global investment institutions, and international regulatory networks.

To enhance accuracy, efficiency, and transparency in its operations, JV Consulting will integrate data-driven methodologies and AI-assisted analytical tools into its service delivery. These technologies will support tasks such as reviewing financial documentation, identifying inconsistencies across jurisdictions, improving AML/KYC screening accuracy, monitoring regulatory updates, classifying risk exposures, and detecting potential red flags in cross-border financial activities. By incorporating AI into compliance and financial-oversight processes, the firm strengthens its ability to assist clients while reducing manual errors, increasing operational precision, and accelerating decision-making.

JV Consulting will offer services that address critical needs in the U.S. financial ecosystem, including cross-border compliance advisory, offshore banking support, international wealth structuring, risk assessment for investment decisions, and financial planning for new immigrants and foreign investors. The firm’s mission is to help clients operate safely and transparently within the U.S. financial system, reduce regulatory risk, and support lawful, efficient participation in the U.S. economy. Through these services, the company will contribute to national priorities related to financial compliance, anti-money-laundering enforcement, responsible cross-border capital flows, and economic security.

### **Founder Background**

Mr. José Vitor de Oliveira Lopez Rodriguez is a financial professional with experience in international private banking, compliance, and high-net-worth client management. He has worked for Itaú Private Bank and Itaú Unibanco across São Paulo, Miami, and Zurich, supporting offshore banking operations, cross-border financial planning, and compliance procedures aligned with major global regulatory frameworks, including Anti-Money Laundering (AML) standards, Know Your Customer (KYC) identity-verification requirements, the U.S. Foreign Account Tax Compliance Act (FATCA), and the OECD’s Common Reporting Standard (CRS) for international financial information exchange.

His roles have included managing client relationships, conducting detailed financial and risk assessments, supporting investment strategy development, preparing compliance analyses, and training new team members. Earlier in his career, he contributed to Itaú Unibanco’s internal Personal Investments Policy, automated compliance controls, and monitored adherence to

regulatory standards. He has been twice recognized through Itaú's PRAD Award, an internal high-performance recognition program.

Mr. Lopez holds a Bachelor's degree in Business Administration from Mackenzie Presbyterian University, the ANBIMA CEA certification (Certificação de Especialista em Investimentos, issued by the Brazilian Financial and Capital Markets Association), and advanced training in Anti-Money Laundering (AML), sanctions, data privacy, cybersecurity, and ethics.

This background enables him to deliver accurate, compliance-oriented financial consulting services that reduce risk, improve transparency, and support international clients' integration into the U.S. financial system.

### **Alignment With U.S. National Priorities**

JV Consulting's work supports several national objectives related to financial security, transparency in global capital flows, and protection of the U.S. financial system from non-compliant cross-border activity. As international migration and foreign investment in the United States increase, the need for clear, compliant, and well-structured financial operations becomes a national concern.

The company's activities align with:

- **U.S. Anti-Money Laundering and Counter-Terrorism Financing Frameworks (AML/CFT)** – promoting proper documentation, risk controls, and financial transparency.<sup>1</sup>
- **FATF (Financial Action Task Force) Standards** – strengthening adherence to global compliance and reporting norms.<sup>2</sup>
- **FATCA and CRS Reporting Requirements** – supporting proper disclosure of foreign assets and international financial activity.<sup>3</sup>
- **Bank Secrecy Act (BSA) and FinCEN Priorities** – reducing financial crimes through improved oversight and risk assessment.<sup>4</sup>
- **U.S. Economic Competitiveness and Immigration Integration Goals** – helping foreign investors and new residents participate lawfully and efficiently in the American economy.<sup>5</sup>

These national priorities highlight ongoing needs for stronger compliance practices, clearer cross-border financial procedures, and improved access to accurate financial guidance for international clients. JV Consulting is positioned to address these needs by providing specialized

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<sup>1</sup><https://home.treasury.gov/policy-issues/financial-sanctions/anti-money-laundering-and-counter-terror-ism/financing-of-terrorism>

<sup>2</sup><https://www.fatf-gafi.org/en/publications/Fatfrecommendations/FATF-40-Rec.html>

<sup>3</sup><https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca>

<sup>4</sup><https://www.fincen.gov/news/news-releases/fincen-announces-national-amlcft-priorities>

<sup>5</sup><https://www.trade.gov/selectusa>

advisory services that support regulatory integrity and contribute to financial stability across the U.S. market.

## 1.1 Nature and Scope of the Business

JV Consulting, founded by Mr. José Vitor de Oliveira Lopez Rodriguez, will operate in Miami, Florida, providing specialized international financial advisory services for Latin American clients, international entrepreneurs, and small businesses who live, invest, or conduct business in the United States.

The company will focus on improving cross-border compliance, reducing regulatory risk, increasing financial transparency, and helping foreign investors integrate into the U.S. financial system in a lawful and efficient manner.

JV Consulting will serve individuals, families, and business owners who maintain assets or financial activities across multiple jurisdictions. The firm will support clients in structuring wealth, meeting documentation and reporting standards, and navigating U.S. and international regulations that govern foreign assets, cross-border banking, and financial disclosure.

Mr. Lopez brings years of experience from Itaú Private Bank and Itaú Unibanco, working with high-net-worth clients across Brazil, Miami, and Zurich. His background includes international compliance (AML, KYC, FATCA, CRS), offshore banking operations, investment suitability, and risk assessment. This experience positions the company to deliver accurate, compliant, and high-value consulting services aligned with U.S. financial-integrity and economic-integration priorities.

### **Core Service Offerings**

#### **1. Cross-Border Compliance Advisory**

JV Consulting will guide clients through U.S. and international regulatory obligations, including AML (Anti-Money Laundering), KYC (Know Your Customer), FATCA (Foreign Account Tax Compliance Act), and CRS (Common Reporting Standard) requirements. Services include documentation reviews, transaction-monitoring support, compliance risk assessments, and advisory on cross-border financial conduct. This strengthens financial transparency and reduces regulatory exposure for new immigrants and foreign investors.

#### **2. International Wealth Structuring and Protection**

The firm will design strategies for organizing, protecting, and managing assets held in multiple countries. This includes wealth-structuring models, liquidity planning, asset-allocation guidance, and documentation alignment with U.S. reporting rules. The service helps clients reduce legal, tax, and operational risks when managing global wealth.

### **3. Offshore Banking and Global Account Setup Support**

JV Consulting will assist clients in navigating offshore banking procedures and coordinating account openings across jurisdictions. Services include bank documentation preparation, cross-border payment guidance, currency-management support, and operational coordination with international institutions. The objective is to simplify global account structures and ensure compliant, efficient banking operations.

### **4. Cross-Border Financial Planning for Immigrants and Investors**

The company will provide financial-planning support for individuals transitioning their financial lives to the United States. This includes cash-flow analysis, integration of foreign and U.S. financial systems, banking setup, and guidance on adapting to U.S. financial rules. The service helps new residents avoid costly errors and establish stable financial structures from the start.

### **5. Investment Policy and Risk Assessment Consulting**

JV Consulting will evaluate investment portfolios, risk levels, and suitability based on the founder's experience with internal investment-policy development. Services include independent risk reviews, policy-alignment checks, portfolio-suitability analysis, and compliance verification for international holdings. The purpose is to support safer investment decisions and reduce exposure to regulatory or operational risks.

### **Additional Compliance and Financial-Security Support**

In addition to the core service lines described above, JV Consulting will also provide specialized support aimed at strengthening Anti-Money Laundering (AML) safeguards and theft-prevention measures. This includes enhanced due-diligence procedures, fraud-risk analysis, internal control recommendations, and monitoring practices that help clients detect irregular financial activity early. While not a standalone service category, these capabilities are integrated across all consulting offerings to ensure stronger financial protection, operational integrity, and compliance resilience for international clients.

## **1.2 Mr. José Vitor de Oliveira Lopez Rodriguez's Expertise**

Mr. José Vitor de Oliveira Lopez Rodriguez is a financial professional with solid experience in international banking, compliance, and wealth management, developed through progressive roles at Itaú Unibanco and Itaú Private Bank. His background includes offshore banking operations, high-net-worth client management, cross-border financial analysis, and strict adherence to international compliance and regulatory standards across multiple jurisdictions.

He holds a Bachelor's degree in Business Administration from Universidade Presbiteriana Mackenzie (completed June 2019), one of Brazil's leading institutions in business education. Earlier, he completed part of his academic formation in the United States at Dr. Phillips High School, where he strengthened his English proficiency and developed cross-cultural communication skills.

## **Professional Experience**

**Offshore Banking Manager – Itaú Private Bank - São Paulo, Brazil | Miami, USA | Zurich, Switzerland | May 2023 – Present**

In this role, Mr. Lopez Rodriguez manages high-net-worth client relationships across three major international financial hubs. His responsibilities include conducting financial assessments, structuring tailored credit, investment, and liquidity solutions, and supporting offshore banking strategies for international clients. He plays a key role in client acquisition initiatives, offshore product promotion, and cross-border transaction coordination.

He is also responsible for ensuring full compliance with international banking, AML, and regulatory frameworks, preparing financial performance reports, and supporting strategic decision-making. In addition, he trains new team members and helps maintain consistent service standards across global operations.

**Offshore Relationship Analyst – Itaú Private Bank - São Paulo, Brazil | Miami, USA | Zurich, Switzerland | June 2022 – May 2023**

As an Offshore Relationship Analyst, he supported the management of offshore client portfolios, contributing to financial profiling, investment, foreign exchange, and credit recommendations. He assisted in client onboarding processes, ensuring alignment with compliance, AML, and KYC requirements, and prepared management reports to monitor portfolio performance. In this role, he worked closely with senior relationship managers to support efficient and secure international banking operations.

**Compliance Analyst – Itaú Unibanco - São Paulo, Brazil | June 2019 – June 2022**

Mr. Lopez Rodriguez spent three years in compliance, focusing on personal investment policies and regulatory adherence. His work included developing and improving investment compliance controls, providing regulatory guidance to internal teams, monitoring investment activities, and supporting the approval of transactions under internal and external guidelines. He also contributed to the automation of compliance controls and delivered internal training sessions to strengthen organizational adherence to investment and regulatory standards.

**Early Career Foundation – Fiduciary Risk Intern – Itaú Unibanco - São Paulo, Brazil | January 2018 – June 2019**

At the beginning of his career, Mr. Lopez Rodriguez supported fiduciary risk management activities related to investment funds. This role provided a strong technical foundation in financial controls, operational risk monitoring, reporting, and data analysis, contributing to his long-term professional development and progression into senior roles within the organization.

## **Courses, Certifications, and Professional Training**

Mr. Lopez Rodriguez has completed multiple professional training programs in compliance, cybersecurity, and regulatory affairs, including AML and sanctions, information security, privacy,

identity theft prevention, ethics, and cybersecurity (Quest CE Solutions, 2023–2025). He also completed English studies at Cultura Inglesa and holds a Fire Brigade Certification (PrevinSa, 2025).

In addition, he earned the CEA – ANBIMA Investment Specialist Certification in January 2022 (valid through January 2027), qualifying him to perform investment analysis, portfolio recommendations, and suitability assessments under Brazilian regulatory standards.

### **Awards and Recognitions**

He was recognized twice with Itaú Unibanco’s PRAD – High Performance Award (March 2021 and February 2022), an internal recognition granted to professionals who consistently exceed performance targets in highly competitive banking environments.

This combination of international banking, compliance, and wealth-management expertise directly supports the formation and operation of JV Consulting, enabling the company to deliver accurate, compliant, and technically sound financial guidance to international clients.

## **2.0 The Company**

JV Consulting will operate from Miami, Florida, a major financial and international banking hub that supports cross-border investment, global transactions, and compliance operations. The firm will specialize in cross-border financial consulting, regulatory compliance, international wealth structuring, offshore banking support, and investment-policy advisory services. Its mission is to help foreign investors, new U.S. residents, and internationally active clients manage their financial affairs in a compliant, transparent, and efficient manner while adapting to U.S. regulatory and reporting requirements.

The company’s activities will address key needs in the U.S. economy, including adherence to AML (Anti-Money Laundering) and KYC (Know Your Customer) standards, proper FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) reporting, risk-based financial oversight, and responsible participation in cross-border financial markets. JV Consulting will serve individuals, families, entrepreneurs, and investors who maintain assets, accounts, or business interests across the United States, Latin America, and other jurisdictions. This support is particularly relevant for clients coming from Latin America, where financial systems frequently face challenges such as limited regulatory harmonization, inconsistent compliance practices, weaker transparency mechanisms, and higher exposure to fraud and informal activities. By bridging these gaps and aligning clients with U.S. financial standards, the company facilitates safer, compliant, and more efficient integration into the American financial environment.

To support these activities, JV Consulting will maintain the following organizational structure by **Year 5 (20 employees)**:

- **1 General Manager & Senior Investment Specialist – Mr. José Vitor de Oliveira Lopez Rodriguez:** Responsible for company leadership, service delivery, client strategy, and operational oversight.
- **2 Financial Data Scientists:** Conduct financial modeling, risk analytics, data processing, and compliance-driven reporting for cross-border clients.
- **3 Financial Advisors:** Support financial planning, client onboarding, investment suitability analysis, and ongoing advisory across multiple jurisdictions.
- **3 Risk Management Specialists:** Perform compliance reviews, AML/KYC assessments, transaction risk evaluations, and reporting alignment with U.S. and international standards.
- **2 Wealth Management Consultants:** Assist with international wealth structuring, asset organization, portfolio guidance, and succession planning.
- **2 Economic Analysts:** Produce economic reports, market evaluations, and sector-specific insights to support client decisions in U.S. and global markets.
- **2 Customer Service Representatives:** Maintain client communications, service coordination, document collection, and operational support.
- **1 Marketing Manager:** Develop brand positioning, oversee digital channels, manage outreach strategies, and support client acquisition.
- **3 Sales Representatives:** Expand the firm’s commercial presence, build strategic relationships, and manage pipelines for new clients.
- **1 Office Manager:** Oversee administrative tasks, scheduling, procurement, recordkeeping, and day-to-day internal support.

This team structure will enable JV Consulting to deliver specialized regulatory, financial, and cross-border advisory services on a scale. As the U.S. demand for compliant international financial practices continues to grow, the company’s personnel plan ensures that operations expand in a controlled and strategic manner to meet client needs across multiple service areas.

## 2.1 Company’s Target

JV Consulting will focus on serving Latin American individuals, families, entrepreneurs, and small business owners who live, invest, or operate in the United States, particularly in Florida’s rapidly expanding international financial market centered in Miami. These clients often manage assets across multiple jurisdictions and require accurate guidance on regulatory compliance, offshore banking structures, wealth organization, and cross-border financial planning.

The company's primary target segments include:

- **High-net-worth and upper-middle-income individuals:** Clients with diversified assets in Brazil, the U.S., Europe, or offshore financial centers who need support with compliance, account structuring, foreign-asset reporting, and investment suitability.
- **New immigrants and relocating families:** Individuals transitioning their financial lives to the United States who need assistance organizing accounts, understanding the U.S. banking system, meeting documentation requirements, and adapting their financial planning to U.S. rules.
- **Foreign investors and entrepreneurs entering the U.S. market:** Clients who are opening companies, acquiring property, or investing through U.S. financial institutions and require reliable cross-border advisory services to meet regulatory standards.
- **Latin American expatriates and international professionals** working in the United States: Individuals with income streams and assets distributed across multiple jurisdictions who require efficient strategies for managing cross-border cash flow, investment decisions, and long-term wealth preservation.
- **Individuals exposed to international reporting frameworks (FATCA, CRS, AML/KYC):** Clients who must meet multi-jurisdiction reporting obligations and need guidance to avoid errors, penalties, or compliance-related setbacks.

Through these segments, JV Consulting will support clients who face real challenges in navigating U.S. financial regulations, offshore banking systems, and international compliance requirements. The company's targeted focus fills an existing gap in the market by providing culturally aligned, bilingual, and specialized cross-border financial advisory services in one of the nation's most active international financial hubs.

## 2.2 Needs for the Company's Services

JV Consulting will address critical gaps in cross-border compliance, international wealth structuring, global banking integration, immigrant financial planning, and investment-policy guidance for foreign nationals, international investors, and small business owners participating in the U.S. economy. The growing movement of Latin American investors and international entrepreneurs into the United States has increased the demand for specialized consulting capable of navigating regulatory frameworks, reducing financial risk, and supporting compliant global wealth management. Complex U.S. banking regulations, multi-jurisdictional reporting requirements, and the increasing scrutiny of international financial transactions make these services essential for ensuring lawful, efficient, and secure financial operations.

### 1. Strengthening Cross-Border Compliance and Regulatory Alignment

- Foreign clients struggle to interpret and meet U.S. AML, KYC, FATCA, and CRS requirements.

- Regulatory mistakes expose individuals and businesses to fines, account restrictions, and delays.
- Targeted compliance advisory ensures proper documentation, reduced risk, and safer international activity.

## **2. Improving International Wealth Structuring and Asset Protection**

- High-net-worth individuals need guidance to organize global assets across multiple jurisdictions.
- Without proper structuring, clients face tax inefficiencies, inheritance complications, and risk exposure.
- Tailored wealth-protection plans support long-term financial stability and compliant cross-border planning.

## **3. Facilitating Offshore Banking and Global Account Setup**

- Many clients face barriers opening offshore accounts, transferring assets, and handling global transactions.
- Banks apply strict verification standards that are difficult for foreign clients to navigate alone.
- Specialized support reduces onboarding errors, accelerates approvals, and ensures compliance across jurisdictions.

## **4. Supporting Financial Planning for New Immigrants and Investors**

- New U.S. residents often lack clarity on how to adapt their foreign assets to U.S. banking and tax systems.
- Incorrect structuring of accounts or transfers can trigger penalties or frozen funds.
- Cross-border planning allows clients to enter the U.S. market safely, efficiently, and with better financial organization.

## **5. Enhancing Investment Policy and Risk-Assessment Practices**

- Many investors lack structured, risk-adjusted decision frameworks for U.S. and international investments.
- Weak investment policies can lead to unsuitable products, liquidity issues, and portfolio losses.
- Independent risk assessments strengthen decision-making and support responsible capital allocation.

### **2.3 Company's Expansion**

JV Consulting will expand its operations in stages to support the growing demand for specialized cross-border financial advisory in the United States. The expansion strategy is based on increasing service capacity, strengthening compliance capabilities, and scaling the team to meet the needs of Latin American clients residing, investing, or operating in the U.S. financial system.

### **Years 1–2: Foundation and Market Entry**

During the first two years, the company will focus on establishing its presence in Miami, building client relationships, and delivering its core consulting services. Operations will be led directly by Mr. José Vitor de Oliveira Lopez Rodriguez, supported by essential administrative, marketing, and advisory staff. The goal is to develop brand recognition, secure recurring clients, and refine the service model.

### **Years 3–4: Service Expansion and Talent Growth**

As the client base grows, JV Consulting will expand its internal team by adding financial advisors, risk management specialists, wealth consultants, and economic analysts. These roles will enhance the company's capacity to deliver structured investment planning, cross-border financial management, and advanced compliance support. During this stage, the company will diversify service lines and strengthen its analytical and compliance expertise.

### **Year 5: Consolidation and Multi-Disciplinary Structure**

By the fifth year, JV Consulting will operate with a fully developed team of 20 professionals, including specialists in financial analysis, risk management, compliance, wealth structuring, customer support, and sales. This expanded structure will allow the company to serve a broader portfolio of high-net-worth individuals, foreign investors, and businesses with complex cross-border financial needs.

The company will also explore new service opportunities such as AI-supported financial modeling, advanced economic forecasting, and expanded cross-border compliance solutions.

### **Long-Term Outlook**

JV Consulting's expansion model is built for scalability. As demand for international financial advisory continues to increase particularly in Florida's fast-growing Latin American market, the company will be positioned to strengthen its regional footprint, form strategic partnerships, and provide high-impact, compliance-aligned financial consulting services nationwide.

## **2.4 Company's Economic Benefits**

JV Consulting is projected to generate meaningful economic value through sustained revenue growth, profitability, and tax contributions during its first five years of operation. Beyond direct financial performance, the company will contribute to job creation, increased tax funding, and overall economic stability at both the state and federal levels.

### **Projected Sales and Profitability**

JV Consulting's financial forecasts indicate consistent and scalable revenue growth, with total sales expected to reach \$2.83 million by Year 5. The company is structured to maintain strong margins through disciplined cost management and efficient operational design.

- **Revenue Growth:** Annual sales are projected to increase from \$477,279 in Year 1 to \$2,835,336 in Year 5, representing a growth multiple of nearly six times within five years.
- **Profitability:** Net profit will rise from \$31,723 in Year 1 to \$294,210 in Year 5, supporting long-term financial sustainability and reinvestment capacity.
- **Economic Contribution:** These financial gains will strengthen the U.S. financial sector by supporting better capital allocation, improved risk management, and increased market efficiency through the company's advisory services.

#### **Tax Revenue Contributions**

As JV Consulting increases its workforce and operational scale, its tax contributions will also expand. Over the five-year period, the company is expected to generate \$831,781 in total federal and state tax contributions.

- **Federal and State Taxes:** Projected to total \$292,604 over five years, directly supporting public infrastructure, economic development programs, and government services.
- **Payroll Taxes:** Expected to reach \$539,177 over five years, reflecting the company's ongoing job creation and salary growth.
- **Total Tax Payments:** Combined contributions amount to \$831,781, reinforcing JV Consulting's role in strengthening local and national economic activity.

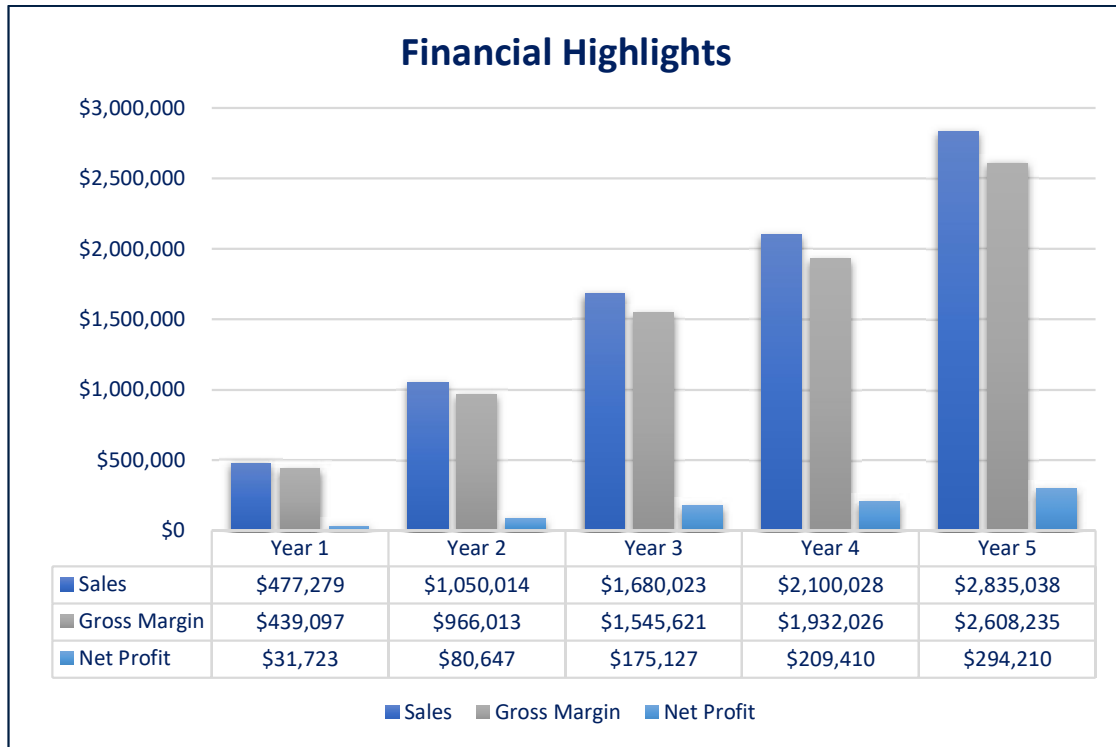
#### **Long-Term Economic Impact**

In addition to its direct financial performance, JV Consulting will deliver broader economic benefits that support the U.S. financial ecosystem:

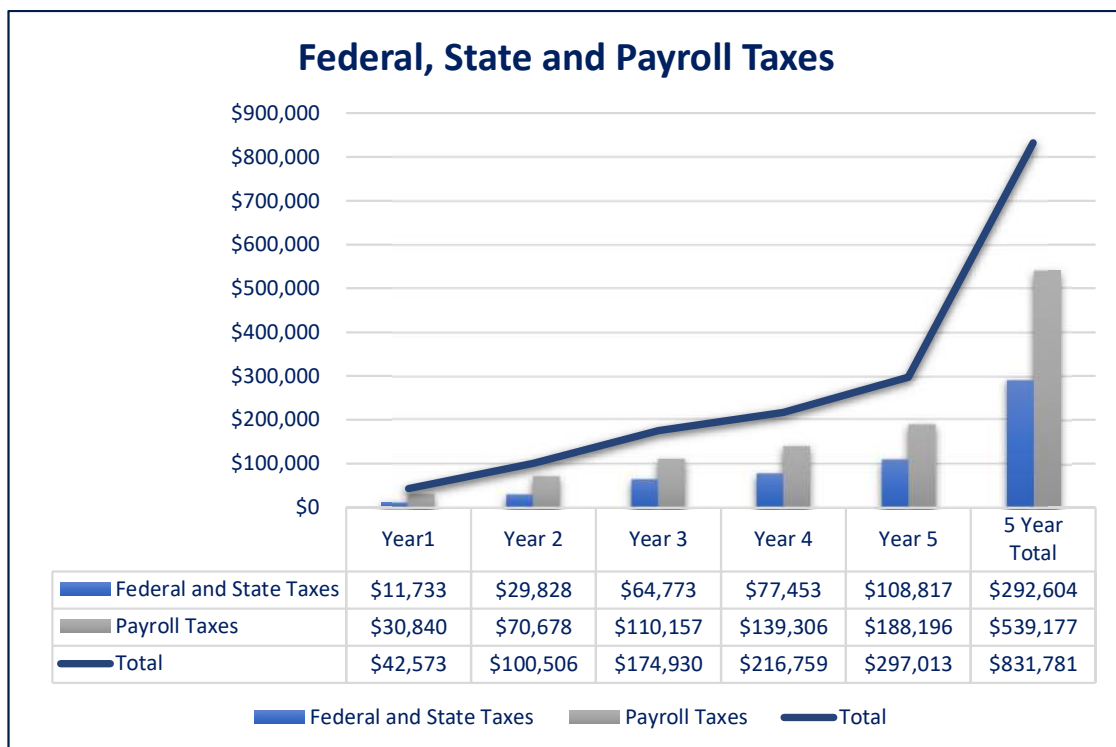
- **Job Creation:** The company's workforce will expand from 5 employees in Year 1 to 20 employees by Year 5, contributing to local employment opportunities and regional economic development.
- **Increased Foreign Investment:** By assisting international clients with compliant cross-border financial planning, JV Consulting will facilitate additional capital inflows into the U.S. economy.
- **Support for SMEs and Institutional Investors:** The firm's advisory services will help organizations optimize investment strategies, reduce financial risks, and strengthen operational stability, benefits that contribute to long-term economic resilience.

Through strong financial performance, expanding tax contributions, and steady workforce growth, JV Consulting will play a measurable role in supporting the U.S. financial sector and advancing broader economic development objectives.

### 2.4.1 Financial Highlights Chart



### 2.4.2 Federal, State and Payroll Taxes Chart



## 2.5 Summary of Investment

JV Consulting requires an initial investment of **\$30,000** to cover startup expenses and asset requirements. This investment will support company registration, operational setup, technology infrastructure, and marketing efforts to ensure a smooth launch.

### Startup Expenses

Total startup expenses amount to **\$17,500**, allocated across key business functions:

- **Company registration, licensing, and permits (\$1,200):** Ensuring compliance with legal and regulatory requirements.
- **Accountant & tax setup (\$800):** Establishing bookkeeping and tax compliance systems.
- **Website development & hosting (\$2,500):** Creating an online presence for client engagement and marketing.
- **Software & productivity tools (\$3,500):** Acquiring necessary business and financial software for operations.
- **Digital marketing & advertising (\$5,000):** Implementing initial marketing campaigns to attract clients.
- **Office space rental (\$3,000):** Securing workspace for operations and client meetings.
- **Equipment & software licenses (\$1,500):** Purchasing essential IT tools and licenses for business efficiency.

### Startup Assets

- **Cash reserves (\$12,500):** Allocated to cover early-stage operational costs and unexpected expenses.

### Total Investment Requirement

- Total startup expenses: \$17,500
- Total startup assets: \$12,500
- Total investment required: \$30,000

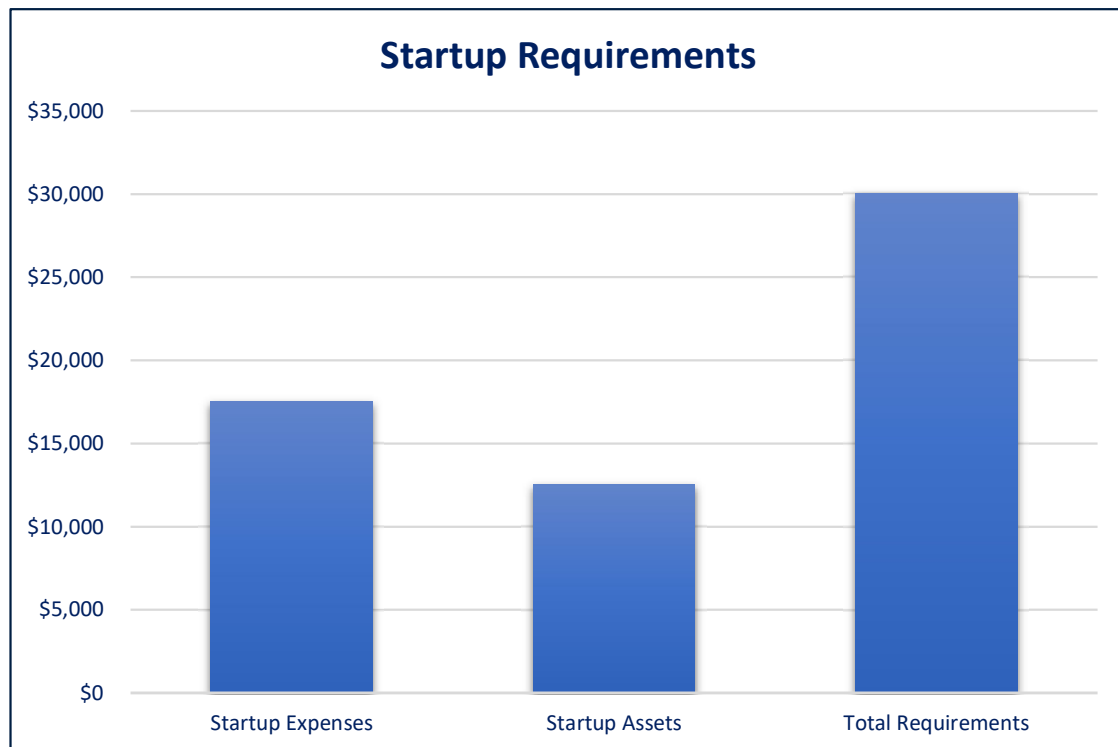
### Financial Strategy for Growth

This investment will provide the necessary foundation for business operations, technology infrastructure, and client acquisition efforts. By prioritizing cost-effective resource allocation, JV Consulting will establish itself as a competitive player in the financial advisory sector while ensuring operational efficiency and financial stability.

### 2.5.1 Startup Requirements Table

<b>Startup Requirements</b>	
<b>Startup Expenses</b>	
Company registration, licensing, and permits	\$1,200
Accountant & tax setup	\$800
Website Development & Hosting	\$2,500
Software & Productivity Tools	\$3,500
Digital Marketing & Advertising	\$5,000
Office Space Rental	\$3,000
Equipment & Software Licenses	\$1,500
<b>Total Startup Expenses</b>	<b>\$17,500</b>
<b>Startup Assets</b>	
Cash Required	\$12,500
Startup Inventory	\$0
Other Current Assets	\$0
Long-term Assets	\$0
<b>Total Assets</b>	<b>\$12,500</b>
<b>Total Requirements</b>	<b>\$30,000</b>

### 2.5.2 Startup Requirements Chart



## 3.0 Company's Services

JV Consulting will provide specialized cross-border financial advisory services tailored to the needs of Latin American clients, international entrepreneurs, and small business owners living, investing, or conducting business in the United States. The firm's service portfolio focuses on compliance, wealth structuring, offshore banking processes, international financial planning, and investment-policy oversight. To enhance the accuracy and efficiency of these solutions, the company will also integrate data-driven methods and AI-supported analytical tools to monitor regulatory requirements, identify financial inconsistencies, support risk classification, and streamline documentation reviews.

These capabilities are particularly relevant for foreign investors who face complex challenges such as navigating U.S. regulatory obligations, managing multi-jurisdiction financial exposure, ensuring proper disclosure of foreign assets, and adapting to high-compliance environments with strict AML/KYC standards. By combining technical expertise with advanced analytical processes, JV Consulting will help clients reduce risk, increase transparency, and develop compliant, efficient, and sustainable financial strategies aligned with U.S. regulations.

### **1. Cross-Border Compliance Advisory**

Cross-border financial activity between the United States and Latin America involves strict regulatory standards, including AML (Anti-Money Laundering), KYC (Know Your Customer), FATCA (Foreign Account Tax Compliance Act), and CRS (Common Reporting Standard) requirements. JV Consulting will offer compliance advisory services to help individuals and families maintain transparency, avoid regulatory violations, and align their financial activities with U.S. and international standards. This service aims to provide clear guidance in an area where even small errors can lead to account restrictions, penalties, or delays in financial operations.

Foreign investors and new U.S. residents frequently struggle to comply with multiple overlapping regulatory frameworks. Many arrive with limited understanding of U.S. documentation rules, reporting obligations, or banking compliance procedures. As a result, clients often experience issues such as blocked transactions, account closures, reporting inconsistencies, and unnecessary exposure to regulatory risk. The lack of specialized cross-border compliance expertise leaves many unable to manage their assets effectively or access international financial services without complications.

These compliance gaps create broader risks not only for individuals but also for the U.S. financial system and economy. When foreign clients fail to meet AML, KYC, or tax-reporting requirements, financial institutions face increased regulatory exposure, higher monitoring costs, and potential penalties. Inconsistencies in documentation or reporting can trigger unnecessary investigations, slow down cross-border capital flows, strain correspondent banking relationships, and reduce trust in international transactions. By helping foreign clients comply

correctly from the outset, JV Consulting contributes to safeguarding U.S. financial institutions, supporting regulatory stability, and reducing systemic vulnerabilities associated with international capital movement.

### **The Solution**

Drawing on his years of experience as a Compliance Analyst and Offshore Banking Manager at Itaú Private Bank in São Paulo, Miami, and Zurich, Mr. José Vitor de Oliveira Lopez Rodriguez will implement compliance processes that are aligned with U.S. and global standards. JV Consulting will support clients with:

- **AML and KYC Documentation Review:** Ensuring all client information meets the requirements of U.S. financial institutions.
- **FATCA and CRS Guidance:** Providing clarity on foreign asset reporting and helping clients avoid common disclosure errors.
- **Regulatory Risk Assessment:** Reviewing financial activities for potential compliance issues before clients engage with U.S. banks or investment firms.
- **Cross-Border Account Alignment:** Ensuring clients' offshore and U.S. accounts follow consistent compliance and reporting practices.
- **Ongoing Monitoring and Advisory:** Helping clients maintain compliance as their assets, income sources, or immigration status change.

This structured approach will give clients confidence, reduce the likelihood of regulatory issues, and ensure their financial operations function smoothly across jurisdictions.

## **2. International Wealth Structuring and Protection**

International Wealth Structuring and Protection focuses on helping clients organize, safeguard, and optimize their assets across multiple jurisdictions. For Latin American and international investors living or investing in the United States, navigating asset strategy, international reporting standards, and long-term financial planning requires deep knowledge of cross-border finance. JV Consulting will provide structured guidance to ensure that each client's wealth is organized efficiently, protected from unnecessary risk, and aligned with U.S. and international compliance standards.

Many foreign investors and newly relocated families face challenges in structuring their financial lives across countries. Without proper planning, they encounter fragmented asset allocation, tax exposure, lack of liquidity planning, and difficulties complying with U.S. reporting rules such as FATCA, FBAR, and CRS. These gaps create financial vulnerability, increase the risk of penalties, and make long-term planning unstable. Most individuals lack access to advisors who understand both U.S. financial requirements and Latin American investment behaviors.

## The Solution

JV Consulting will address these issues through specialized cross-border wealth-structuring services built on the founder's experience managing high-net-worth clients across Brazil, Miami, and Zurich. The company will support clients with clear, compliant, and secure financial strategies that organize global wealth effectively. Key solutions include:

- **Developing customized international asset-allocation** models aligned with client risk profiles and long-term financial objectives.
- **Structuring wealth in a compliant** manner to meet U.S. regulatory expectations such as FATCA, AML/KYC, and cross-border reporting.
- **Designing protection strategies** that strengthen liquidity, minimize exposure to currency volatility, and reduce operational risk.
- **Implementing planning frameworks** that integrate U.S. and foreign investments to create a unified, sustainable financial structure.
- **Providing guidance** on multi-jurisdictional financial obligations to prevent legal or tax complications.

Through these services, JV Consulting will deliver stable, forward-looking strategies that protect client wealth while ensuring full alignment with U.S. financial and compliance standards.

### **3. Offshore Banking and Global Account Setup Support**

JV Consulting will provide structured support for clients who need to establish, manage, or reorganize offshore banking relationships across multiple jurisdictions. This service focuses on helping individuals and businesses navigate the operational, regulatory, and documentation requirements involved in opening and maintaining global bank accounts. With increasing financial integration between the United States, Latin America, and Europe, clients require reliable guidance to handle international banking processes efficiently and securely.

Foreign nationals and international investors often struggle to complete offshore account setups due to strict compliance checks, inconsistent documentation requirements, and complex cross-border verification procedures. Many also face delays, account restrictions, transaction errors, or denials because they are unfamiliar with the standards applied by U.S., Swiss, and Latin American institutions. Without expert guidance, clients risk compliance gaps, unnecessary costs, and inefficiencies in global money movement.

## The Solution

Drawing on Mr. José Vitor's direct experience managing offshore accounts at Itaú Private Bank in São Paulo, Miami, and Zurich, the company will streamline each step of the global banking process and reduce failure rates related to onboarding and cross-border transactions. JV Consulting will provide:

- **Pre-onboarding document review** to ensure full compliance with AML, KYC, FATCA, and CRS requirements before submission.
- **Coordination with international banking teams** to reduce delays and avoid common errors during cross-border verifications.
- **Guidance on account selection** based on the client's investment profile, residency status, and reporting obligations.
- **Support for global payments, multi-currency management, and banking workflows**, ensuring accurate and compliant international operations.
- **Ongoing monitoring and advisory**, helping clients maintain proper documentation, avoid compliance issues, and optimize international liquidity.

Through this service, JV Consulting will simplify offshore banking processes and provide clients with secure, compliant, and efficient access to global financial systems.

#### **4. Cross-Border Financial Planning for Immigrants and Investors**

Cross-border financial planning is essential for individuals and families who relocate to the United States or maintain assets, income, and financial interests in more than one country. Many newcomers face complex challenges when transitioning their financial lives to the U.S., including navigating unfamiliar banking systems, tax obligations, legal reporting requirements, and investment norms. JV Consulting will provide structured and compliant planning solutions that help clients build long-term financial stability across jurisdictions.

Immigrants and international investors often struggle to integrate their foreign and U.S. financial assets due to inconsistent regulatory frameworks, currency exposure, different banking standards, and unclear tax implications. Without proper guidance, they face issues such as double taxation, inefficient asset allocation, misaligned investment strategies, and compliance failures related to cross-border reporting. These difficulties increase financial risk, reduce wealth potential, and slow down economic integration into the U.S. market.

##### **The Solution**

Leveraging Mr. José Vitor de Oliveira Lopez Rodriguez's international banking experience across São Paulo, Miami, and Zurich, JV Consulting will help clients structure, organize, and transition their financial assets safely and efficiently. The firm will deliver practical, compliant, and data-driven planning solutions such as:

- **Financial transition strategies** to help clients organize global bank accounts, income streams, and investment structures when relocating to the U.S.
- **Cross-border cash-flow planning**, supporting clients in managing liquidity, currency exposure, and financial obligations in multiple countries.

- **Integration of U.S. and foreign financial systems**, ensuring clients follow reporting rules, risk controls, and documentation standards.
- **Tax-aligned planning coordination**, helping clients understand the implications of FATCA, CRS, and U.S. financial regulations when structuring their assets.
- **Long-term financial roadmaps tailored to immigrants**, investors, and business owners who require stability during relocation or international expansion.

Beyond his technical qualifications, Mr. Lopez's background as an international financial professional with experience in Latin American markets provides a strategic advantage to this service model. Immigrants from Latin America often face structural challenges such as inconsistent regulatory environments, varying transparency standards, and limited financial integration in their home jurisdictions, which can make adapting to U.S. compliance requirements and banking regulations significantly more complex. As someone who understands both the operational realities of Latin American financial systems and the strict regulatory expectations of the U.S. market, Mr. Lopez offers a rare dual perspective that bridges cultural, operational, and regulatory gaps. This enables JV Consulting to translate complex financial concepts into practical guidance, anticipate common errors made by newly arrived immigrants, and provide solutions tailored to the unique financial behaviors and constraints typical of Latin American clients.

This service will enable clients to adapt quickly to the U.S. financial environment, avoid costly errors, and build a strategic foundation for long-term financial growth.

## **5. Investment Policy and Risk Assessment Consulting**

Investment Policy and Risk Assessment Consulting focuses on helping clients evaluate the strength, suitability, and compliance of their investment decisions. Many individuals and businesses operate across multiple jurisdictions and require clear, structured guidelines to ensure their investment actions follow international standards, reduce exposure, and protect assets. This service supports clients in establishing disciplined investment processes and informed decision-making frameworks.

Most foreign investors and high-net-worth individuals entering the U.S. financial system lack a formal investment policy, risk-assessment framework, or structured monitoring process. Without proper controls, they face inconsistent portfolio decisions, exposure to unsuitable products, compliance failures, and financial losses during market volatility. The challenge becomes even greater for clients managing assets across Brazil, the U.S., and other jurisdictions, where regulatory expectations, including AML, KYC, FATCA, and CRS, must be integrated into investment decisions.

## The Solution

Leveraging Mr. José Vitor de Oliveira Lopez Rodriguez's expertise in offshore banking, personal-investment compliance, and risk assessment at Itaú Unibanco and Itaú Private Bank, JV Consulting will deliver structured, compliant, and data-driven investment oversight through:

- **Creation of customized Investment Policy Statements (IPS)** aligned with client goals, liquidity needs, and risk tolerance.
- **Portfolio suitability assessments** to prevent exposure to mismatched or high-risk financial products.
- **Risk-adjusted analysis and stress-testing models** to evaluate how portfolios behave during market fluctuations.
- **Regulatory compliance integration**, ensuring investment decisions follow AML, KYC, FATCA, and cross-border reporting rules.
- **Ongoing monitoring and performance reviews** to adjust strategies based on market conditions and client objectives.

This service ensures clients operate under a disciplined investment framework that enhances stability, reduces exposure, and supports long-term wealth protection across multiple markets.

## 4.0 Industry Overview

JV Consulting operates within the Financial Technology (FinTech) Consulting and Investment Advisory Industry, a sector that is reshaping financial markets through AI-driven solutions, automation, and predictive analytics. The industry is driven by advancements in machine learning, cloud computing, blockchain, and cybersecurity, enabling businesses, financial institutions, and investors to make more efficient, secure, and data-driven financial decisions.

The FinTech consulting and financial advisory sector continues to expand as businesses and investors seek automation, risk mitigation, and real-time decision-making tools. The demand for AI-powered investment strategies, liquidity management solutions, and regulatory compliance frameworks has grown, driven by market volatility, regulatory complexity, and the increasing role of data analytics in financial decision-making.

### AI and Automation in Investment Management

- Artificial intelligence (AI) and machine learning (ML) are transforming investment advisory and portfolio management. AI-driven algorithms enhance market forecasting, capital allocation, and risk assessment, enabling businesses and investors to make informed decisions based on predictive insights.
- Automated trading, AI-based fraud detection, and risk-adjusted investment modeling improve financial stability and reduce exposure to unpredictable market conditions.

### **Growing Demand for Cross-Border Investment Solutions**

- The globalization of financial markets has increased the need for capital allocation strategies that optimize investment returns while ensuring regulatory compliance.
- Foreign investors and institutional clients require structured tax planning, risk management, and economic forecasting tools to navigate complex U.S. financial regulations and market risks.

### **Data-Driven Decision Making and Financial Risk Assessment**

- Businesses and institutional investors are shifting toward real-time financial data analytics to improve investment strategies, capital allocation, and regulatory compliance.
- AI-powered financial models now leverage big data and predictive algorithms to provide market intelligence, liquidity planning, and stress testing capabilities.

### **Regulatory Compliance and Risk Mitigation**

- Increasing regulatory scrutiny from agencies like the SEC and Federal Reserve has led financial firms to adopt automated compliance monitoring and AI-driven fraud detection solutions.
- Businesses require financial risk assessment and liquidity management tools to ensure compliance while optimizing financial performance.

### **Wealth Structuring and Investment Planning for High-Net-Worth Individuals**

- HNWIs require customized financial strategies to manage wealth, minimize tax liabilities, and diversify investment portfolios across multiple asset classes.
- AI-driven investment models help optimize estate planning, long-term wealth preservation, and tax-efficient asset allocation strategies.

According to industry research, the financial data services sector has grown at a compound annual growth rate (CAGR) of 3.2% over the past five years, reaching a market value of \$21.9 billion in 2024. This growth has been fueled by increasing demand for real-time market insights, automated trading systems, and regulatory compliance solutions. The industry is expected to continue expanding at a CAGR of 2.7%, reaching an estimated \$25.0 billion by 2029.<sup>6</sup>

### **Industry Drivers and Competitive Landscape**

Several factors contribute to the growing demand for FinTech advisory services:

- **AI & Big Data Analytics:** Advancements in predictive financial modeling, algorithmic trading, and capital allocation automation provide businesses with real-time market insights.

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<sup>6</sup> <https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance>

- **Market Volatility & Economic Uncertainty:** Rising interest rates, inflation, and geopolitical risks have increased reliance on financial forecasting, liquidity management, and risk assessment solutions.
- **Regulatory & Tax Compliance:** Financial institutions and investors must navigate complex regulatory frameworks, cross-border tax structures, and legal constraints, increasing demand for compliance advisory services.
- **Adoption of AI-Powered Wealth Management:** Investors are increasingly using AI-driven portfolio optimization and financial planning to enhance wealth preservation strategies.
- **Competitive Market Landscape:** While large financial institutions dominate traditional investment advisory services, smaller FinTech firms are gaining ground by offering specialized, AI-driven financial solutions tailored to modern investors and enterprises.

#### **Positioning of JV Consulting in the Industry**

JV Consulting is well-positioned to capitalize on these industry trends by offering:

- **AI-Driven Investment Management:** Helping investors optimize portfolios using machine learning algorithms and risk-adjusted financial models.
- **Capital Allocation & Cross-Border Advisory:** Assisting businesses and foreign investors with tax-efficient investment structuring and regulatory compliance.
- **Financial Risk Assessment & Liquidity Planning:** Enabling businesses to manage financial risks, optimize cash flow, and improve economic resilience.
- **Wealth Structuring & High-Net-Worth Investment Planning:** Providing customized asset allocation and estate planning strategies to optimize financial security.
- **AI-Powered Market Intelligence & Economic Forecasting:** Delivering real-time financial insights, macroeconomic trend analysis, and predictive modeling to support long-term financial planning.

By integrating AI-driven financial advisory services with economic forecasting and investment planning, JV Consulting will help businesses, institutional investors, and HNWIs navigate financial complexities, optimize returns, and ensure financial stability in a rapidly evolving global market.

### **4.1 Industry Analysis**

#### **Current Industry Performance Drivers**

The financial technology (FinTech) consulting and investment advisory industry is expanding as businesses, investors, and financial institutions seek real-time data, AI-driven decision-making tools, and risk management solutions. Financial markets are becoming increasingly complex, requiring firms to leverage predictive analytics, automated investment platforms, and

compliance-driven financial models. Several factors contribute to the industry's continued growth and resilience:<sup>7</sup>

- **Demand for AI-Powered Financial Insights:** Investors and businesses require real-time market intelligence to optimize capital allocation, mitigate risks, and enhance financial decision-making. AI-driven economic forecasting, portfolio optimization, and liquidity management solutions are becoming essential tools for financial professionals.
- **Resilience in Volatile Economic Conditions:** High inflation rates, interest rate adjustments, and Federal Reserve policy shifts have increased reliance on financial risk assessment tools and liquidity planning strategies. AI-driven financial modeling helps businesses anticipate market changes and adjust investment strategies accordingly.<sup>8</sup>
- **Regulatory Compliance & Risk Mitigation:** Financial institutions face stricter compliance requirements from the SEC, IRS, and Federal Reserve, leading to increased demand for AI-powered compliance solutions, risk assessment tools, and cross-border investment advisory services.<sup>9</sup>
- **Specialization & Market Differentiation:** While large firms dominate the financial data sector, smaller firms specializing in AI-driven investment management, cross-border financial advisory, and liquidity planning are gaining ground by offering highly customized solutions. Technology-driven FinTech services allow firms to compete by delivering predictive analytics and tailored financial intelligence.
- **Rising Costs of Financial Data & Compliance Solutions:** The increasing cost of financial data, regulatory reporting, and AI-powered investment tools is pushing firms to adopt cost-efficient, automated financial solutions that enhance operational efficiency and decision-making.<sup>10</sup>

### Industry Outlook and Future Growth Trends

The FinTech consulting and investment advisory industry is projected to continue expanding, driven by technological advancements, evolving regulatory frameworks, and increased investment in AI-powered financial solutions. The sector is expected to grow at a CAGR of 2.7%, reaching \$25 billion by 2029, with key trends shaping its future:<sup>11</sup>

- **Expansion of AI-Driven Economic Forecasting & Investment Strategies:** Financial institutions and investors are adopting predictive analytics and machine learning models to enhance capital allocation, portfolio diversification, and risk-adjusted financial planning.

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<sup>7</sup> [https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance\\_current-performance](https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance_current-performance)

<sup>8</sup> [https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance\\_current-performance](https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance_current-performance)

<sup>9</sup> [https://www.reuters.com/technology/oracle-adds-ai-pricing-features-financial-software-2025-02-06/?utm\\_source=chatgpt.com](https://www.reuters.com/technology/oracle-adds-ai-pricing-features-financial-software-2025-02-06/?utm_source=chatgpt.com)

<sup>10</sup> [https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance\\_current-performance](https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance_current-performance)

<sup>11</sup> [https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance\\_outlook](https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance_outlook)

- **ESG Integration & Compliance Mandates:** The rise of Environmental, Social, and Governance (ESG) regulations is increasing demand for AI-driven financial analytics and corporate sustainability tracking. FinTech firms providing ESG risk assessment tools and investment transparency solutions are positioned for growth.
- **Regulatory Compliance Driving Demand for AI-Powered Advisory Services:** Financial markets are becoming more interconnected, increasing the need for automated risk assessment, regulatory compliance solutions, and cross-border tax planning for institutional investors and multinational corporations.
- **Market Consolidation Slowing, but Technology-Driven Firms Gaining Market Share:** While larger financial institutions continue to acquire specialized FinTech firms, smaller firms offering highly customized AI-driven financial solutions are carving out niche markets. Automated trading platforms, wealth structuring tools, and risk-adjusted investment models are becoming key differentiators.<sup>12</sup>
- **Investment Growth & Increased Spending on Financial Data Services:** The rebound of the U.S. economy, higher corporate profits, and rising capital inflows are fueling demand for AI-powered economic forecasting, risk-adjusted financial planning, and liquidity management solutions. Businesses and institutional investors are increasing their reliance on real-time financial intelligence and automated investment advisory platforms to drive profitability.

#### **Positioning of JV Consulting in the Industry**

JV Consulting is well-positioned to capitalize on these industry trends by offering:

- **Cross-Border Compliance Advisory:** Providing predictive analytics and automated risk assessment models to optimize capital allocation.
- **Cross-Border Investment & Capital Allocation Advisory:** Helping foreign investors and enterprises navigate regulatory compliance and tax-efficient investment strategies.
- **Financial Risk Assessment & Liquidity Planning:** Offering AI-powered risk modeling and liquidity optimization tools for businesses and institutional investors.
- **Wealth Structuring & High-Net-Worth Investment Planning:** Delivering customized investment strategies, estate planning, and tax-efficient wealth management solutions.
- **AI-Powered Market Intelligence & Economic Forecasting:** Enhancing financial decision-making with real-time economic insights and predictive financial analytics.

By integrating advanced financial technology with AI-driven market intelligence, JV Consulting will support businesses, institutional investors, and high-net-worth individuals in navigating financial complexities, optimizing capital deployment, and mitigating investment risks in a rapidly evolving financial landscape.

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<sup>12</sup>[https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance\\_current-performance](https://my.ibisworld.com/us/en/industry-specialized/OD5491/performance#performance_current-performance)

#### 4.1.1 Products and Services

The financial technology and investment advisory industry is evolving rapidly as businesses, investors, and financial institutions seek AI-driven analytics, automation, and cloud-based financial solutions. Companies require real-time data processing, predictive risk management, and AI-powered decision-making tools to navigate complex financial environments. JV Consulting will develop and implement cutting-edge financial solutions that enhance investment management, capital allocation, liquidity planning, and regulatory compliance.<sup>13</sup>

##### **AI-Driven Investment Management & Real-Time Data Solutions**

Access to real-time financial data and predictive analytics is critical for investors, financial institutions, and enterprises. Businesses rely on AI-powered insights to optimize investment decisions, mitigate risks, and enhance market forecasting. As financial markets become more volatile, institutions require automated data processing and predictive modeling to stay competitive.

JV Consulting will provide:

- AI-powered portfolio optimization tools that adjust investment strategies in real time.
- Market trend analysis platforms to identify opportunities and mitigate financial risks.
- Automated investment advisory solutions leveraging machine learning for capital allocation.

By integrating machine learning models and cloud-based financial analytics, JV Consulting will enhance decision-making, improve investment efficiency, and strengthen risk mitigation strategies.

##### **Capital Allocation & Asset Valuation Solutions**

Accurate capital deployment and asset valuation are essential for businesses and institutional investors. Market fluctuations, regulatory changes, and liquidity risks require advanced pricing models and valuation tools to optimize investment strategies and ensure financial stability.

JV Consulting will offer:

- AI-powered capital allocation models for optimizing cross-border investments.
- Dynamic asset valuation platforms that adjust for real-time market conditions.
- Risk-adjusted financial forecasting tools for investment strategy planning.

These solutions will support financial professionals in maximizing investment efficiency, mitigating liquidity risks, and ensuring regulatory compliance.

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<sup>13</sup> <https://my.ibisworld.com/us/en/industry-specialized/OD5491/products-and-markets>

## **Financial Risk Assessment & Liquidity Management Platforms**

Businesses and investors require structured financial risk management tools to ensure liquidity, debt optimization, and regulatory compliance. AI-driven financial planning enhances cash flow stability and risk mitigation strategies.

JV Consulting will provide:

- Liquidity risk management frameworks to enhance financial stability.
- Predictive risk modeling for businesses and investors.
- Debt optimization strategies to improve capital efficiency.

By offering AI-powered financial forecasting and strategic liquidity planning, JV Consulting will help businesses minimize financial risks, enhance profitability, and improve economic resilience.

## **Wealth Structuring & AI-Powered Financial Planning**

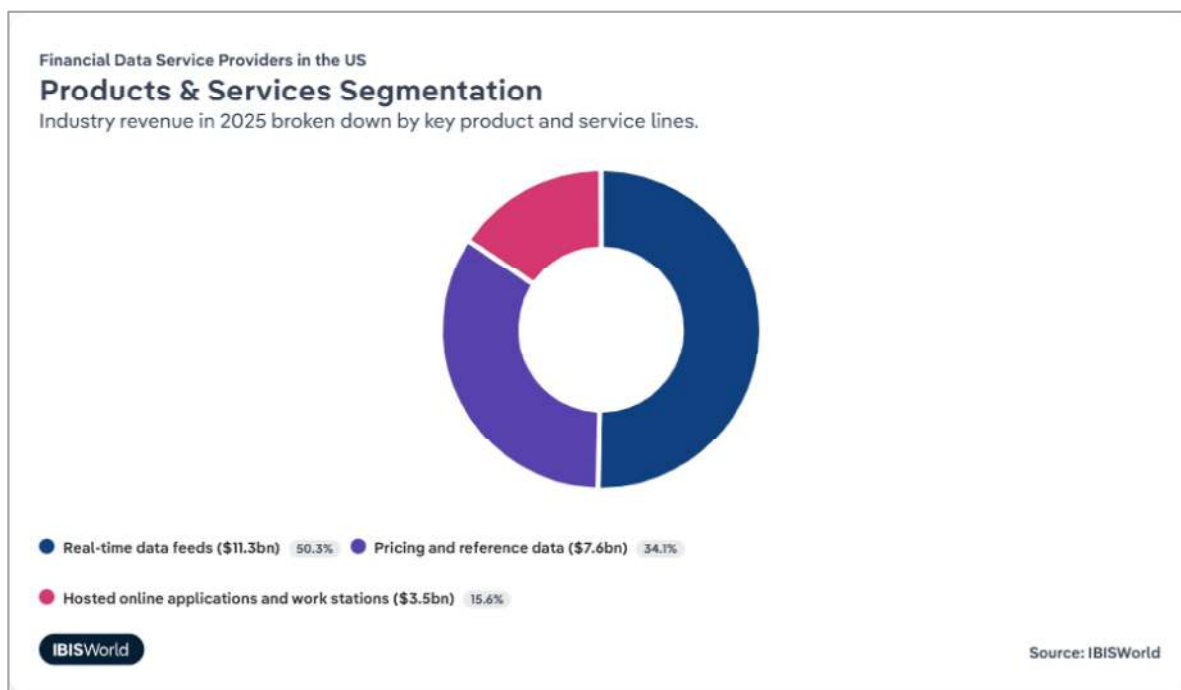
High-net-worth individuals and institutional investors require structured wealth management solutions that integrate tax-efficient investment strategies, asset protection, and risk-adjusted portfolio management.

JV Consulting will offer:

- Custom AI-driven investment strategies for long-term wealth growth.
- Estate planning and tax-optimized asset management solutions.
- Global investment diversification models for risk mitigation.

Through tailored financial advisory services and predictive analytics, JV Consulting will enable clients to optimize capital growth, safeguard wealth, and improve investment efficiency.

By integrating AI-driven financial intelligence, strategic investment advisory, and capital allocation frameworks, JV Consulting will support businesses, investors, and financial institutions in navigating market complexities, enhancing decision-making, and achieving long-term financial success.



## 4.2 Major Market Segmentation

The U.S. cross-border financial advisory market primarily serves foreign individuals, families, and business owners who maintain assets, income, or financial obligations in multiple countries. Unlike large financial-data service providers, JV Consulting operates in a niche segment focused on compliance, financial organization, and risk mitigation for internationally active clients. The major market segments relevant to the firm include:

### 1. Foreign Investors and High-Net-Worth Individuals

These clients hold international assets, offshore accounts, or investment structures that require alignment with U.S. reporting standards such as AML, KYC, FATCA, and CRS. They rely on specialized advisory services to ensure accurate disclosures, reduce regulatory risk, and maintain compliant cross-border operations.

### 2. Newly Arrived Immigrants Transitioning to the U.S. Financial System

Clients relocating from Brazil and Latin America often face challenges such as limited understanding of U.S. financial documentation, tax-reporting requirements, and banking compliance. They require support integrating their foreign accounts, cash flows, and asset structures into the U.S. system.

### 3. International Entrepreneurs and Small Business Owners

Clients who operate businesses in multiple jurisdictions need guidance on managing cross-border transactions, banking relationships, and regulatory obligations. This group benefits from risk assessments, cash-flow planning, and compliance-focused advisory services.

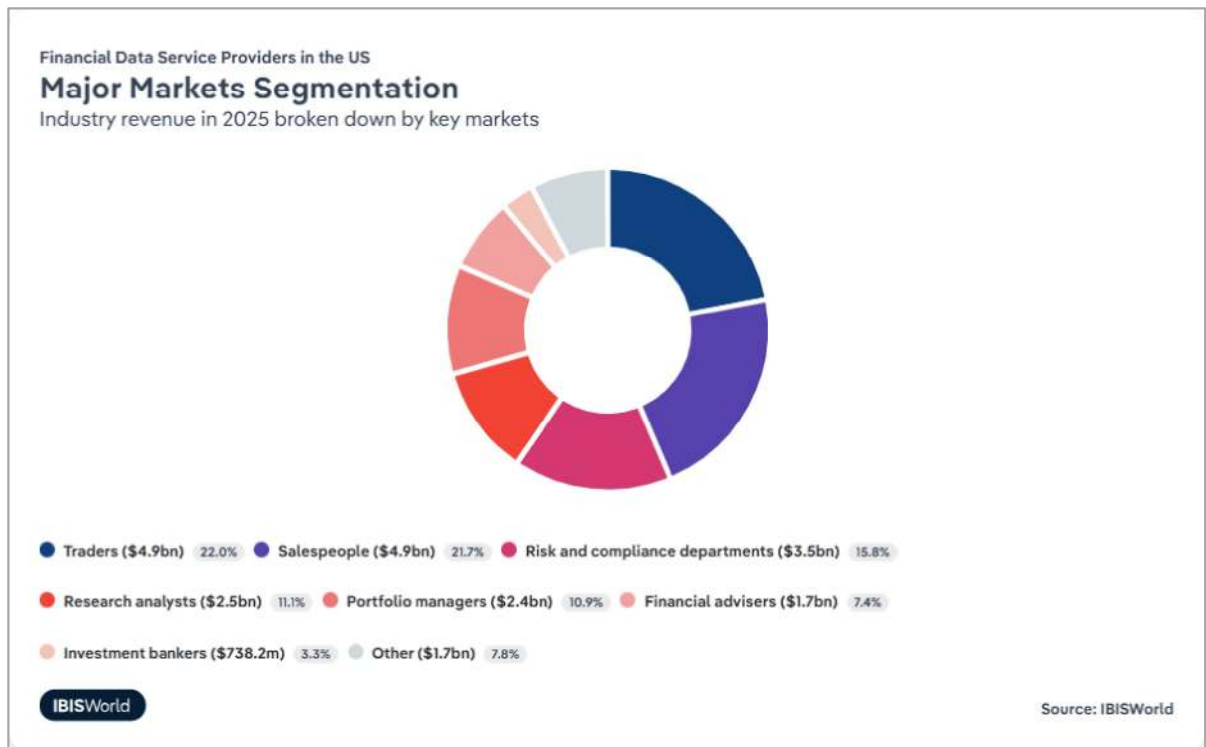
#### 4. Families Managing Multi-Jurisdiction Wealth

Clients with dependents or family members living across countries need coordinated financial planning, wealth protection, documentation alignment, and transparent reporting across jurisdictions.

##### Summary

This segmentation is **much more aligned** with the services of JV Consulting and supports the narrative of:

- national importance
- immigrant-focused financial integration
- compliance & AML enforcement
- risk reduction for U.S. institutions
- use of AI-enhanced compliance analysis



#### 4.3 Business Location

JV Consulting will be headquartered in Miami, Florida, a major U.S. gateway for international finance, cross-border banking, and Latin American investment activity. Miami is one of the nation's fastest-growing financial hubs, with a strong ecosystem of private-banking institutions, wealth-management firms, FinTech companies, and global investors. The region's strategic

position, multicultural business environment, and alignment with international financial flows make Miami an ideal location for a firm focused on cross-border compliance, offshore banking advisory, international wealth structuring, and foreign-investor support.

Establishing operations in Miami provides JV Consulting with direct access to multinational financial institutions, a large base of international clients, and a regulatory environment that supports financial innovation and global investment activity.

### **Strategic Advantages of Miami, Florida**

#### **Cost-Effective Operations**

- Florida has no state income tax, reducing the overall tax burden on businesses and supporting long-term financial sustainability.
- Operational and recruitment costs in Miami remain competitive when compared to traditional financial centers such as New York and San Francisco.
- The region offers multiple incentive programs for businesses operating in finance, international trade, and technology, supporting expansion, hiring, and workforce development.

#### **Expanding Financial & International Banking Sectors**

- Miami is recognized as the financial capital of Latin America, hosting more than 60 international banks and numerous offshore financial institutions.
- The city has become a leading center for wealth management, private banking, cross-border investment services, and economic advisory, driven by high demand from Latin American investors, expatriates, and multinational companies.
- Miami's fast-growing FinTech and regulatory-compliance sector provides opportunities for partnerships with firms specializing in AML, KYC, digital banking, and global financial operations directly aligning with JV Consulting's service portfolio.

#### **Access to a Skilled Workforce**

- Miami attracts financial analysts, private-banking professionals, compliance officers, and investment specialists from across the United States and Latin America.
- The region is supported by strong academic institutions such as Florida International University, University of Miami, and Nova Southeastern University, which offer competitive programs in finance, business administration, data analytics, and international economics.
- Miami's bilingual workforce (English–Spanish/Portuguese) is well-suited for JV Consulting's focus on Latin American clients.

### Connectivity & Market Access

- Miami International Airport provides direct routes to major financial centers in the U.S., Latin America, and Europe, supporting seamless client engagement and business expansion.
- The city hosts major finance, investment, and compliance conferences, including eMerge Americas, Miami Finance Forum events, and international banking summits, giving the company consistent access to industry leaders and potential partners.
- Miami's role as a global trade and investment gateway enhances JV Consulting's ability to serve foreign investors entering the U.S. market.

### Future Expansion Considerations

While JV Consulting will establish its headquarters in Miami, the company intends to expand to additional strategic markets to strengthen its national presence and serve a broader client base:

- **New York City, NY** – The U.S. financial capital, offering proximity to investment banks, private-equity firms, and institutional investors.
- **Houston, TX** – A major hub for international trade, family offices, wealth management, and Latin American investment flows.
- **Los Angeles, CA** – A global center for international business, immigration-driven investment activity, and cross-border commerce.

As the demand for international compliance advisory, wealth-structuring services, and cross-border financial planning continues to grow, JV Consulting will leverage Miami's strong international banking ecosystem as a foundation for nationwide expansion.

By selecting Miami, Florida as its headquarters, JV Consulting positions itself in one of the most important financial gateways in the United States. The city's international banking infrastructure, diverse and skilled workforce, and deep connection to Latin American investment flows create a strategic environment that supports sustainable growth, innovation in financial consulting, and long-term expansion across key U.S. markets.

## 5.0 Strategy and Implementation

JV Consulting will establish itself in the financial technology consulting and investment advisory industry by leveraging AI-driven financial solutions, market intelligence, and risk management expertise. The company will implement a structured approach to market entry, client acquisition, and service delivery, ensuring sustainable growth and competitive differentiation.

### 5.1 Swot Analysis

A SWOT analysis is a strategic planning tool that helps businesses identify their internal strengths and weaknesses, as well as external opportunities and threats. By analyzing these factors, JV

Consulting can develop effective strategies to leverage its strengths and opportunities while mitigating risks and addressing weaknesses.

### 5.1.1 Strengths

- **Deep Expertise in Cross-Border Finance** – Strong background in offshore banking, private wealth management, and high-net-worth advisory across Brazil, Miami, and Zurich.
- **Advanced Compliance Knowledge** – Solid command of AML, KYC, FATCA, CRS, and global banking regulations, reducing risk for clients dealing with U.S. and international systems.
- **Bilingual and Cross-Cultural Competence** – Ability to serve Latin American clients with cultural alignment and language fluency, improving client retention and trust.
- **Proven Client Relationship Management** – Experience managing complex portfolios and high-value clients in Itaú Private Bank, ensuring strong service delivery.
- **Specialized Service Offering** – Focus on cross-border compliance, wealth structuring, and offshore banking advisory, areas with significant market demand and limited competition.
- **Location Advantage in Miami** – Miami is a central hub for Latin American investors, international banking, and wealth management services, providing direct market access.
- **Lean and Scalable Business Model** – Digital-first consulting structure supports cost efficiency and allows rapid client growth without heavy fixed costs.
- **Strong Analytical and Risk Assessment Skills** – Experience with financial analysis, investment policies, and data-driven decision support enhances service accuracy.

### 5.1.2 Weaknesses

- **New Market Entrant** – As a new U.S.-based company, JV Consulting must build brand recognition and trust in a competitive financial market.
- **High Regulatory Complexity** – Operating in a sector with strict U.S. compliance rules requires constant updates, training, and operational adjustments.

### 5.1.3 Opportunities

- **High Demand for Cross-Border Financial Advisory** – Continuous inflow of Latin American investors relocating assets to the U.S. creates steady demand for specialized guidance.
- **Miami's Growing International Investment Hub** – Expanding international banking presence, family offices, and multinational companies increase potential client segments.
- **Rising Need for Compliance and Risk Management** – Stronger U.S. regulations (FATF, FinCEN, BSA, AML/CFT) increase the need for specialized consultants.

- **Growth in Global Wealth Migration** – High-net-worth individuals moving assets internationally need structured wealth protection and planning.
- **Expansion of International Tax and Reporting Requirements** – Clients require expert support to navigate FATCA, CRS, and cross-border obligations.
- **Partnership Opportunities** – Collaboration with immigration firms, CPAs, wealth managers, and international banks can accelerate growth.
- **Technology-Driven Advisory Tools** – Adoption of digital financial platforms and analytics tools creates opportunities to enhance client services.
- **Demand for Investment Risk Assessments** – Market volatility increases demand for structured investment policies and portfolio risk evaluation.

#### 5.1.4 Threats

- **Intense Competition** – Miami hosts many financial advisors, wealth managers, and international tax consultants, requiring strong differentiation.
- **Regulatory Changes** – Sudden updates in U.S. or international financial regulations may increase compliance costs or restrict certain activities.
- **Economic Instability** – Recessions, currency volatility in Latin America, or tightening U.S. financial markets could impact client investment flows.

This structured SWOT analysis ensures JV Consulting is positioned to leverage technological expertise, strategic partnerships, and financial risk management solutions to establish a competitive edge while proactively addressing market challenges.

## 5.2 Website and Digital Marketing

### Website as the Primary Business Platform:

- **Professional website development:** The website will serve as the central hub for client engagement, providing detailed information about services, expertise, and market insights.
- **AI-powered financial tools integration:** Clients will have access to interactive financial models, investment calculators, and automated portfolio optimization demos.
- **Case studies and thought leadership content:** The site will showcase JV Consulting's expertise through research reports, client success stories, and industry analysis.
- **User-friendly navigation and mobile optimization:** Ensuring seamless access across all devices, making financial insights readily available.

### Search Engine Optimization (SEO) Strategy:

- **Keyword-optimized content:** Targeting financial consulting, AI-driven investment management, and liquidity planning to improve search rankings.
- **Regular industry updates and blogs:** Publishing financial trend analysis, regulatory changes, and technology advancements to enhance visibility.

- **Technical SEO enhancements:** Optimizing website speed, mobile usability, and structured data for better search engine performance.

#### **Content Marketing for Client Acquisition:**

- **White papers and investment reports:** Providing data-driven insights on economic forecasting, portfolio optimization, and risk management.
- **Video tutorials and webinars:** Demonstrating AI-driven financial modeling and digital investment strategies for institutional investors and businesses.
- **Email marketing campaigns:** Delivering market updates, investment strategies, and exclusive insights to engage potential clients.

#### **Pay-Per-Click (PPC) and Digital Advertising:**

- **Targeted LinkedIn ads:** Reaching financial executives, institutional investors, and business decision-makers.
- **Google Ads for financial consulting services:** Ensuring visibility in searches related to AI-powered investment solutions and financial risk management.
- **Retargeting campaigns:** Engaging visitors who have shown interest in services through follow-up advertising.

#### **Social Media Engagement Strategy:**

- **LinkedIn for industry networking:** Sharing financial insights, hosting live Q&A sessions, and publishing market analysis.
- **X (formerly Twitter) for financial news updates:** Providing real-time economic trends, investment insights, and regulatory alerts.
- **YouTube for educational content:** Posting video explainers on financial modeling, AI in investment strategies, and market intelligence.

By implementing a structured digital marketing strategy, JV Consulting will enhance brand visibility, attract high-value clients, and establish credibility as a leader in AI-driven financial advisory services.

### **5.3 Sales Strategy**

#### **Target Market Approach:**

- **Latin American clients:** Individuals, families, entrepreneurs, and investors who require guidance to meet U.S. financial, banking, and compliance standards, including AML/KYC, FATCA, and CRS. These clients benefit from AI-assisted document review, risk assessment, and financial-organization processes tailored to cross-border needs.

- **Small and medium-sized enterprises (SMEs):** Offer tailored financial advisory and liquidity management solutions to optimize capital efficiency.
- **High-net-worth individuals (HNWIs):** Provide specialized wealth structuring and investment planning services.

#### **Client Acquisition Strategy:**

- **Inbound sales through digital marketing:** Leverage website SEO, PPC ads, and content marketing to generate qualified leads.
- **Outbound prospecting and direct outreach:** Contact key decision-makers in financial institutions, investment firms, and corporate finance departments.
- **Industry conferences and networking events:** Establish credibility by presenting financial technology solutions and engaging with potential clients.
- **Referral and partnership programs:** Build alliances with financial advisors, accountants, and legal professionals to expand the client base.

#### **Sales Funnel Optimization:**

- **Lead qualification and segmentation:** Identify potential clients based on industry, financial needs, and investment goals.
- **Personalized consultations:** Provide AI-powered investment assessments and tailored financial planning sessions.
- **Follow-up strategies:** Implement automated email sequences and sales calls to nurture leads and convert prospects into long-term clients.

#### **Revenue Growth Plan:**

- **Subscription-based financial technology services:** Offer SaaS-based investment analytics and portfolio optimization tools.
- **One-time consulting engagements:** Provide specialized financial risk assessments and liquidity management services.
- **Long-term financial advisory contracts:** Secure retainer agreements with institutional clients and HNWIs for ongoing investment planning.

By executing a structured sales strategy, JV Consulting will streamline client acquisition, optimize revenue channels, and establish itself as a trusted provider of AI-driven financial solutions.

## **5.4 Sales Forecast**

JV Consulting will implement a structured sales strategy to drive growth across its core financial technology services. The company's focus will be on AI-driven investment management, cross-border capital allocation, financial risk assessment, wealth structuring, and market intelligence

solutions. By leveraging data-driven insights and AI-powered automation, the company will attract institutional investors, SMEs, and high-net-worth individuals.

#### **Projected Revenue by Service Category**

- **Cross-Border Compliance Advisory:** Revenue will grow from \$138,984 in Year 1 to \$825,563 in Year 5, driven by increasing demand for AI-powered asset allocation and automated portfolio management.
- **International Wealth Structuring and Protection:** Starting at \$97,156 in Year 1, this service is expected to reach \$577,106 by Year 5, fueled by foreign direct investment and capital deployment strategies.
- **Offshore Banking and Global Account Setup Support:** Revenue will increase from \$67,859 in Year 1 to \$403,083 by Year 5, as businesses seek advanced risk mitigation and liquidity planning tools.
- **Cross-Border Financial Planning for Immigrants and Investors:** This service will expand from \$58,094 in Year 1 to \$345,075 in Year 5, addressing the need for structured wealth preservation and tax-efficient investment strategies.
- **Investment Policy and Risk Assessment Consulting:** Revenue will grow from \$115,187 in Year 1 to \$684,211 in Year 5, as predictive analytics and financial forecasting gain traction among financial institutions and investors.

#### **Direct Cost of Sales & Profitability**

Direct costs cover technology implementation, automation, and operational execution. Over five years, investment in AI-driven financial tools and process optimization will enhance efficiency.

- **Cross-Border Compliance Advisory:** Costs will rise from \$11,119 in Year 1 to \$66,045 in Year 5, reflecting continuous AI development and integration.
- **International Wealth Structuring and Protection:** Expenses will grow from \$7,772 in Year 1 to \$46,168 in Year 5, as compliance frameworks and risk models are refined.
- **Offshore Banking and Global Account Setup Support:** Costs will increase from \$5,429 in Year 1 to \$32,247 in Year 5, driven by automated risk assessment solutions.
- **Wealth Structuring & Investment Planning for HNWIs:** Costs will expand from \$4,647 in Year 1 to \$27,606 in Year 5, supporting advanced wealth structuring models.
- **Investment Policy and Risk Assessment Consulting:** Costs will grow from \$9,215 in Year 1 to \$54,737 in Year 5, as AI algorithms and market data integration improve.
- **Total Direct Cost of Sales:** Rising from \$38,182 in Year 1 to \$226,803 in Year 5, ensuring scalability and technological advancements in financial analytics.

## Sales Growth Strategy

- **Expanding Recurring Revenue Streams:** Focus on SaaS-based financial tools and long-term advisory contracts to establish predictable revenue.
- **Market Expansion:** Extend operations from Florida to financial hubs like New York and California, targeting institutional investors.
- **Strategic Partnerships:** Collaborate with banks, investment firms, and hedge funds to expand service adoption.
- **Optimized Digital Marketing:** Utilize AI-powered SEO, content marketing, and PPC campaigns to refine client acquisition.

By executing a scalable sales strategy and leveraging AI-driven financial solutions, JV Consulting will establish a strong market presence, drive consistent revenue growth, and optimize profitability in the financial technology sector.

### 5.4.1 How Sales Were Calculated

JV Consulting's sales forecast is based on a structured methodology that aligns with market trends, service demand, and financial projections. The calculations integrate strategic hiring, targeted marketing, industry research, and a project-based revenue model to ensure realistic and scalable growth.

#### Key Sales Growth Drivers

- **Strategic Hiring:** A Sales Representative will be hired in Month 1 to focus on client acquisition, partnership development, and business expansion. As the company grows, additional sales professionals will be added to maintain momentum.
- **Digital Marketing Investments:** The company will use SEO, targeted advertising, content marketing, and industry networking to generate leads and increase brand visibility.
- **Service-Based Revenue Model:** Sales projections are based on the estimated number of projects secured annually, allowing flexibility as the company builds its reputation.

#### Market Research & Validation

- **Industry Data Sources:** Revenue projections are backed by research from IBISWorld, Statista, the Small Business Administration, and Forbes, ensuring alignment with industry benchmarks.
- **Competitive Analysis:** The company has studied similar businesses in financial technology consulting and investment advisory to set realistic pricing models and service demand expectations.

### Revenue Calculation Approach

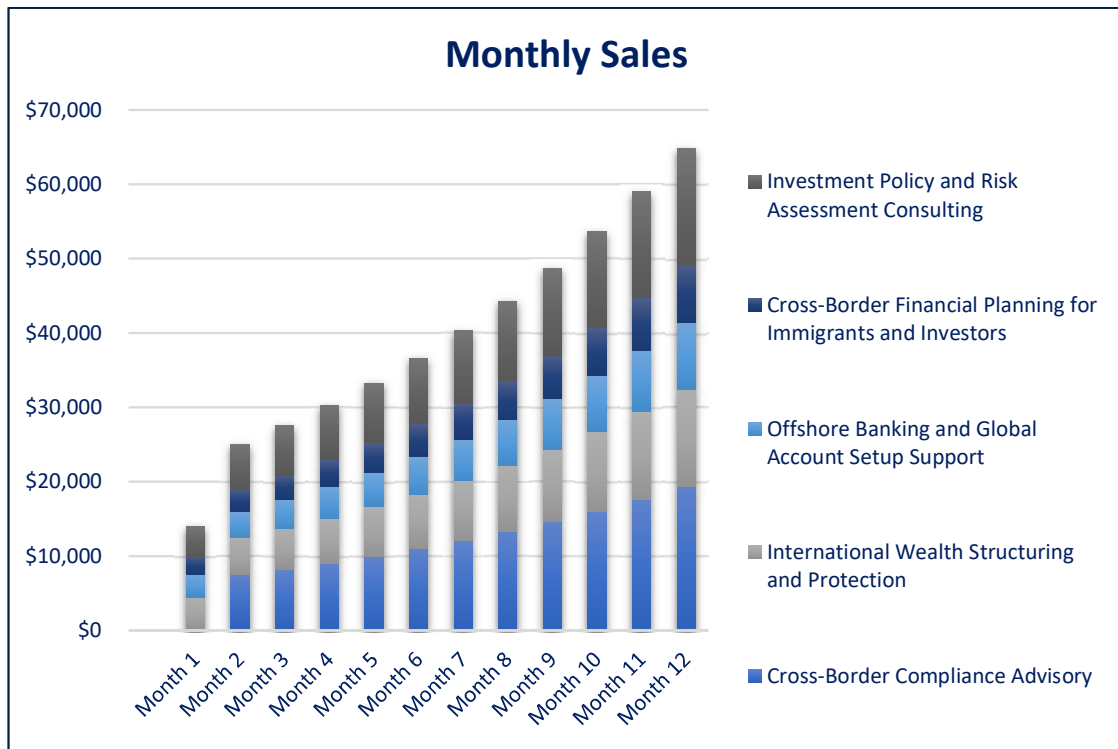
- **Project-Based Sales Model:** Each service’s revenue is calculated based on the projected number of completed projects per year, allowing for scalability and adaptability to market fluctuations.
- **Direct Cost Allocation:** Costs range from 8% to 60% per service, ensuring a balanced cost structure that supports profitability and sustainable growth.

By combining strategic sales expansion, data-driven marketing, in-depth market research, and a scalable revenue model, JV Consulting ensures that its sales projections are achievable and aligned with long-term business growth.

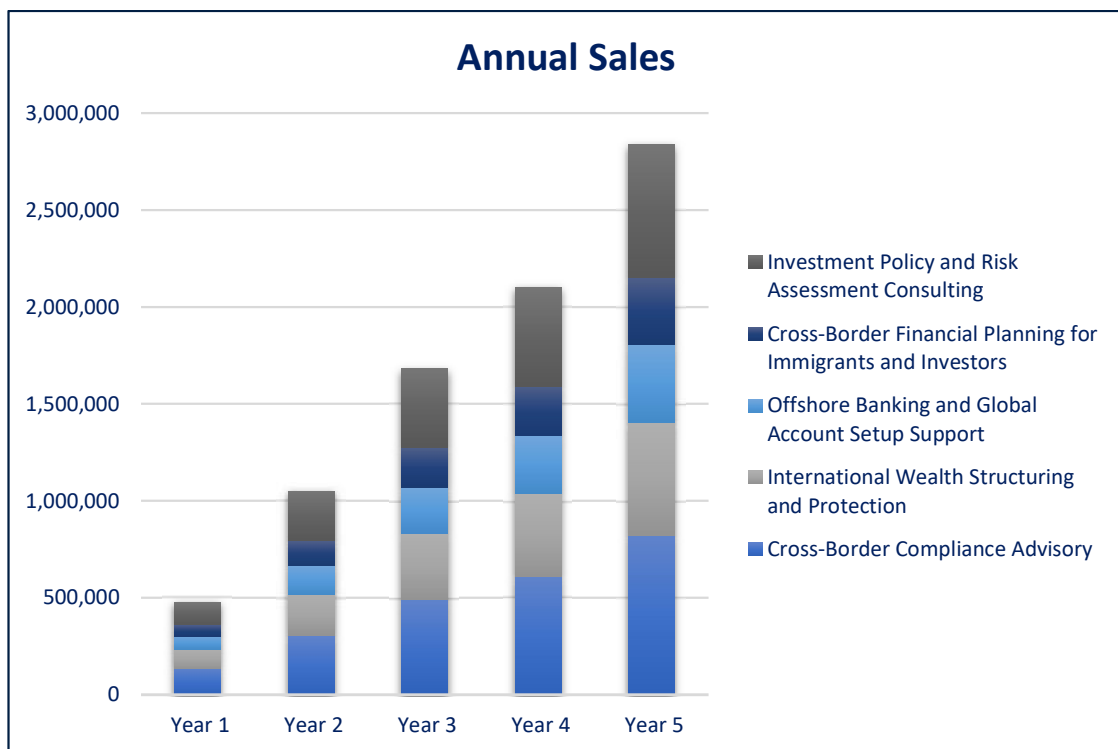
#### 5.4.2 Annual Sales Forecast Table

<b>Sales Forecast</b>					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Sales</b>					
<b>Cross-Border Compliance Advisory</b>	\$138,984	\$305,764	\$489,223	\$611,529	\$825,563
<b>International Wealth Structuring and Protection</b>	\$97,156	\$213,743	\$341,989	\$427,486	\$577,106
<b>Offshore Banking and Global Account Setup Support</b>	\$67,859	\$149,290	\$238,864	\$298,580	\$403,083
<b>Cross-Border Financial Planning for Immigrants and Investors</b>	\$58,094	\$127,806	\$204,489	\$255,611	\$345,075
<b>Investment Policy and Risk Assessment Consulting</b>	\$115,187	\$253,411	\$405,458	\$506,823	\$684,211
<b>Total Sales</b>	<b>\$477,279</b>	<b>\$1,050,014</b>	<b>\$1,680,023</b>	<b>\$2,100,028</b>	<b>\$2,835,038</b>
<b>Direct Cost of Sales</b>					
<b>Cross-Border Compliance Advisory</b>	\$11,119	\$24,461	\$39,138	\$48,922	\$66,045
<b>International Wealth Structuring and Protection</b>	\$7,772	\$17,099	\$27,359	\$34,199	\$46,168
<b>Offshore Banking and Global Account Setup Support</b>	\$5,429	\$11,943	\$19,109	\$23,886	\$32,247
<b>Cross-Border Financial Planning for Immigrants and Investors</b>	\$4,647	\$10,224	\$16,359	\$20,449	\$27,606
<b>Investment Policy and Risk Assessment Consulting</b>	\$9,215	\$20,273	\$32,437	\$40,546	\$54,737
<b>Subtotal Direct Cost of Sales</b>	<b>\$38,182</b>	<b>\$84,001</b>	<b>\$134,402</b>	<b>\$168,002</b>	<b>\$226,803</b>

### 5.4.3 Monthly Sales Chart



### 5.4.4 Annual Sales Chart



## 6.0 Management Structure

As previously mentioned, Mr. José Vitor de Oliveira Lopez Rodriguez will be the Founder & Senior Investment Specialist of JV Consulting. The Personnel Plan shows that the company expects to make gradual investments in personnel in the first years of operation, and by the year 5, the company will have 20 employees, including Mr. José Vitor de Oliveira Lopez Rodriguez.

### 6.1 Staffing Requirements

JV Consulting will build a structured and scalable team under the leadership of Mr. José Vitor de Oliveira Lopez Rodriguez to support its operations and service expansion in the financial technology sector. The hiring plan ensures that staffing levels align with business growth, service demand, and market expansion goals over the first five years.

#### Personnel Plan Details

##### General Manager & Senior Investment Specialist – Mr. José Vitor de Oliveira Lopez Rodriguez:

- ✓ Provides strategic leadership, oversees financial services, and drives business growth.
- ✓ Salary: \$100,000 in Year 1, increasing to \$174,901 by Year 5.

##### Financial Data Scientists:

- ✓ Responsible for AI-driven analytics, investment modeling, and financial forecasting.
- ✓ Salary: \$98,400 in Year 1, increasing to \$239,212 by Year 5.
- ✓ Team Growth: 1 in Year 1, expanding to 2 by Year 5.

##### Financial Advisors:

- ✓ Assists clients with investment strategies, portfolio management, and risk assessment.
- ✓ Salary: \$13,000 in Year 1, increasing to \$284,428 by Year 5. (Hired in Month 11)
- ✓ Team Growth: 1 in Year 1, expanding to 3 by Year 5.

##### Risk Management Specialists:

- ✓ Conducts financial risk analysis, liquidity management, and compliance evaluations.
- ✓ Salary: \$88,200 starting in Year 2, increasing to \$306,308 by Year 5.
- ✓ Team Growth: Starting in Year 2, expanding to 3 by Year 5.

##### Wealth Management Consultants:

- ✓ Advises high-net-worth individuals on wealth structuring, tax efficiency, and investment strategies.
- ✓ Salary: \$70,560 starting in Year 2, increasing to \$163,364 by Year 5.
- ✓ Team Growth: Starting in Year 2, expanding to 2 by Year 5.

##### Economic Analysts:

- ✓ Conducts macroeconomic research, financial modeling, and market trend analysis.

- ✓ Salary: Starting in Year 3 at \$89,964, increasing to \$198,371 by Year 5.
- ✓ Team Growth: Starting in Year 3, expanding to 2 by Year 5.

#### **Customer Service Representatives:**

- ✓ Provides client support, account management, and service assistance.
- ✓ Salary: Starting in Year 2 at \$46,200, increasing to \$106,965 by Year 5.
- ✓ Team Growth: Starting in Year 2, expanding to 2 by Year 5.

#### **Marketing Manager:**

- ✓ Leads brand positioning, digital marketing, and customer engagement strategies.
- ✓ Salary: Starting in Year 2 at \$63,000, increasing to \$72,930 by Year 5.
- ✓ Team Growth: 1 from Year 2 onwards.

#### **Sales Representatives:**

- ✓ Drives client acquisition, contract negotiations, and revenue growth.
- ✓ Salary: \$72,000 in Year 1, increasing to \$262,549 by Year 5.
- ✓ Team Growth: 1 in Year 1, expanding to 3 by Year 5.

#### **Office Manager:**

- ✓ Oversees administrative operations, financial planning, and office coordination.
- ✓ Salary: \$25,000 in Year 1, increasing to \$72,930 by Year 5.
- ✓ Team Growth: 1 from Year 1 onwards.

#### **Total Team Growth**

- ✓ **Year 1:** Begins with 5 employees, covering key leadership, financial analysis, sales, and operations.
- ✓ **Year 5:** Expands to 20 professionals, ensuring capacity for market growth and service diversification.

#### **Total Payroll Expansion**

- ✓ Year 1 Payroll: \$308,400
- ✓ Year 5 Payroll: \$1,881,958

This staffing plan ensures JV Consulting builds a specialized and scalable team capable of delivering high-value financial services, enhancing client success, and maintaining a competitive position in the U.S. FinTech industry.

#### **6.1.1 How the Hiring Plan Was Calculated**

JV Consulting has developed a structured hiring plan aligned with projected business growth, service demand, and operational efficiency over the next five years. This plan ensures the company scales effectively while maintaining high-quality service delivery.

### **Workforce Expansion Strategy**

- **Year 1:** The team starts with five key employees, including the General Manager & Senior Investment Specialist, a Financial Data Scientist, a Financial Advisor, a Sales Representative, and an Office Manager. The focus will be on launching operations, securing initial projects, and establishing a market presence.
- **Year 2:** Expansion includes hiring Risk Management Specialists, Wealth Management Consultants, an Economic Analyst, a Customer Service Representative, a Marketing Manager, and additional Financial Advisors to support growing client demand.
- **Year 3 to Year 5:** The workforce grows to 20 employees, adding more Financial Advisors, Risk Management Specialists, Economic Analysts, Customer Service Representatives, and Sales Representatives to sustain service expansion and market penetration.

### **Salary Benchmarks and Growth Plan**

- **General Manager & Senior Investment Specialist:** Starts at \$100,000 in Year 1, increasing to \$174,901 by Year 5.
- **Financial Data Scientists:** Expands from 1 in Year 1 to 2 by Year 5, with salaries increasing accordingly.
- **Financial Advisors:** Grows from 1 in Year 1 to 3 in Year 5, supporting investment advisory services.
- **Risk Management Specialists & Economic Analysts:** Introduced in Year 2, scaling up as risk and market intelligence services grow.
- **Sales & Marketing Team:** Expands to 3 Sales Representatives and 1 Marketing Manager by Year 5, driving client acquisition and brand positioning.
- **Customer Service Team:** Introduced in Year 2, increasing as client engagement expands.

### **Operational Efficiency & Scalability**

Strategic hiring ensures balanced workforce growth in line with service demand. Key operational roles, including Customer Service Representatives and Marketing Managers, will be phased in to enhance client relations and streamline business operations.

By aligning workforce expansion with projected service demand, JV Consulting ensures sustainable growth, service efficiency, and market competitiveness.

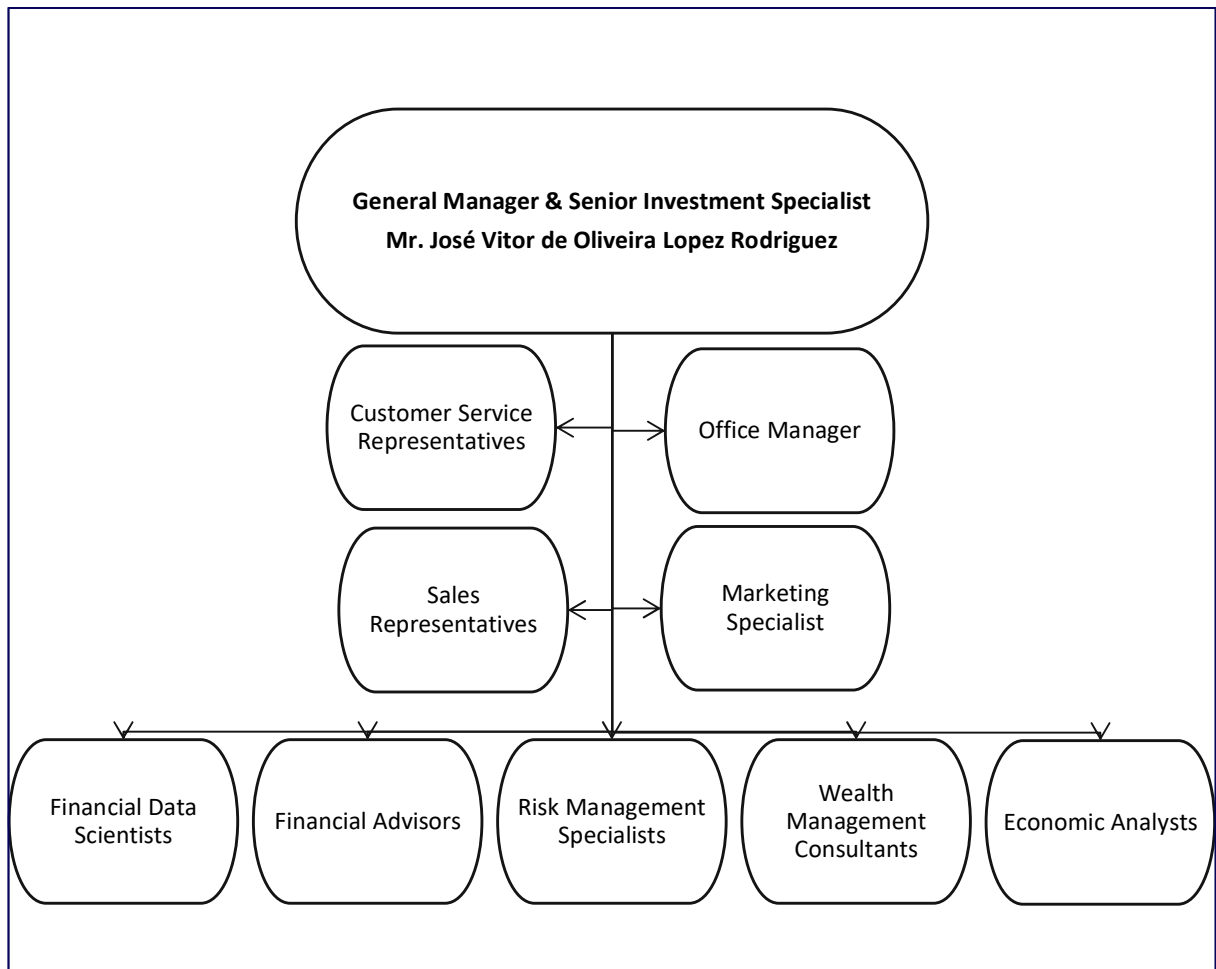
## 6.2 Annual Personnel Plan Table

<i>Personnel Plan</i>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>General Manager &amp; Senior Investment Specialist - Mr. José Vitor de Oliveira Lopez Rodriguez</b>	\$100,000	\$115,000	\$132,250	\$152,088	\$174,901
<b>Financial Data Scientists</b>	\$98,400	\$103,320	\$108,486	\$113,910	\$239,212
<b>Financial Advisors</b>	\$13,000	\$81,900	\$171,990	\$180,590	\$284,428
<b>Risk Management Specialists</b>	\$0	\$88,200	\$185,220	\$194,481	\$306,308
<b>Wealth Management Consultants</b>	\$0	\$70,560	\$74,088	\$155,585	\$163,364
<b>Economic Analysts</b>	\$0	\$0	\$89,964	\$188,924	\$198,371
<b>Customer Service Representatives</b>	\$0	\$46,200	\$48,510	\$101,871	\$106,965
<b>Marketing Manager</b>	\$0	\$63,000	\$66,150	\$69,458	\$72,930
<b>Sales Representatives</b>	\$72,000	\$75,600	\$158,760	\$166,698	\$262,549
<b>Office Manager</b>	\$25,000	\$63,000	\$66,150	\$69,458	\$72,930
<b>Total People</b>	5	9	13	16	20
<b>Total Payroll</b>	<b>\$308,400</b>	<b>\$706,780</b>	<b>\$1,101,568</b>	<b>\$1,393,062</b>	<b>\$1,881,958</b>

## 6.3 Five-Year Personnel Plan Table

<i>Personnel Plan</i>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>General Manager &amp; Senior Investment Specialist - Mr. José Vitor de Oliveira Lopez Rodriguez</b>	1	1	1	1	1
<b>Financial Data Scientists</b>	1	1	1	1	2
<b>Financial Advisors</b>	1	1	2	2	3
<b>Risk Management Specialists</b>	0	1	2	2	3
<b>Wealth Management Consultants</b>	0	1	1	2	2
<b>Economic Analysts</b>	0	0	1	2	2
<b>Customer Service Representatives</b>	0	1	1	2	2
<b>Marketing Manager</b>	0	1	1	1	1
<b>Sales Representatives</b>	1	1	2	2	3
<b>Office Manager</b>	1	1	1	1	1
<b>Total People</b>	<b>5</b>	<b>9</b>	<b>13</b>	<b>16</b>	<b>20</b>

## 6.4 Organizational Chart – Year 5



## 6.5 Duties and Responsibilities

### General Manager & Senior Investment Specialist – Mr. José Vitor de Oliveira Lopez Rodriguez

- ✓ Define and oversee the company's strategic direction and financial growth.
- ✓ Lead investment strategy development and capital allocation decisions.
- ✓ Manage relationships with financial institutions, investors, and key stakeholders.
- ✓ Oversee risk assessment methodologies and compliance with financial regulations.
- ✓ Develop AI-driven investment models and data analytics frameworks.
- ✓ Guide the expansion of financial advisory services and client portfolio management.
- ✓ Implement business development initiatives to enhance market penetration.
- ✓ Supervise high-level financial forecasting and market intelligence reports.
- ✓ Drive operational efficiency through process optimization and technology integration.
- ✓ Ensure corporate governance and regulatory adherence in all business operations.

### **Financial Data Scientists**

- ✓ Develop AI and machine learning models for financial risk assessment and market forecasting.
- ✓ Analyze large financial datasets to extract insights for investment decision-making.
- ✓ Build and maintain predictive analytics models to support portfolio optimization.
- ✓ Work with financial advisors to integrate AI-driven insights into investment strategies.
- ✓ Design automated financial reporting systems for clients and internal use.
- ✓ Monitor economic trends and market patterns to improve algorithmic decision-making.

### **Financial Advisors**

- ✓ Provide tailored investment planning and wealth management solutions.
- ✓ Assess clients' financial goals and risk tolerance to develop strategic portfolios.
- ✓ Conduct market research and asset allocation analysis.
- ✓ Guide clients on cross-border investments and regulatory compliance.
- ✓ Advise on tax-efficient investment structures and estate planning strategies.
- ✓ Maintain client relationships and provide ongoing financial performance reviews.

### **Risk Management Specialists**

- ✓ Identify and assess financial risks for businesses and investors.
- ✓ Develop risk mitigation strategies using quantitative models.
- ✓ Ensure compliance with financial regulations and risk management standards.
- ✓ Analyze economic trends to forecast potential market disruptions.
- ✓ Implement AI-driven risk assessment tools for proactive decision-making.
- ✓ Support financial advisors in structuring risk-adjusted investment portfolios.

### **Wealth Management Consultants**

- ✓ Develop customized wealth growth and asset management strategies.
- ✓ Advise high-net-worth individuals (HNWIs) on estate and financial planning.
- ✓ Monitor investment performance and recommend portfolio adjustments.
- ✓ Provide insights into alternative investments and tax optimization.
- ✓ Assess market opportunities to maximize long-term wealth accumulation.
- ✓ Guide clients on philanthropic financial planning and charitable giving.

### **Economic Analysts**

- ✓ Conduct in-depth research on macroeconomic trends and financial markets.
- ✓ Provide economic forecasts and data-driven investment recommendations.
- ✓ Analyze industry-specific financial trends to support business strategy.
- ✓ Assess the impact of regulatory changes on financial services.
- ✓ Develop reports on global and domestic economic shifts affecting investments.
- ✓ Work with financial advisors to incorporate economic insights into client strategies.

### **Customer Service Representatives**

- ✓ Provide support to clients regarding financial products and services.
- ✓ Assist with onboarding and maintaining customer accounts.
- ✓ Address client inquiries and resolve service-related issues.
- ✓ Process documentation related to financial advisory services.
- ✓ Gather client feedback to enhance service offerings.
- ✓ Support the sales and advisory teams in client engagement efforts.

### **Marketing Manager**

- ✓ Develop and implement marketing strategies to attract clients.
- ✓ Oversee branding, advertising, and digital marketing initiatives.
- ✓ Manage social media and online presence to enhance industry visibility.
- ✓ Coordinate with financial advisors on thought leadership content.
- ✓ Organize industry events, networking engagements, and promotional campaigns.
- ✓ Track marketing performance and adjust strategies for client acquisition.

### **Sales Representatives**

- ✓ Identify and acquire new clients for financial advisory services.
- ✓ Develop sales strategies for investment solutions and SaaS products.
- ✓ Maintain client relationships and provide service consultations.
- ✓ Conduct market research to identify business opportunities.
- ✓ Collaborate with the marketing team on lead generation efforts.
- ✓ Meet sales targets and provide reports on revenue growth.

### **Office Manager**

- ✓ Oversee daily administrative and operational tasks.
- ✓ Manage office budgeting, procurement, and expense tracking.
- ✓ Maintain compliance with corporate policies and regulations.
- ✓ Coordinate internal communications and scheduling.
- ✓ Support HR functions, including employee onboarding and payroll.
- ✓ Ensure smooth workflow across all departments.

## **7.0 Financial Summary**

The financial plan for JV Consulting will be a critical analysis of the company's financial projections, including revenue, expenses, and overall financial performance. It will offer a comprehensive overview of the expected financial trajectory over a specific period of time and determine the company's financial feasibility. The plan will encompass essential aspects such as startup funding, profit and loss, cash flow, and balance sheet. The financial plan will play a crucial role in determining the company's success and will help in making informed decisions to ensure that the company achieves its financial objectives.

## 7.1 Break-even Analysis

JV Consulting's break-even analysis determines the point at which the company's revenue will cover its fixed operating costs. Based on financial projections, the company must generate **\$35,837 in monthly revenue** to reach the break-even point.

The break-even calculation is derived from the company's **estimated monthly fixed costs of \$32,970**, which include expenses such as salaries, office operations, technology infrastructure, marketing, and administrative costs. Achieving this revenue threshold will ensure that JV Consulting covers all operational expenses and begins generating a net profit.

By securing early contracts, leveraging targeted marketing strategies, and optimizing service delivery, JV Consulting expects to reach its break-even point within the first year of operations. As the client base expands and service offerings grow, revenue is projected to exceed this threshold, leading to sustained profitability and long-term financial stability.

### 7.1.1 Break-even Analysis Table

<i>Break-even Analysis</i>	
<b>Monthly Revenue Break-even</b>	\$35,837
<b>Assumptions:</b>	
<b>Estimated Monthly Fixed Cost</b>	\$32,970

## 7.2 Profit and Loss Assumptions

JV Consulting has structured its financial projections to ensure a sustainable and profitable growth trajectory over the next five years. Under the leadership of Mr. José Vitor de Oliveira Lopez Rodriguez, the company will strategically allocate resources to workforce expansion, technology development, and targeted marketing to drive revenue and maintain operational efficiency.

### Revenue Growth and Profitability

The company projects steady revenue growth, with total sales increasing from \$477,279 in Year 1 to \$2,835,038 by Year 5. This growth will be driven by client acquisition in investment advisory, risk assessment, and AI-driven financial analytics.

Gross margin will remain strong at 92%, reflecting the company's ability to offer high-value, technology-driven financial solutions with optimized service delivery costs. Direct costs of sales will rise proportionally from \$38,182 in Year 1 to \$226,803 in Year 5 as operations scale to meet increasing demand.

### Operating Expenses and Workforce Investment

Operational expenses will grow as the company expands its workforce and service capacity. Key cost drivers include:

- Payroll, increasing from \$308,400 in Year 1 to \$1,881,958 in Year 5, supporting a highly skilled team of investment specialists, data scientists, and financial advisors.
- Marketing and Promotion, rising from \$12,000 in Year 1 to \$24,883 in Year 5, ensuring brand visibility and lead generation.
- Rent and Utilities, scaling from \$39,000 in Year 1 to \$80,871 in Year 5, accommodating office space needs.
- Education and Training, introduced in Year 2, growing to \$13,824 by Year 5, ensuring the team stays updated on industry trends and financial regulations.

Total operating expenses will increase from \$395,640 in Year 1 to \$2,205,208 in Year 5, reflecting necessary business investments for sustainable growth.

### Net Profit and Tax Contributions

Profitability will improve consistently, with net profit rising from \$31,723 in Year 1 to \$294,210 in Year 5, reaching a profit margin of 10.38%. EBITDA will follow a similar upward trend, reaching \$410,527 in Year 5, highlighting the company's efficient cost management.

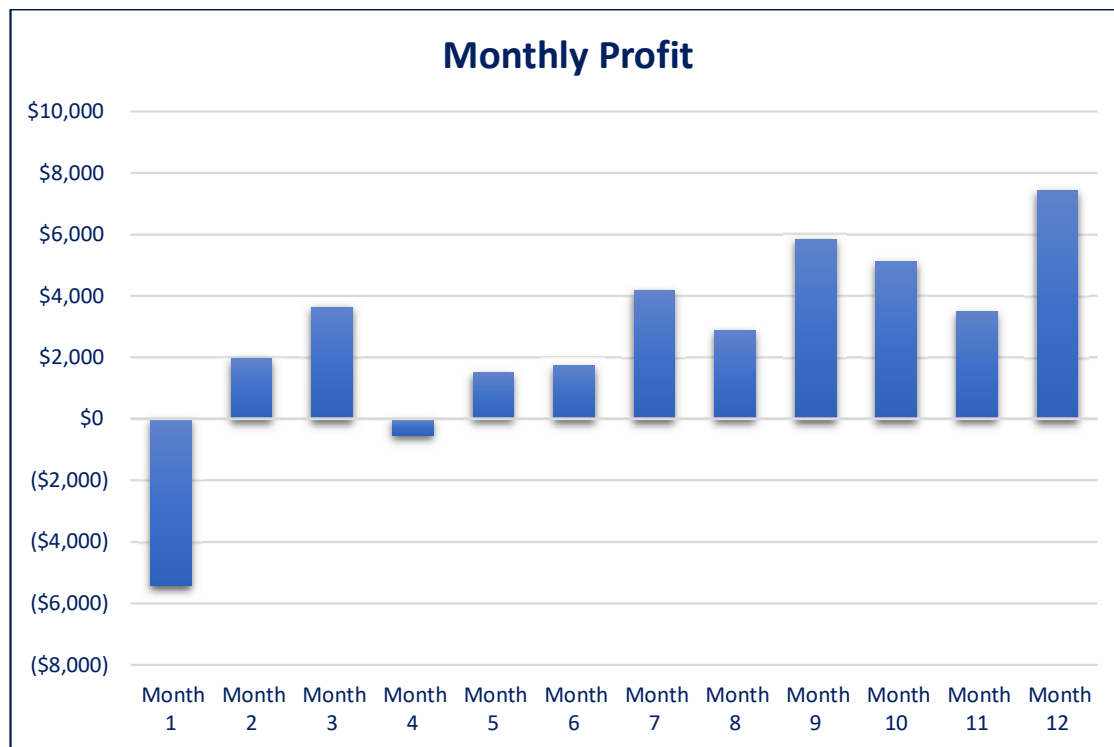
Tax contributions will also grow in line with revenue, increasing from \$11,733 in Year 1 to \$108,817 in Year 5, reinforcing JV Consulting's positive economic impact.

#### 7.2.1 Annual Profit and Loss Table

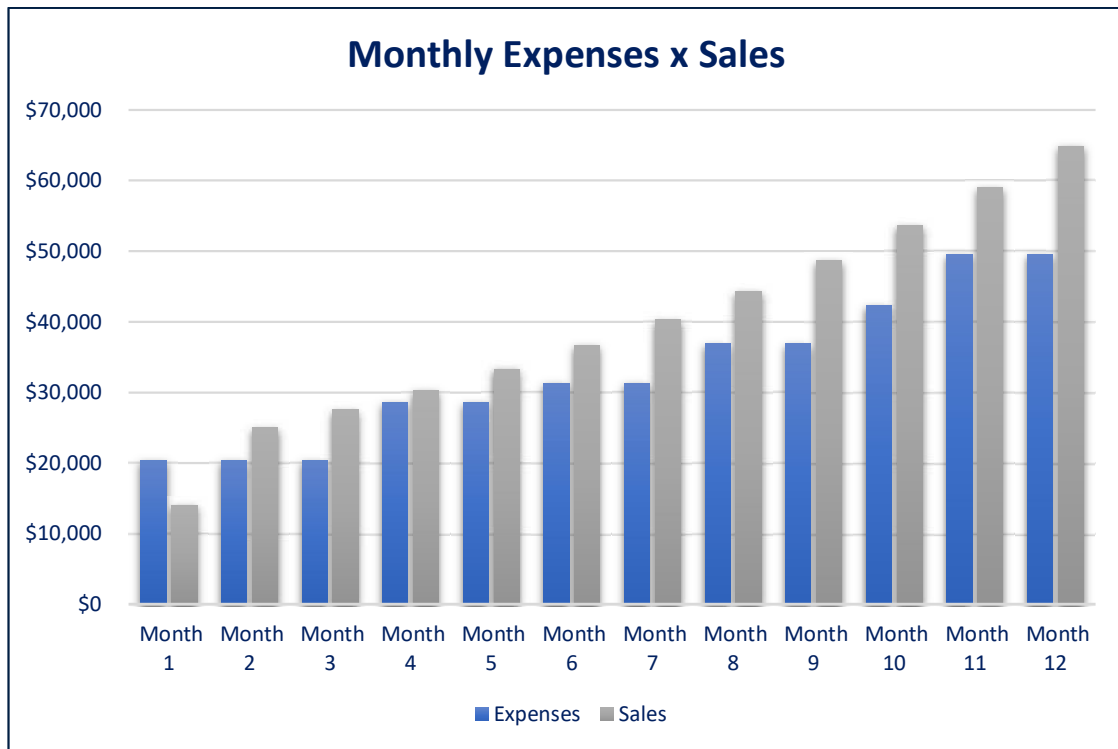
<i>Pro Forma Profit and Loss</i>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Sales</b>	\$477,279	\$1,050,014	\$1,680,023	\$2,100,028	\$2,835,038
<b>Direct Cost of Sales</b>	\$38,182	\$84,001	\$134,402	\$168,002	\$226,803
<b>Other Costs of Sales</b>	\$0	\$0	\$0	\$0	\$0
<b>Total Cost of Sales</b>	\$38,182	\$84,001	\$134,402	\$168,002	\$226,803
<b>Gross Margin</b>	\$439,097	\$966,013	\$1,545,621	\$1,932,026	\$2,608,235
<b>Gross Margin %</b>	92.00%	92.00%	92.00%	92.00%	92.00%
<b>Expenses</b>					
<b>Payroll</b>	\$308,400	\$706,780	\$1,101,568	\$1,393,062	\$1,881,958
<b>Payroll Taxes</b>	\$30,840	\$70,678	\$110,157	\$139,306	\$188,196
<b>Depreciation</b>	\$0	\$3,000	\$4,500	\$6,000	\$7,500
<b>Rent</b>	\$36,000	\$43,200	\$51,840	\$62,208	\$74,650
<b>Insurance</b>	\$2,400	\$2,880	\$3,456	\$4,147	\$4,977
<b>Marketing/Promotion</b>	\$12,000	\$14,400	\$17,280	\$20,736	\$24,883
<b>Utilities/Internet/Phone</b>	\$3,000	\$3,600	\$4,320	\$5,184	\$6,221
<b>Employees Education</b>	\$0	\$8,000	\$9,600	\$11,520	\$13,824
<b>Accountant</b>	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
<b>Total Operating Expenses</b>	\$395,640	\$855,538	\$1,305,721	\$1,645,163	\$2,205,208
<b>Profit Before Interest and Taxes</b>	\$43,457	\$110,475	\$239,900	\$286,863	\$403,027

<b>EBITDA</b>	\$43,457	\$113,475	\$244,400	\$292,863	\$410,527
<b>Interest Expense</b>	\$0	\$0	\$0	\$0	\$0
<b>Taxes Incurred</b>	\$11,733	\$29,828	\$64,773	\$77,453	\$108,817
<b>Net Other Income</b>	\$0	\$0	\$0	\$0	\$0
<b>Net Profit</b>	\$31,723	\$80,647	\$175,127	\$209,410	\$294,210
<b>Net Profit/Sales</b>	6.65%	7.68%	10.42%	9.97%	10.38%

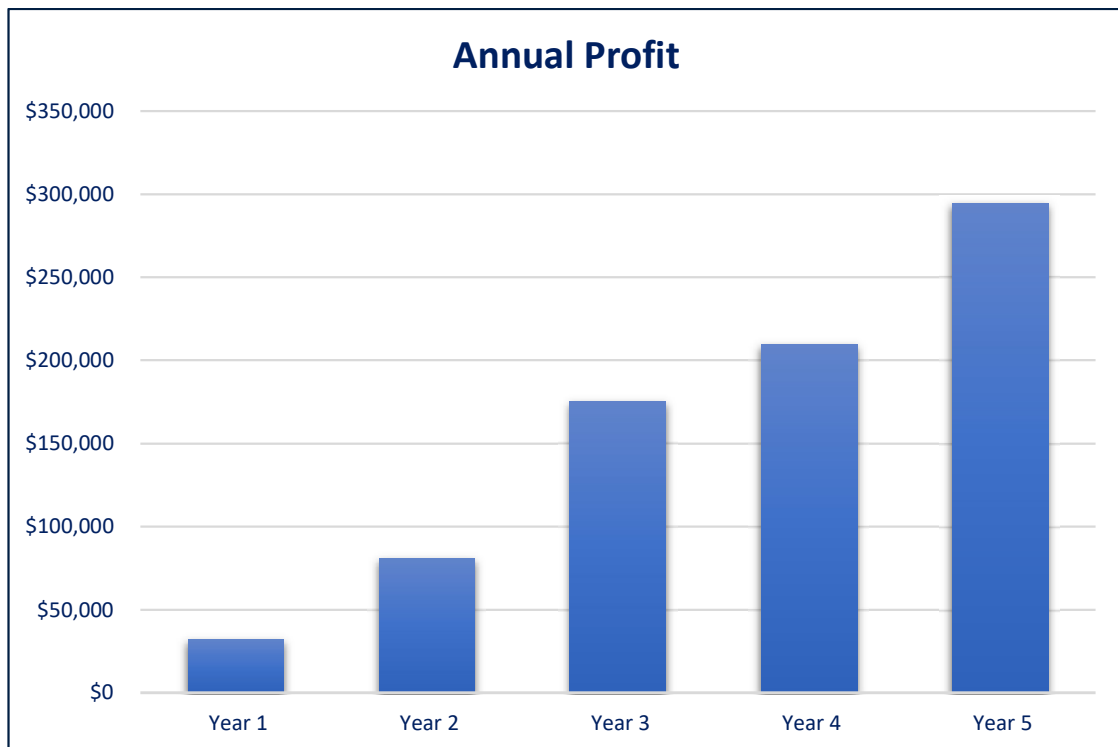
### 7.2.2 Monthly Profit Chart



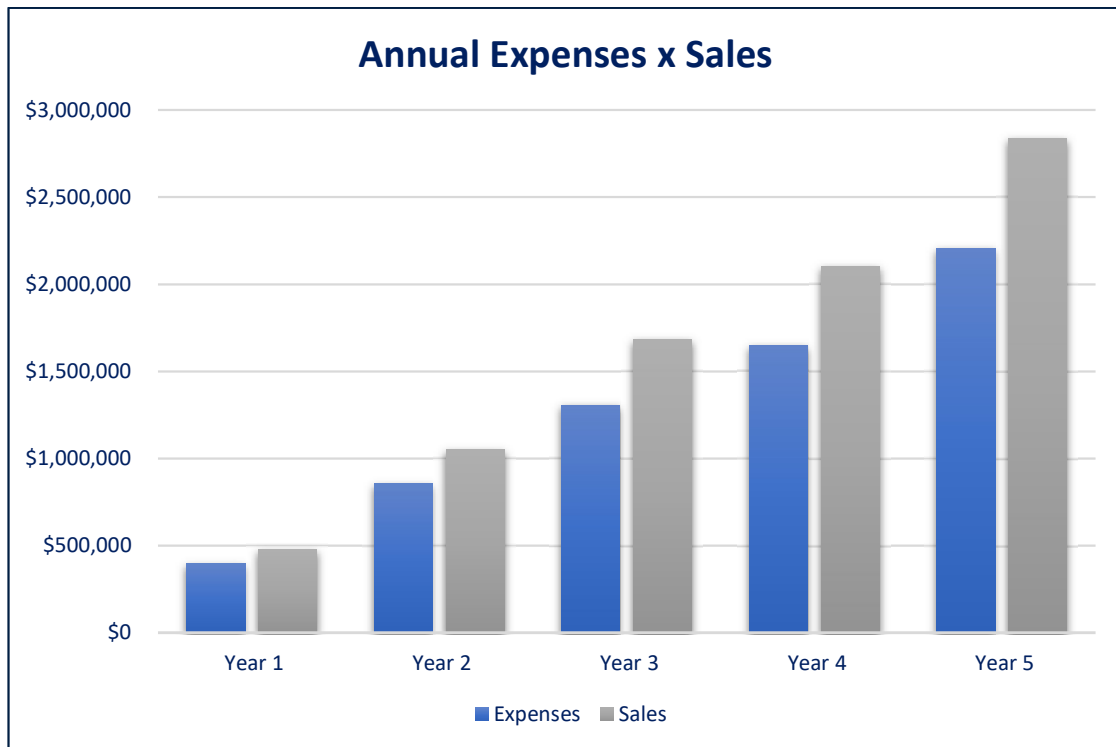
### 7.2.3 Monthly Expenses x Sales Chart



### 7.2.4 Annual Profit Chart



### 7.2.5 Annual Expenses x Sales Chart



### 7.3 Cash Flow Assumptions

JV Consulting will maintain a disciplined cash flow strategy to ensure financial stability and long-term growth. The company's operations will be fully self-funded, relying exclusively on revenue from services without external financing.

#### Cash Inflows

Revenue will come entirely from operations, with cash received from both direct sales and receivables.

- **Year 1:** \$477,279
- **Year 5:** \$2,835,038
- The company will not seek additional financing, loans, or external investments, reinforcing financial independence.

#### Expenditures and Cash Management

Expenses will scale with revenue growth to support operational expansion.

- **Operational Spending:** Rising from \$429,405 in Year 1 to \$2,520,193 in Year 5, covering payroll and bill payments.

- **Dividend Payments:** Starting at \$20,000 in Year 1, increasing to \$100,000 in Year 5, ensuring returns for stakeholders while maintaining liquidity.

### Net Cash Flow and Balance

The company will maintain a positive net cash flow, ensuring financial flexibility:

- **Net Cash Flow:** Growing from \$27,874 in Year 1 to \$214,845 in Year 5.
- **Cash Balance:** Expanding from \$30,374 in Year 1 to \$593,154 in Year 5, creating reserves for future investments and operational scaling.

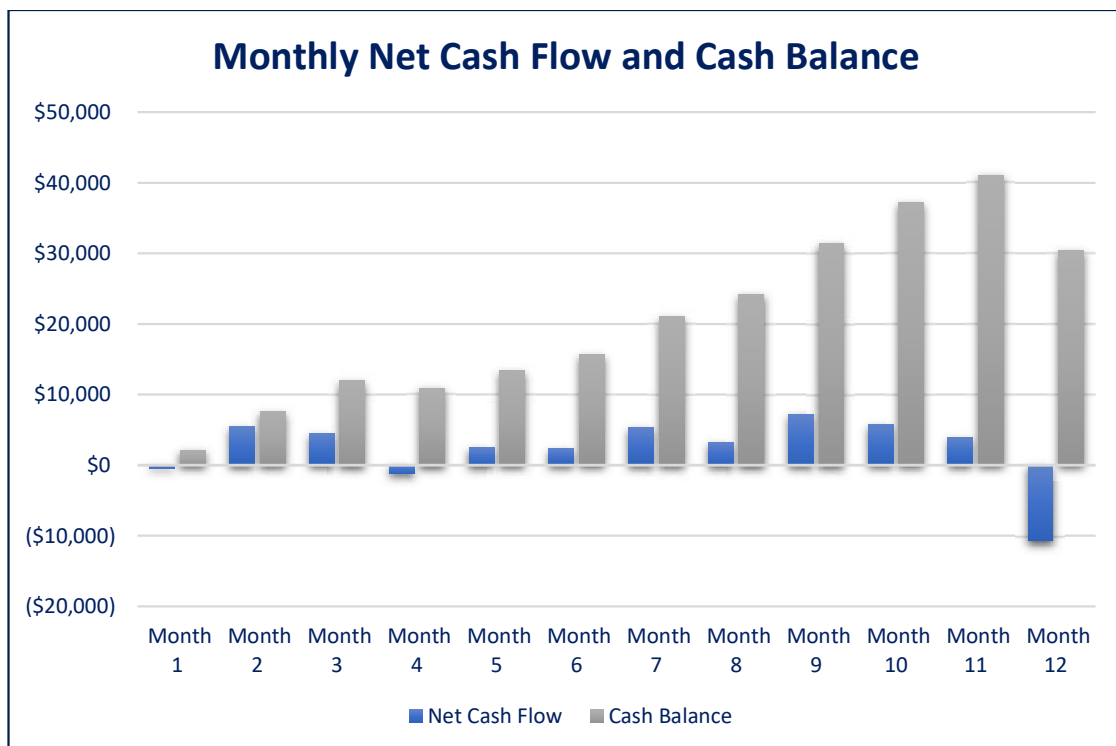
This financial strategy ensures JV Consulting remains resilient, enabling sustainable expansion, reinvestment in innovation, and continued profitability without reliance on external funding.

#### 7.3.1 Annual Cash Flow Table

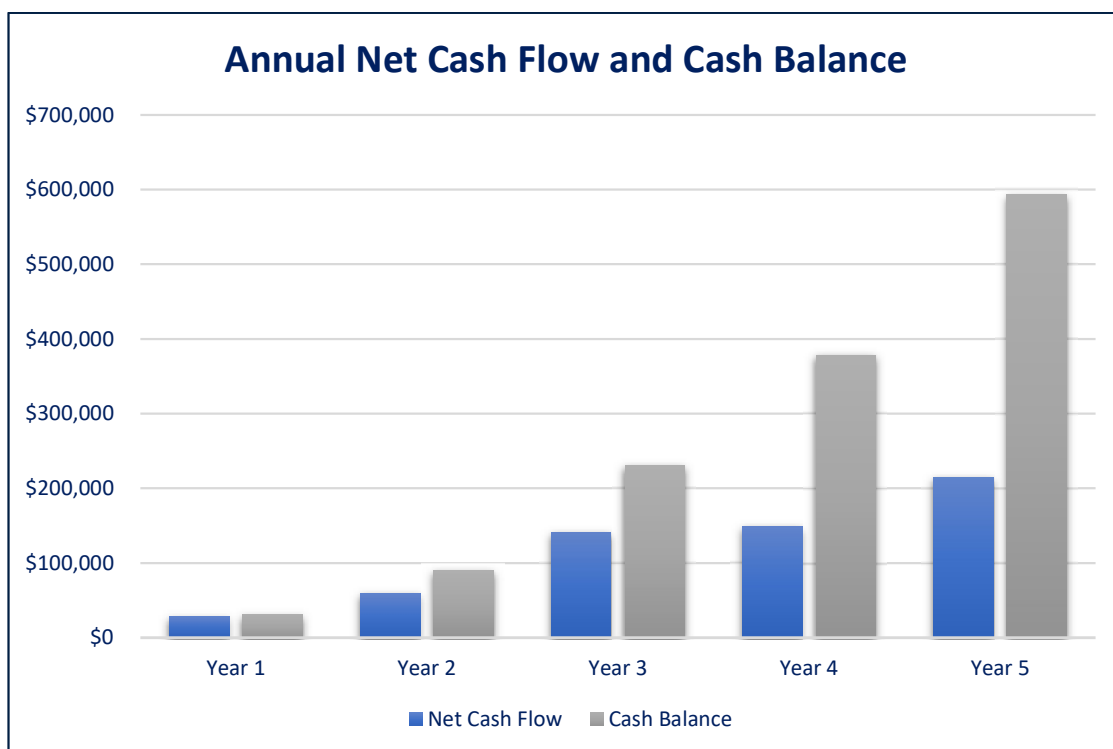
<i>Pro Forma Cash Flow</i>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Cash Received</b>					
<b>Cash from Operations</b>					
Cash Sales	\$238,640	\$525,007	\$840,011	\$1,050,014	\$1,417,519
Cash from Receivables	\$238,640	\$525,007	\$840,011	\$1,050,014	\$1,417,519
<b>Subtotal Cash from Operations</b>	<b>\$477,279</b>	<b>\$1,050,014</b>	<b>\$1,680,023</b>	<b>\$2,100,028</b>	<b>\$2,835,038</b>
<b>Additional Cash Received</b>					
Non-Operating (Other) Income	\$0	\$0	\$0	\$0	\$0
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0	\$0	\$0
New Investment Received	\$0	\$0	\$0	\$0	\$0
<b>Subtotal Cash Received</b>	<b>\$477,279</b>	<b>\$1,050,014</b>	<b>\$1,680,023</b>	<b>\$2,100,028</b>	<b>\$2,835,038</b>
<b>Expenditures</b>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Expenditures from Operations</b>					
Cash Spending	\$308,400	\$706,780	\$1,101,568	\$1,393,062	\$1,881,958
Bill Payments	\$121,005	\$254,402	\$387,383	\$483,935	\$638,235
<b>Subtotal Spent on Operations</b>	<b>\$429,405</b>	<b>\$961,182</b>	<b>\$1,488,951</b>	<b>\$1,876,997</b>	<b>\$2,520,193</b>
<b>Additional Cash Spent</b>					
Non-Operating (Other) Expense	\$0	\$0	\$0	\$0	\$0
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0	\$0	\$0	\$0	\$0

<b>Other Liabilities Principal Repayment</b>	\$0	\$0	\$0	\$0	\$0
<b>Long-term Liabilities Principal Repayment</b>	\$0	\$0	\$0	\$0	\$0
<b>Purchase Other Current Assets</b>	\$0	\$0	\$0	\$0	\$0
<b>Purchase Long-term Assets</b>	\$0	\$0	\$0	\$0	\$0
<b>Dividends</b>	\$20,000	\$30,000	\$50,000	\$75,000	\$100,000
<b>Subtotal Cash Spent</b>	\$449,405	\$991,182	\$1,538,951	\$1,951,997	\$2,620,193
<b>Net Cash Flow</b>	\$27,874	\$58,832	\$141,071	\$148,031	\$214,845
<b>Cash Balance</b>	\$30,374	\$89,206	\$230,278	\$378,309	\$593,154

### 7.3.2 Monthly Net Cash Flow and Cash Balance Chart



### 7.3.3 Annual Net Cash Flow and Cash Balance Chart



### 7.4 Balance Sheet Assumptions

JV Consulting will maintain a strong financial position over the next five years, ensuring steady growth in assets, controlled liabilities, and strategic reinvestment.

#### Assets Growth

- **Current Assets:** The company's assets will grow from \$30,374 in Year 1 to \$593,154 in Year 5, driven primarily by increasing cash flow from operations.
- **No Accounts Receivable or Inventory:** The business will operate on a cash-based model, maintaining financial agility without tying up resources in receivables or inventory.
- **Depreciation:** The company will not invest in long-term assets initially, but accumulated depreciation will increase from \$0 in Year 1 to \$21,000 in Year 5 due to business-related investments.

#### Liability Management

- **Current Liabilities:** Accounts payable will grow from \$16,151 in Year 1 to \$53,537 in Year 5, reflecting increasing operational costs.
- **No Debt:** The company will operate debt-free, with no long-term liabilities, ensuring financial independence and stability.

## Equity Growth

- **Paid-in Capital:** Will remain constant at \$20,000 throughout the five years.
- **Retained Earnings:** Initially negative at (\$37,500) in Year 1, improving to \$204,407 in Year 5, reflecting strong profitability.
- **Total Capital:** Increasing from \$14,223 in Year 1 to \$518,617 in Year 5, reinforcing the company's financial strength.

By maintaining a positive cash flow, minimizing liabilities, and reinvesting profits into growth, JV Consulting will ensure financial stability, positioning itself for long-term success in the FinTech consulting industry.

### 7.4.1 Annual Balance Sheet Table

<i>Pro Forma Balance Sheet</i>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Assets</b>					
<b>Current Assets</b>					
Cash	\$30,374	\$89,206	\$230,278	\$378,309	\$593,154
Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Inventory	\$0	\$0	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0	\$0	\$0
<b>Total Current Assets</b>	\$30,374	\$89,206	\$230,278	\$378,309	\$593,154
<b>Long-term Assets</b>					
Long-term Assets	\$0	\$0	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$3,000	\$7,500	\$13,500	\$21,000
<b>Total Long-term Assets</b>	\$0	(\$3,000)	(\$7,500)	(\$13,500)	(\$21,000)
<b>Total Assets</b>	\$30,374	\$86,206	\$222,778	\$364,809	\$572,154
<b>Liabilities and Capital</b>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Current Liabilities</b>					
Accounts Payable	\$16,151	\$21,336	\$32,780	\$40,402	\$53,537
Current Borrowing	\$0	\$0	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0
<b>Subtotal Current Liabilities</b>	\$16,151	\$21,336	\$32,780	\$40,402	\$53,537
<b>Long-term Liabilities</b>	\$0	\$0	\$0	\$0	\$0
<b>Total Liabilities</b>	\$16,151	\$21,336	\$32,780	\$40,402	\$53,537
<b>Paid-in Capital</b>	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
<b>Retained Earnings</b>	(\$37,500)	(\$35,777)	(\$5,130)	\$94,997	\$204,407
<b>Earnings</b>	\$31,723	\$80,647	\$175,127	\$209,410	\$294,210
<b>Total Capital</b>	\$14,223	\$64,870	\$189,997	\$324,407	\$518,617
<b>Total Liabilities and Capital</b>	\$30,374	\$86,206	\$222,778	\$364,809	\$572,154
<b>Net Worth</b>	<b>\$14,223</b>	<b>\$64,870</b>	<b>\$189,997</b>	<b>\$324,407</b>	<b>\$518,617</b>

## 8.0 Mr. José Vitor de Oliveira Lopez Rodriguez's National-level Impact

JV Consulting will advance national economic priorities by strengthening the integrity, transparency, and efficiency of cross-border financial activity in the United States. The company's services directly align with federal frameworks designed to protect the U.S. financial system, improve compliance reliability, and support lawful foreign investment flows. These activities address documented federal needs outlined by key agencies such as the U.S. Department of the Treasury, IRS, FinCEN, and the Financial Action Task Force (FATF).

### **Contribution to National Financial Integrity**

The United States has established robust national programs to protect the financial system against money laundering, fraud, tax evasion, and illicit cross-border transactions. Federal agencies consistently highlight the need for highly skilled professionals who can help institutions and foreign investors comply with these rules. JV Consulting will operate in direct support of these government priorities by improving adherence to:

- U.S. Anti-Money Laundering (AML) and Counter-Terrorism Financing Frameworks (AML/CFT)<sup>14</sup>
- Bank Secrecy Act (BSA) & FinCEN Priorities<sup>15</sup>
- FATF Global Standards for Cross-Border Compliance<sup>16</sup>
- FATCA and CRS reporting requirements for U.S. taxpayers and foreign investors<sup>17</sup>

These frameworks demonstrate a clear national interest in ensuring accurate reporting, regulatory compliance, and integrity within international financial channels. JV Consulting will directly support these needs by assisting foreign individuals and international families in structuring their assets, documenting financial activity, and maintaining full compliance with U.S. laws.

### **Support for Lawful Foreign Investment in the United States**

The U.S. government actively encourages responsible foreign investment, as shown through programs and policy initiatives that strengthen capital inflows and economic growth, including:

- SelectUSA (U.S. Department of Commerce) – Foreign Direct Investment Program<sup>18</sup>
- U.S. Citizenship and Immigration Services – Investor and Economic Benefit Policies<sup>19</sup>

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<sup>14</sup> <https://home.treasury.gov/policy-issues/financial-sanctions/aml-cft>

<sup>15</sup> <https://www.fincen.gov/statutes-regulations/bank-secrecy-act>

<sup>16</sup> <https://www.fatf-gafi.org>

<sup>17</sup> <https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca>

<sup>18</sup> <https://www.trade.gov/selectusa>

<sup>19</sup> <https://www.uscis.gov/policy-manual>

- Treasury International Capital (TIC) Program – Monitoring Cross-Border Capital Flows<sup>20</sup>

Foreign investors face complex tax, banking, and regulatory systems when entering the United States. JV Consulting will help clients structure investments correctly, comply with reporting rules, and avoid errors that increase regulatory risk. By improving the quality and accuracy of foreign investment activities, the company will reinforce the U.S. government’s goals of attracting lawful, transparent, and economically productive capital flows.

### **Reducing Financial Risk Through Professional Advisory Services**

Federal agencies including the U.S. Treasury, IRS, and FinCEN, consistently report that compliance lapses and reporting errors by foreign investors create vulnerabilities in the U.S. financial system. The absence of qualified professionals capable of guiding international clients is cited as a recurring issue in government audits and assessments.

JV Consulting addresses this gap by:

- Improving cross-border documentation and compliance accuracy.
- Reducing financial reporting errors for foreign investors entering the U.S. market.
- Helping families and businesses adopt long-term wealth-protection and tax-aligned strategies.
- Supporting transparent financial activity aligned with federal oversight priorities.

These contributions reduce the government’s regulatory burden and improve systemic financial reliability, outcomes recognized as public-benefit activities by U.S. agencies.

### **Strengthening Economic Participation for New Immigrants**

The U.S. Government highlights immigrant economic integration as a national priority. Programs such as the White House Office of Economic Opportunity,<sup>21</sup> the Office of Refugee Resettlement,<sup>22</sup> and the USCIS Immigrant Integration initiatives<sup>23</sup> emphasize the need for specialized guidance that enables immigrants to participate effectively in the economy.

JV Consulting will support these goals by assisting new residents and immigrant investors in:

- Understanding U.S. banking, credit, and financial systems.
- Managing foreign assets while establishing U.S. financial footprints.
- Structuring compliant cross-border accounts, investments, and reporting.

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<sup>20</sup> <https://home.treasury.gov/data/treasury-international-capital-tic-system>

<sup>21</sup> <https://www.whitehouse.gov/cea/>

<sup>22</sup> <https://www.acf.hhs.gov/orr>

<sup>23</sup> <https://www.uscis.gov/citizenship-resource-center>

This improves long-term economic participation, reduces integration barriers, and supports the United States' broader goals of economic mobility and immigrant contribution.

### **Direct National Impact**

Through professional advisory services aligned with federal financial-integrity priorities, JV Consulting will:

- Strengthen cross-border regulatory compliance across immigrant and investor communities.
- Prevent financial irregularities that burden federal oversight agencies.
- Increase lawful foreign investment inflows into U.S. markets.
- Improve the accuracy and transparency of international financial reporting.
- Reduce systemic risk by guiding investors through complex U.S. legal and banking frameworks.
- Support immigrant economic integration and long-term participation.

These outcomes create clear national-level benefits, demonstrating that JV Consulting's operations extend beyond private commercial gain and contribute directly to U.S. economic stability, regulatory integrity, and international competitiveness.

## **9.0 Indirect jobs creation - Economic Policy Institute**

Each industry has backward linkages to economic sectors that provide the materials needed for the industry's output, just as each industry has forward linkages to the economic sectors where the industry's workers spend their income. Therefore, in addition to the jobs directly supported by an industry, a large number of indirect jobs may also be supported by that industry. The subtraction or addition of jobs and output in industries with strong backward and forward linkages to other economic sectors can cause large ripple effects.

According to the national job multipliers published by the Economy Policy Institute (EPI) on January 23, 2019,<sup>24</sup> 100 direct jobs in the Management, scientific, and technical consulting services, and related services industry generate a total of 207.6 total indirect jobs, as demonstrated in the following table:

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<sup>24</sup> <https://www.epi.org/publication/updated-employment-multipliers-for-the-u-s-economy/>

## Employment multipliers per 100 direct jobs, all private-sector industries

Industry	Direct jobs	Supplier jobs*	Induced jobs**	Total indirect jobs
<i>Professional, scientific, and technical services</i>				
<b>125</b> Legal services	100.0	89.2	111.3	200.5
<b>126</b> Accounting, tax preparation, bookkeeping, and payroll services	100.0	52.0	81.3	133.4
<b>127</b> Architectural, engineering, and related services	100.0	90.0	114.1	204.1
<b>128</b> Specialized design services	100.0	67.5	97.4	164.9
<b>129</b> Computer systems design and related services	100.0	134.1	149.3	283.4
<b>130</b> Management, scientific, and technical consulting services	100.0	91.1	116.5	207.6
<b>131</b> Scientific research and development services	100.0	519.3	323.7	842.9
<b>132</b> Advertising, public relations, and related services	100.0	460.9	270.7	731.6
<b>133</b> Other professional, scientific, and technical services	100.0	70.8	83.6	154.3

**Since Mr. Rodriguez will create 20 direct jobs by the end of Year 5, the total number of indirect jobs to be generated in the same period will reach 41 according to the multipliers provided by the EPI.** In addition to its in-house team, JV Consulting will hire a number of independent contractors on a project basis, including legal professionals and technicians. Additionally, the company will mediate in the hiring of professionals that will perform services that are deemed to be required. Therefore, the company will stimulate the employment of a number of workers of different profiles. Furthermore, the company will hire an outsourced marketing company to develop its website and work with marketing campaigns.

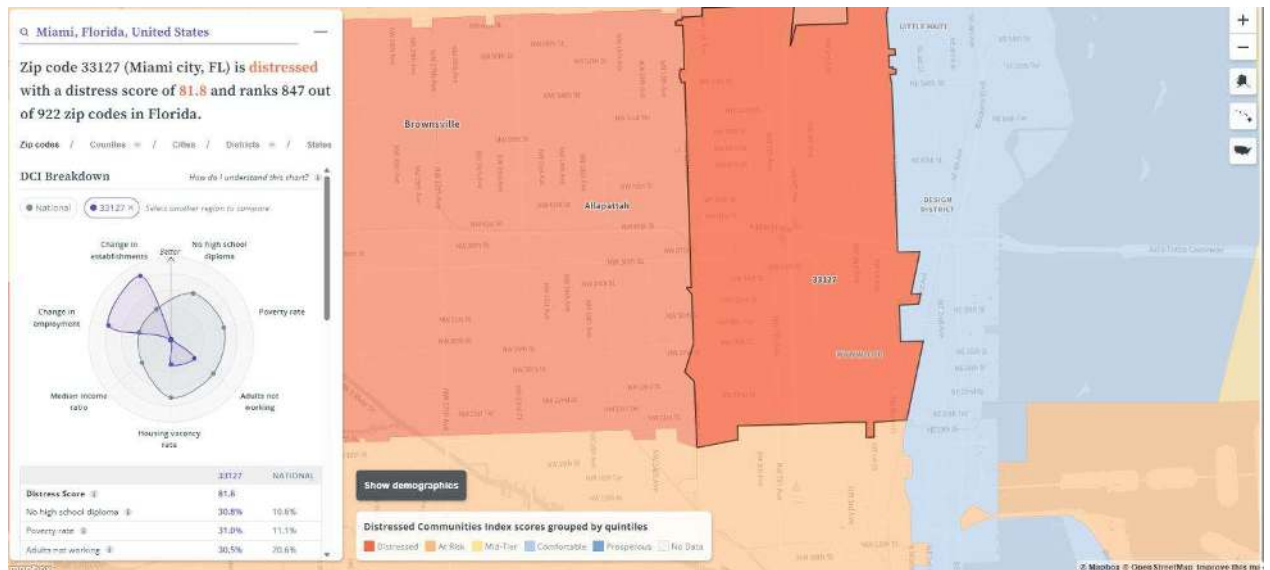
The direct and indirect job creation by JV Consulting, as well as the utilization of independent contractors and outsourced services, will have a significant positive impact on the local and national economy, fostering job growth, generating income, and contributing to overall economic prosperity.

JV Consulting's expansion plans, under the leadership of Mr. José Vitor de Oliveira Lopez Rodriguez, encompass the creation of direct and indirect employment opportunities, the payment of substantial taxes, and the utilization of local resources and services. By contributing to job creation, tax revenue, and economic growth, JV Consulting aims to make a lasting and positive impact on both the local community and the broader U.S. economy.

### 9.1 Distressed Communities

This section presents an analysis of the demographic and socioeconomic conditions of ZIP code 33127, located in Miami, Florida, which is classified as a distressed community according to the Distressed Communities Index (DCI). The area has a DCI score of 81.8, ranking 847 out of 922 ZIP

codes in Florida, reflecting persistent economic and social challenges that directly affect residents, workforce dynamics, and local business activity.<sup>25</sup>



### Demographic and Socioeconomic Profile

- **DCI Score and Economic Distress:** A DCI score of 81.8 indicates a high level of economic distress, characterized by income inequality, workforce disengagement, and educational gaps. These conditions shape both consumer behavior and labor-market participation within the community.
- **Demographics:** ZIP code 33127 presents a diverse racial and ethnic composition. Non-Hispanic White residents represent approximately 58.2% of the population, followed by Hispanic or Latino residents (19.0%), Black or African-American residents (12.0%), and Asian or Pacific Islander residents (5.9%), with smaller shares of other racial groups. This diversity requires culturally responsive and inclusive business and engagement strategies.
- **Education Levels:** Educational attainment reflects structural challenges and opportunity gaps. Approximately 30.8% of residents lack a high school diploma, while 26.2% hold a high school diploma, 28.2% have some college education, and 35.0% possess a bachelor's degree or higher. This distribution highlights a polarized educational landscape, combining both underserved populations and a segment of highly educated residents.
- **Employment and Workforce Participation:** Workforce participation remains a challenge, with 30.5% of adults not working, indicating underutilized labor potential. Despite this, the area has experienced positive employment growth of 35.7%, suggesting recent economic activity and opportunities for workforce reintegration.

<sup>25</sup><https://eig.org/distressed-communities-interactive/?regions%5B0%5D=33127&geo=zctas&lat=25.81&lon=-80.2&z=13.39>

- **Income and Poverty Indicators:** The poverty rate stands at 31.0%, substantially higher than the national average. The median income ratio of 56.0% further reflects constrained household purchasing power and economic vulnerability, reinforcing the classification of the area as economically distressed.

#### **Business Implications**

- **Market Potential:** The socioeconomic profile indicates demand for essential, accessible, and affordability-focused services, while the presence of a college-educated segment also supports opportunities for specialized and professional offerings.
- **Workforce Availability:** The combination of high non-working rates and recent employment growth presents opportunities for businesses willing to invest in workforce training, skill development, and local hiring initiatives, contributing to economic inclusion.
- **Community Engagement and Social Impact:** Businesses operating in ZIP code 33127 have a strong opportunity to generate measurable social and economic impact through community engagement, job creation, and partnerships focused on education, workforce readiness, and financial inclusion.
- **Economic Revitalization Potential:** As a designated distressed area, the region may qualify for public and private revitalization initiatives, making it an attractive environment for mission-driven enterprises aligned with economic development objectives.
- **Cultural Responsiveness:** Given the demographic diversity of the area, businesses must adopt culturally informed strategies in service delivery, communication, and customer engagement to build trust and long-term relationships with the local population.

Engaging in business activities within Miami's ZIP code 33127 presents a combination of structural challenges and strategic opportunities. Organizations that align their operations with local socioeconomic realities, prioritize workforce inclusion, and contribute to community development can achieve sustainable growth while supporting economic resilience and social advancement in one of Florida's most distressed urban areas.

## APPENDIX

### Monthly Sales Forecast Table

<b>Sales Forecast</b>													
		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Sales</b>													
<b>Cross-Border Compliance Advisory</b>		\$0	\$7,500	\$8,250	\$9,075	\$9,983	\$10,981	\$12,079	\$13,287	\$14,615	\$16,077	\$17,685	\$19,453
<b>International Wealth Structuring and Protection</b>		\$4,500	\$5,000	\$5,500	\$6,050	\$6,655	\$7,321	\$8,053	\$8,858	\$9,744	\$10,718	\$11,790	\$12,969
<b>Offshore Banking and Global Account Setup Support</b>		\$3,000	\$3,500	\$3,850	\$4,235	\$4,659	\$5,124	\$5,637	\$6,200	\$6,821	\$7,503	\$8,253	\$9,078
<b>Cross-Border Financial Planning for Immigrants and Investors</b>		\$2,500	\$3,000	\$3,300	\$3,630	\$3,993	\$4,392	\$4,832	\$5,315	\$5,846	\$6,431	\$7,074	\$7,781
<b>Investment Policy and Risk Assessment Consulting</b>		\$4,000	\$6,000	\$6,600	\$7,260	\$7,986	\$8,785	\$9,663	\$10,629	\$11,692	\$12,862	\$14,148	\$15,562
<b>Total Sales</b>		\$14,000	\$25,000	\$27,500	\$30,250	\$33,275	\$36,603	\$40,263	\$44,289	\$48,718	\$53,590	\$58,949	\$64,844
<b>Direct Cost of Sales</b>		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Cross-Border Compliance Advisory</b>	8%	\$0	\$600	\$660	\$726	\$799	\$878	\$966	\$1,063	\$1,169	\$1,286	\$1,415	\$1,556
<b>International Wealth Structuring and Protection</b>	8%	\$360	\$400	\$440	\$484	\$532	\$586	\$644	\$709	\$779	\$857	\$943	\$1,037
<b>Offshore Banking and Global Account Setup Support</b>	8%	\$240	\$280	\$308	\$339	\$373	\$410	\$451	\$496	\$546	\$600	\$660	\$726
<b>Cross-Border Financial Planning for Immigrants and Investors</b>	8%	\$200	\$240	\$264	\$290	\$319	\$351	\$387	\$425	\$468	\$514	\$566	\$622
<b>Investment Policy and Risk Assessment Consulting</b>	8%	\$320	\$480	\$528	\$581	\$639	\$703	\$773	\$850	\$935	\$1,029	\$1,132	\$1,245
<b>Subtotal Direct Cost of Sales</b>		\$1,120	\$2,000	\$2,200	\$2,420	\$2,662	\$2,928	\$3,221	\$3,543	\$3,897	\$4,287	\$4,716	\$5,187

## Monthly Personnel Plan Table

Personnel Plan	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
General Manager & Senior Investment Specialist - Mr. José Vitor de Oliveira Lopez Rodriguez	\$0	\$0	\$0	\$7,500	\$7,500	\$10,000	\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Financial Data Scientists	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200
Financial Advisors	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,500	\$6,500
Risk Management Specialists	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Wealth Management Consultants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Economic Analysts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Customer Service Representatives	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Marketing Manager	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales Representatives	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Office Manager	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<b>Total People</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>5</b>
<b>Total Payroll</b>	<b>\$14,200</b>	<b>\$14,200</b>	<b>\$14,200</b>	<b>\$21,700</b>	<b>\$21,700</b>	<b>\$24,200</b>	<b>\$24,200</b>	<b>\$29,200</b>	<b>\$29,200</b>	<b>\$34,200</b>	<b>\$40,700</b>	<b>\$40,700</b>

## Monthly Profit and Loss Table

<i>Pro Forma Profit and Loss</i>		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Sales</b>		\$14,000	\$25,000	\$27,500	\$30,250	\$33,275	\$36,603	\$40,263	\$44,289	\$48,718	\$53,590	\$58,949	\$64,844
<b>Direct Cost of Sales</b>		\$1,120	\$2,000	\$2,200	\$2,420	\$2,662	\$2,928	\$3,221	\$3,543	\$3,897	\$4,287	\$4,716	\$5,187
<b>Other Costs of Sales</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Cost of Sales</b>		\$1,120	\$2,000	\$2,200	\$2,420	\$2,662	\$2,928	\$3,221	\$3,543	\$3,897	\$4,287	\$4,716	\$5,187
<b>Gross Margin</b>		\$12,880	\$23,000	\$25,300	\$27,830	\$30,613	\$33,674	\$37,042	\$40,746	\$44,820	\$49,303	\$54,233	\$59,656
<b>Gross Margin %</b>		92.00%	92.00%	92.00%	92.00%	92.00%	92.00%	92.00%	92.00%	92.00%	92.00%	92.00%	92.00%
<b>Expenses</b>													
<b>Payroll</b>		\$14,200	\$14,200	\$14,200	\$21,700	\$21,700	\$24,200	\$24,200	\$29,200	\$29,200	\$34,200	\$40,700	\$40,700
<b>Payroll Taxes</b>	10%	\$1,420	\$1,420	\$1,420	\$2,170	\$2,170	\$2,420	\$2,420	\$2,920	\$2,920	\$3,420	\$4,070	\$4,070
<b>Depreciation</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rent</b>		\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
<b>Insurance</b>		\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
<b>Marketing/Promotion</b>		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<b>Utilities/Internet/Phone</b>		\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
<b>Employees Education</b>	0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Accountant</b>	0%	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
<b>Total Operating Expenses</b>		\$20,320	\$20,320	\$20,320	\$28,570	\$28,570	\$31,320	\$31,320	\$36,820	\$36,820	\$42,320	\$49,470	\$49,470
<b>Profit Before Interest and Taxes</b>		(\$7,440)	\$2,680	\$4,980	(\$740)	\$2,043	\$2,354	\$5,722	\$3,926	\$8,000	\$6,983	\$4,763	\$10,186
<b>EBITDA</b>		(\$7,440)	\$2,680	\$4,980	(\$740)	\$2,043	\$2,354	\$5,722	\$3,926	\$8,000	\$6,983	\$4,763	\$10,186
<b>Interest Expense</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Taxes Incurred</b>		(\$2,009)	\$724	\$1,345	(\$200)	\$552	\$636	\$1,545	\$1,060	\$2,160	\$1,885	\$1,286	\$2,750
<b>Net Other Income</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Net Profit</b>		(\$5,431)	\$1,956	\$3,635	(\$540)	\$1,491	\$1,719	\$4,177	\$2,866	\$5,840	\$5,097	\$3,477	\$7,436
<b>Net Profit/Sales</b>		-38.79%	7.83%	13.22%	-1.79%	4.48%	4.70%	10.37%	6.47%	11.99%	9.51%	5.90%	11.47%

## Monthly Cash Flow Table

<i>Pro Forma Cash Flow</i>													
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
<b>Cash Received</b>													
<b>Cash from Operations</b>													
Cash Sales	\$7,000	\$12,500	\$13,750	\$15,125	\$16,638	\$18,301	\$20,131	\$22,145	\$24,359	\$26,795	\$29,474	\$32,422	
Cash from Receivables	\$7,000	\$12,500	\$13,750	\$15,125	\$16,638	\$18,301	\$20,131	\$22,145	\$24,359	\$26,795	\$29,474	\$32,422	
<b>Subtotal Cash from Operations</b>	\$14,000	\$25,000	\$27,500	\$30,250	\$33,275	\$36,603	\$40,263	\$44,289	\$48,718	\$53,590	\$58,949	\$64,844	
<b>Additional Cash Received</b>													
Non-Operating (Other) Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Sales Tax, VAT, HST/GST Received	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
New Current Borrowing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
New Other Liabilities (interest-free)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
New Long-term Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Sales of Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Sales of Long-term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
New Investment Received	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
<b>Subtotal Cash Received</b>	\$14,000	\$25,000	\$27,500	\$30,250	\$33,275	\$36,603	\$40,263	\$44,289	\$48,718	\$53,590	\$58,949	\$64,844	
<b>Expenditures</b>	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
<b>Expenditures from Operations</b>													
Cash Spending	\$14,200	\$14,200	\$14,200	\$21,700	\$21,700	\$24,200	\$24,200	\$29,200	\$29,200	\$34,200	\$40,700	\$40,700	
Bill Payments	\$174	\$5,352	\$8,871	\$9,645	\$9,123	\$10,104	\$10,724	\$11,897	\$12,272	\$13,698	\$14,308	\$14,836	
<b>Subtotal Spent on Operations</b>	\$14,374	\$19,552	\$23,071	\$31,345	\$30,823	\$34,304	\$34,924	\$41,097	\$41,472	\$47,898	\$55,008	\$55,536	
<b>Additional Cash Spent</b>													
Non-Operating (Other) Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Principal Repayment of Current Borrowing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Other Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Long-term Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Purchase Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Purchase Long-term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Dividends	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,000	
<b>Subtotal Cash Spent</b>	\$14,374	\$19,552	\$23,071	\$31,345	\$30,823	\$34,304	\$34,924	\$41,097	\$41,472	\$47,898	\$55,008	\$75,536	
<b>Net Cash Flow</b>	(\$374)	\$5,448	\$4,429	(\$1,095)	\$2,452	\$2,299	\$5,339	\$3,192	\$7,246	\$5,692	\$3,940	(\$10,693)	
Cash Balance	\$2,126	\$7,574	\$12,003	\$10,908	\$13,359	\$15,658	\$20,997	\$24,189	\$31,435	\$37,127	\$41,067	\$30,374	

## Monthly Balance Sheet Table

<i>Pro Forma Balance Sheet</i>													
	Starting Balances	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Assets</b>													
<b>Current Assets</b>													
Cash	\$2,500	\$2,126	\$7,574	\$12,003	\$10,908	\$13,359	\$15,658	\$20,997	\$24,189	\$31,435	\$37,127	\$41,067	\$30,374
Accounts Receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inventory	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Current Assets</b>	\$2,500	\$2,126	\$7,574	\$12,003	\$10,908	\$13,359	\$15,658	\$20,997	\$24,189	\$31,435	\$37,127	\$41,067	\$30,374
<b>Long-term Assets</b>													
Long-term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Long-term Assets</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Assets</b>	\$2,500	\$2,126	\$7,574	\$12,003	\$10,908	\$13,359	\$15,658	\$20,997	\$24,189	\$31,435	\$37,127	\$41,067	\$30,374
<b>Liabilities and Capital</b>													
<b>Current Liabilities</b>													
Accounts Payable	\$0	\$5,057	\$8,549	\$9,342	\$8,787	\$9,747	\$10,328	\$11,490	\$11,816	\$13,222	\$13,816	\$14,279	\$16,151
Current Borrowing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Subtotal Current Liabilities</b>	\$0	\$5,057	\$8,549	\$9,342	\$8,787	\$9,747	\$10,328	\$11,490	\$11,816	\$13,222	\$13,816	\$14,279	\$16,151
<b>Long-term Liabilities</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Liabilities</b>	\$0	\$5,057	\$8,549	\$9,342	\$8,787	\$9,747	\$10,328	\$11,490	\$11,816	\$13,222	\$13,816	\$14,279	\$16,151
<b>Paid-in Capital</b>	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Retained Earnings	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$17,500)	(\$37,500)
Earnings	\$0	(\$5,431)	(\$3,475)	\$161	(\$380)	\$1,112	\$2,830	\$7,007	\$9,873	\$15,714	\$20,811	\$24,288	\$31,723
<b>Total Capital</b>	\$2,500	(\$2,931)	(\$975)	\$2,661	\$2,120	\$3,612	\$5,330	\$9,507	\$12,373	\$18,214	\$23,311	\$26,788	\$14,223
<b>Total Liabilities and Capital</b>	\$2,500	\$2,126	\$7,574	\$12,003	\$10,908	\$13,359	\$15,658	\$20,997	\$24,189	\$31,435	\$37,127	\$41,067	\$30,374
<b>Net Worth</b>	\$2,500	(\$2,931)	(\$975)	\$2,661	\$2,120	\$3,612	\$5,330	\$9,507	\$12,373	\$18,214	\$23,311	\$26,788	\$14,223

## U.S. DEPARTMENT OF THE TREASURY

# Treasury Announces 2024 National Illicit Finance Strategy

May 16, 2024

***Strategy Highlights Recent Reforms to Close Loopholes Exploited by Illicit Actors; Recommendations Include Increasing Transparency, Leveraging Partnerships, and Supporting Responsible Technological Innovation***

WASHINGTON – Today, the U.S. Department of the Treasury issued the 2024 National Strategy for Combatting Terrorist and Other Illicit Financing (2024 Strategy), which provides a blueprint of the U.S. government’s goals, objectives, and priorities to disrupt and prevent illicit financial activities. The 2024 Strategy addresses the key risks from the [2024 National Money Laundering, Terrorist Financing, and Proliferation Financing Risk Assessments](#) (2024 National Risk Assessments) and details how the United States will build on recent historic efforts to modernize the U.S. anti-money laundering/countering the financing of terrorism (AML/CFT) regime, enhance operational effectiveness in combating illicit actors, and embrace technological innovation to mitigate risks.

“In this critical moment for our national and economic security, we need to continue to close the pathways that illicit actors seek to exploit for their schemes,” said Under Secretary of the Treasury for Terrorism and Financial Intelligence Brian E. Nelson. “We recognize the threat illicit financial activity represents to our national security, economic prosperity, and our democratic values, and are focused on addressing both the challenges of today and emerging concerns.”

The 2024 Strategy addresses key illicit finance threats related to large-scale fraud schemes, potent ransomware attacks, an opioid-driven overdose epidemic, foreign and domestic terrorist attacks, corruption, and illicit exploitation of technological advances in payments and financial products and services. Hamas’ financing of its brutal terrorist attack on Israel and Russia’s financing of its continued full-scale invasion of Ukraine, including Russian elites’ support for the war, demonstrate how key threats to national security can exploit vulnerabilities in the U.S. and global financial system. The 2024 Strategy reflects the commitment of the Biden administration to protect the U.S. financial system from these threats by closing illicit finance pathways and strengthening supervision and enforcement mechanisms.

The 2024 Strategy identifies four priorities and 15 supporting actions to guide U.S. government efforts. The four priority recommendations are:

1. close legal and regulatory gaps in the U.S. AML/CFT framework that illicit actors exploit to anonymously access the U.S. financial system by operationalizing the beneficial ownership information registry for law enforcement, national security, and intelligence use; finalizing rules related to the residential real estate and investment adviser sectors; and assessing other sectors that may be vulnerable to illicit finance;
2. promote a more effective and risk-focused U.S. AML/CFT regulatory and supervisory framework for financial institutions to make them more efficient and effective in preventing illicit finance by providing clear compliance guidance, sharing information appropriately, and ensuring adequate resourcing for supervisory and enforcement functions;
3. enhance the operational effectiveness of law enforcement, other U.S. government agencies, and international partnerships in combating illicit finance so threat actors cannot find safe havens for their operations; and
4. realize the benefits of responsible technological innovation in the United States by developing new payments technology, supporting the use of new mechanisms for private sector compliance, and utilizing automation and innovation to find novel ways to combat illicit finance.

The 2024 Strategy, along with the 2024 National Risk Assessments, aims to support the public and private sectors in effectively focusing resources against the most significant illicit finance risks to the U.S. financial system. Treasury's Office of Terrorist Financing and Financial Crimes prepared the 2024 Strategy in consultation with office and bureaus in the Treasury Department, and the agencies, bureaus, and departments of the federal government that also have roles in combating illicit finance.

[Click here to read the 2024 National Strategy for Combatting Terrorist and Other Illicit Financing](#)

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Regulatory & Compliance Management Consulting Market

### Global Regulatory & Compliance Management Consulting Market Size, Share Analysis Report By Service Type (Compliance Risk Management, Consumer Protection, Financial Crime Compliance, Regulatory Remediation, Compliance Transformation, Anti-Money Laundering (AML) Compliance, Others), By Organization Size (Small & Medium Enterprise, Large Enterprise), By Vertical (BFSI, Construction & Engineering, Energy & Utilities, Government, Healthcare, Manufacturing, Retail & Consumer Goods, Telecom & IT, Transportation & Logistics, Others), Region and Companies - Industry Segment Outlook, Market Assessment, Competition Scenario, Trends and Forecast 2025-2034

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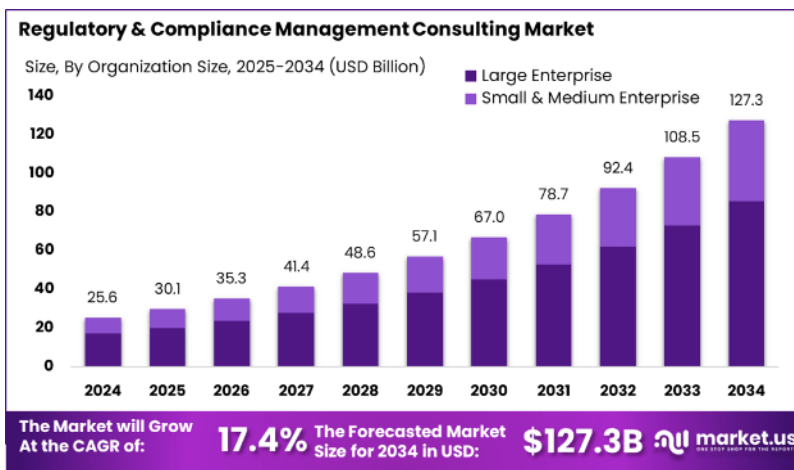
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#### Report Overview

The **Regulatory & Compliance Management Consulting Market size** is expected to be worth around **USD 127.3 Bn** By 2034, from **USD 25.6 Bn** in 2024, growing at a CAGR of **17.4%** during the forecast period from 2025 to 2034. In 2024, **North America** held a dominant market position, capturing more than a **32.4%** share, holding **USD 8.2 Bn** revenue. In the **U.S. market** reached **USD 7.05 Bn** with a robust CAGR of **16.6%**, reflecting growing demand for governance and risk advisory services.

The Regulatory & Compliance Management Consulting market is characterized by escalating strategic significance, as businesses face increasingly complex legal frameworks and operational risks. Its scope spans industries such as finance, healthcare, energy, and manufacturing. Demand for these services is driven by the need to proactively manage regulatory scrutiny, align corporate practices with evolving global standards, and avoid potential financial and reputational penalties.



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Top Driving Factors include mounting regulatory complexity with frameworks like ESG disclosures, data privacy, and cybersecurity mandates; rising international expansion that subjects firms to varied jurisdictional requirements; and emerging technology disruptions, especially AI and automation, which introduce new compliance dimensions. Technology now plays an instrumental role in compliance modernization.

Increasing Adoption of Technologies such as [RegTech platforms](#), AI-driven risk modelling, RPA for audit automation, and cloud-based monitoring tools is reshaping the market. Adoption is propelled by clear key reasons: improved efficiency and accuracy in compliance processes, cost savings of up to **30%** through automation, and enhanced real-time transparency and risk responsiveness.

As per the latest insights from Keevee, **75%** of businesses have raised their compliance budgets in 2025, reflecting a strategic shift in how organizations view regulatory alignment. The Asia-Pacific region is witnessing rapid momentum, with compliance spending growing at a steady pace of **12%** annually. This growth is being driven by expanding regional economies and the rollout of more stringent regulations across industries.

At the same time, the average cost of non-compliance has reached **\$15 million** per year, as businesses face mounting penalties, legal fees, and reputational damage that can take years to repair. There is a noticeable trend where companies are beginning to see compliance as a value driver, not just a legal requirement. Approximately **88%** of firms have acknowledged that maintaining strong compliance frameworks enhances customer trust and reinforces ethical standards.

## Key Takeaways

- **North America** led the global market with over **32.4%** share, generating around **USD 8.2 Bn**, driven by rising regulatory complexity and audit readiness focus.
- The **U.S. market** alone contributed approximately **USD 7.05 Bn**, expanding at a solid **CAGR of 16.6%**, reflecting strong demand for governance and risk consulting.
- **Compliance Risk Management** emerged as the leading service type, accounting for **24.7%** of the global market, supported by rising regulatory penalties and stricter audit trails.
- **Large Enterprises** dominated the market with a significant **67.2%** share, as they seek scalable compliance frameworks across multi-jurisdiction operations.



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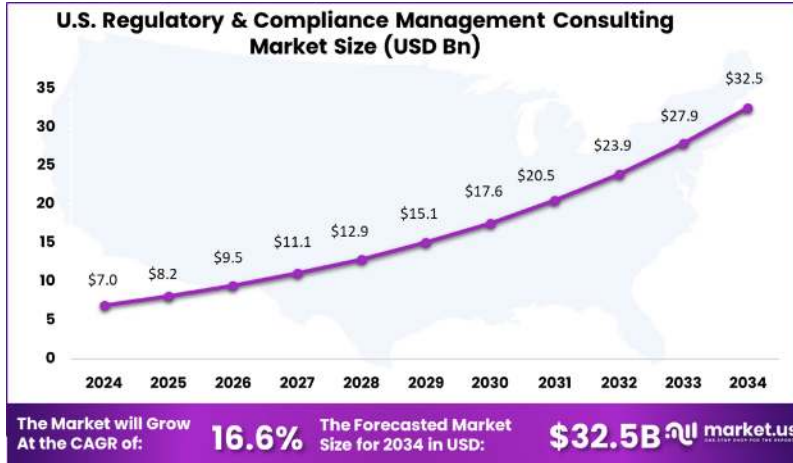
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- The **BFSI sector** held the largest vertical share at **27.2%**, due to ongoing financial regulations, anti-money laundering (AML) mandates, and risk management needs.

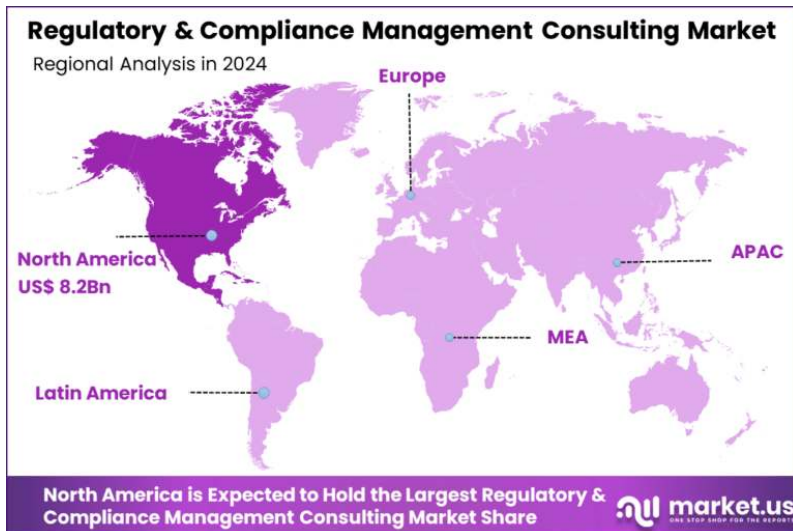
### US Market Dominance

The **US Regulatory & Compliance Management Consulting Market** is valued at **USD 7.0 Billion** in 2024 and is predicted to increase from **USD 15.1 Billion** in 2029 to approximately **USD 32.5 Billion** by 2034, projected at a CAGR of **16.6%** from 2025 to 2034.



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In 2024, **North America** held a dominant position in the Regulatory & Compliance Management Consulting market, securing more than a **32.4%** share with revenue reaching approximately **USD 8.2 billion**. This region's leadership is attributed to a combination of mature legal frameworks, advanced technological infrastructure, and concentrated investments in advisory services.



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### By Service Type Analysis

In 2024, the **Compliance Risk Management segment** held a dominant market position, capturing more than a **24.7%** share. The leadership of this segment is primarily driven by the rising demand from enterprises to proactively identify and manage compliance-related risks across their operations.

With regulatory frameworks becoming increasingly dynamic and industry-specific, organizations are placing a stronger focus on building integrated risk governance systems. Consulting services under this segment are often



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sought to design and implement internal controls, policy frameworks, and compliance audit mechanisms that ensure alignment with local and international regulatory expectations.

The segment's growth is further supported by a shift in business behavior, where compliance is now viewed not merely as a legal necessity but as a strategic function to safeguard brand integrity and avoid reputational harm. The rapid adoption of digital platforms for monitoring, assessment, and reporting of compliance risks has also increased the complexity of managing regulatory obligations – making advisory services in this area even more critical.

### Comparison Summary – Service Type

Service Type	Key Insight
Compliance Risk Management	Leading segment; driven by regulatory complexity and proactive risk culture
Consumer Protection Compliance	Rising demand due to stricter consumer rights laws and transparency mandates
Financial Crime Compliance	Strong need for anti-fraud, sanctions, and internal policy enforcement
Regulatory Remediation	Critical for companies addressing past non-compliance or regulatory actions
Compliance Transformation	Focused on digital enablement and integrated compliance strategies
Anti-Money Laundering (AML)	Specialized area driven by international risk, cross-border regulation
Others (Audit, Forensics, Privacy)	Supporting functions gaining value in governance-focused environments

### By Organization Size Analysis

In 2024, the **Large Enterprise segment** held a dominant market position, capturing more than a **67.2%** share of the Regulatory & Compliance Management Consulting market. The segment's leadership is principally attributable to the intricate regulatory environments and extensive operational footprints of large organizations.

Operating across multiple jurisdictions, these entities encounter diversified regulatory demands – ranging from financial crime prevention and consumer protection to data privacy and sustainability requirements – which necessitate comprehensive and sophisticated compliance solutions. Consequently, large enterprises exhibit elevated demand for full-scale consulting engagements involving policy overhaul, system integration, and risk governance frameworks – driving their commanding share.

### Comparison Summary – Organization Size

Organization Size	Key Characteristics
Large Enterprise	Leading segment with > 67.2% share; driven by complex regulation, tech adoption, and scale



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Organization Size	Key Characteristics
SME	Project-level advisory preferred; growing interest in scalable, cloud-based and modular compliance solutions



## By Vertical Analysis

In 2024, the **BFSI segment** held a dominant market position, capturing more than a **27.2%** share of the Regulatory & Compliance Management Consulting market. This leadership is primarily driven by the multifaceted regulatory and operational risks inherent to banking, financial services, and insurance entities- such as credit, operational, cyber-fraud, and market risks.

The sector's complexity is heightened by evolving digital landscapes, which amplify exposure to data and transaction-related threats. In this context, consulting services play an integral role in developing robust, end-to-end compliance frameworks and governance systems that ensure adherence to sensitive financial regulations.

### Comparison Summary – Vertical Analysis

Vertical	Compliance Focus and Advisory Needs
BFSI	Complex financial risk governance, real-time monitoring, eGRC tech, data security integration
Construction & Engineering	Safety and environmental compliance, EH&S integration
Energy & Utilities	Sustainability mandates, emissions control, grid and permitting compliance
Government	Anti-corruption, audit readiness, policy compliance, digital governance
Healthcare	Patient data protection, clinical governance, fraud control
Manufacturing	Safety, quality, trade compliance, supply chain governance
Retail & Consumer Goods	Consumer rights, data privacy, labeling and traceability
Telecom & IT	Cybersecurity, privacy regulations, compliance in digital services
Transportation & Logistics	Customs, hazardous transport, security frameworks, incident management

Additionally, the integration of advanced governance, risk, and compliance (GRC) technologies – such as real-time risk dashboards, eGRC platforms, and AI-enhanced monitoring – is notably prominent within BFSI. These tools support proactive risk detection and automate compliance reporting.

As firms strive to reinforce internal controls, optimize data management processes, and enhance regulatory transparency, reliance on specialized consulting advisory has intensified. This has solidified the BFSI segment's leading share and strategic position.



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## Key Market Segments

### By Service Type

- Compliance Risk Management
- Consumer Protection
- Financial Crime Compliance
- Regulatory Remediation
- Compliance Transformation
- Anti-Money Laundering (AML) Compliance
- Others

### By Organization Size

- Small & Medium Enterprise
- Large Enterprise

### By Vertical

- BFSI
- Construction & Engineering
- Energy & Utilities
- Government
- Healthcare
- Manufacturing
- Retail & consumer goods
- Telecom & IT
- Transportation & Logistics
- Others

### Key Regions and Countries

- **North America**
  - US
  - Canada
- **Europe**
  - Germany
  - France
  - The UK
  - Spain
  - Italy
  - Russia
  - Netherlands
  - Rest of Europe
- **Asia Pacific**
  - China



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- Japan
- South Korea
- India
- Australia
- Singapore
- Thailand
- Vietnam
- Rest of Latin America
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  - Mexico
  - Rest of Latin America
- **Middle East & Africa**
  - South Africa
  - Saudi Arabia
  - UAE
  - Rest of MEA



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## Emerging Trend

### AI-Driven Real-Time Compliance Monitoring

An increasing integration of artificial intelligence and automation within regulatory compliance frameworks is becoming prominent, enabling firms to monitor and enforce compliance continuously rather than through periodic reviews.

This shift facilitates immediate detection of anomalies and policy breaches and improves transparency by generating real-time audit trails. The adoption of AI-powered compliance monitoring tools is increasingly viewed not only as a means to reduce costs and manual efforts but also to cultivate proactive risk management capabilities.

### Driver

#### Rising Regulatory Complexity Across Jurisdictions

Regulatory frameworks are expanding and diverging across regions, especially concerning ESG, anti-corruption, data privacy, and AI governance. Enterprises operating internationally are compelled to manage an increasingly intricate web of obligations. This proliferation and fragmentation of regulations are driving demand for expert consulting in interpreting and executing multifaceted compliance programmes.

### Restraint

#### Shortage of Skilled Regulatory Professionals

Despite growing demand, the supply of qualified compliance and risk specialists remains limited. Compliance teams are often found to have median ages on the higher side, with insufficient new talent pipeline emerging. This talent shortage hampers firms' capacities to scale their regulatory services and to remain agile in response to evolving frameworks.

### Opportunity

#### Expansion of RegTech and Cloud-Based Advisory

The rise of regulatory technology (RegTech) presents significant opportunities. By leveraging cloud-native platforms, data analytics, and AI, consulting firms can deliver scalable, automated compliance solutions.

Such offerings reduce manual overhead and enhance cost-efficiency, particularly in sectors facing frequent compliance updates like financial services and healthcare. This trend allows consultancies to broaden their

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service portfolios and attract cost-conscious clients.

## Challenge

### Diverging Global Standards and ESG Demands

Organizations face increasing complexity due to varying global standards – for example, differing ESG disclosure regimes like the EU's CSRD and divergent voluntary frameworks. Compliance teams must tailor policies to local requirements without fragmenting corporate governance structures. This balancing act complicates implementation and strains both internal resources and consulting firms that must sustain continuous updates and jurisdiction-specific expertise.

### Key Player Analysis

**IBM** bolstered its regulatory consulting portfolio in early 2025 by acquiring Applications Software Technology LLC, reinforcing its capabilities in compliance automation and system integration. This acquisition is projected to close in Q1 2025, underscoring IBM's strategic move toward smart compliance solutions.

**Maclear Global** advanced its risk-management consulting in 2025 through the launch of MACK, a generative-AI powered platform designed for automated control testing and compliance assurance. Its vendor risk tool continues to earn praise for "ideal integrated risk management" and modular ease of use.

**MetricStream** sustains its leadership in eGRC through ongoing product innovation and strategic collaborations focused on audit, policy, and risk workflows. The company remains central in shaping enterprise compliance technology, supported by consistent market acknowledgement.

### Top Key Players Covered

- FIS
- Genpact
- IBM
- Maclear Global
- MetricStream
- Microsoft
- NAVEX Global, Inc.
- [Oracle](#)
- RSA Security LLC
- SAI360 Inc.
- SAP SE
- SAS Institute Inc.
- Software GmbH
- Thomson Reuters
- Wolters Kluwer N.V.
- Others

### Recent Developments

- **In March 2025**, Partnered with ValidMind to launch Model Risk Management as a Service (MRMaS). Combines Genpact's risk/compliance expertise with ValidMind's AI framework for MRM and AI governance in financial institutions.
- **In November 2024**, FIS acquired Dragonfly Financial Technologies, a move aimed at strengthening its real-time cash management services for banks and corporations. This acquisition reflects FIS's strategy to offer more tailored compliance and treasury solutions for the financial sector.



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## Report Scope

Report Features	Description
<b>Market Value (2024)</b>	<b>USD 25.6 Bn</b>
<b>Forecast Revenue (2034)</b>	<b>USD 127.3 Bn</b>
<b>CAGR (2025-2034)</b>	<b>17.4%</b>
Base Year for Estimation	2024
Historic Period	2020-2023
Forecast Period	2025-2034
Report Coverage	Revenue forecast, AI impact on market trends, Share Insights, Company ranking, competitive landscape, Recent Developments, Market Dynamics and Emerging Trends
Segments Covered	By Service Type (Compliance Risk Management, Consumer Protection, Financial Crime Compliance, Regulatory Remediation, Compliance Transformation, Anti-Money Laundering (AML) Compliance, Others), By Organization Size (Small & Medium Enterprise, Large Enterprise), By Vertical (BFSI, Construction & Engineering, Energy & Utilities, Government, Healthcare, Manufacturing, Retail & Consumer Goods, Telecom & IT, Transportation & Logistics, Others)
Regional Analysis	North America – US, Canada; Europe – Germany, France, The UK, Spain, Italy, Russia, Netherlands, Rest of Europe; Asia Pacific – China, Japan, South Korea, India, New Zealand, Singapore, Thailand, Vietnam, Rest of Latin America; Latin America – Brazil, Mexico, Rest of Latin America; Middle East & Africa – South Africa, Saudi Arabia, UAE, Rest of MEA
Competitive Landscape	FIS, Genpact, IBM, Maclear Global, MetricStream, Microsoft, NAVEX Global, Inc., Oracle, RSA Security LLC, SAI360 Inc., SAP SE, SAS Institute Inc., Software GmbH, Thomson Reuters, Wolters Kluwer N.V., Others
Customization Scope	Customization for segments, region/country-level will be provided. Moreover, additional customization can be done based on the requirements.
Purchase Options	We have three license to opt for: Single User License, Multi-User License (Up to 5 Users), Corporate Use License (Unlimited User and Printable PDF)



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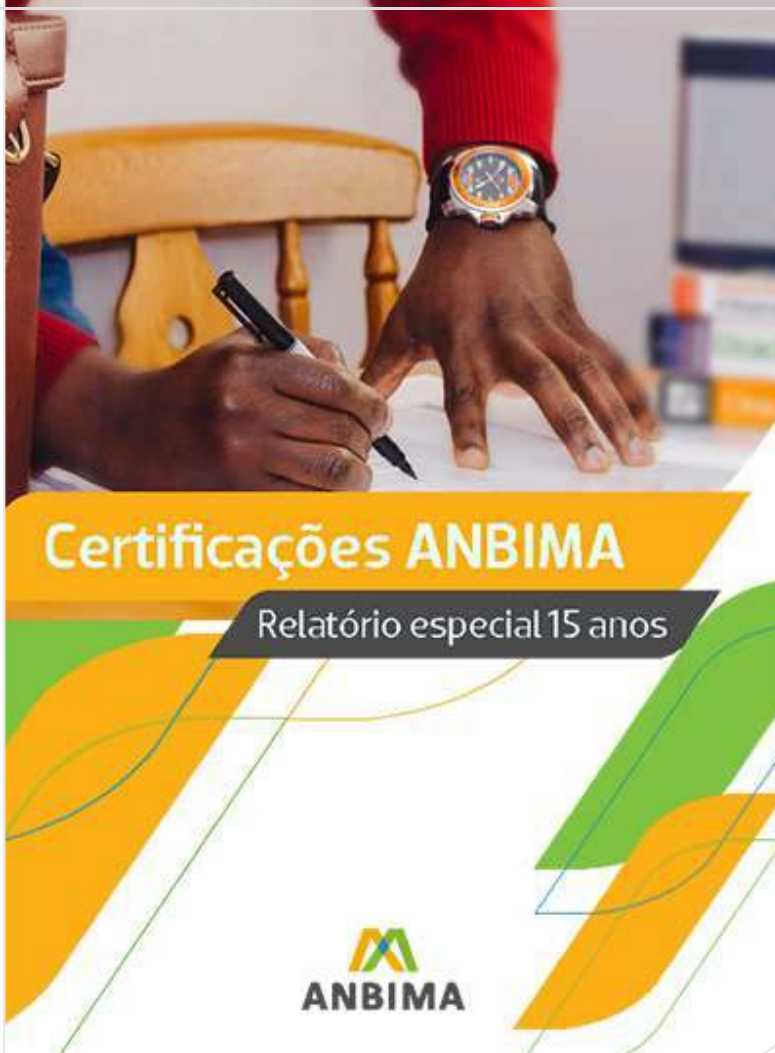


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## Certification

This semi-annual publication provides analyses of information extracted from the database of our Continuing Certification Program. The goal is to raise awareness and highlight new information and aspects of certifications and certified professionals.

The report is published semi-annually.



DOWNLOAD THE PDF VERSION. (../..../DATA/FILES/01/27/71/58/C960E5106D60FCD5A8A80AC2/REL

## Fifteen years of certifications

5th edition - August 2017

This is the fifth edition of the ANBIMA Certifications Report, a publication that seeks to highlight topics and information that are relevant to certified professionals, member institutions, and our markets.

Our certification program will celebrate its 15th anniversary in 2017. In that decade and a half, we have issued more than 460,000 certifications, including the CPA-10 (ANBIMA Professional Certification – series 10), CPA-20 (ANBIMA Professional Certification – series 20), CEA (ANBIMA Investment Specialist Certification), and CGA (ANBIMA Managers Certification) exams.

In this edition of the report, we compare the first year of the CPA-10 and CPA-20 exams (November 2002 to November 2003) with the last consolidated year of exams (2016). The comparisons do not include data from the CEA and CGA exams, as these certifications were launched in 2009.

This publication contextualizes the emergence of certification in relation to the financial market and details

 An official website of the United States government [Here's how you know](#)



## Financial Crimes Enforcement Network

HOME [BENEFICIAL OWNERSHIP INFORMAT...](#)

# Beneficial Ownership Information Reporting



### **ALERT [Updated March 26, 2025]:**

All entities created in the United States — including those previously known as “domestic reporting companies” — and their beneficial owners are now exempt from the requirement to report beneficial ownership information (BOI) to FinCEN. Existing foreign companies that must report their beneficial ownership information have at least an additional 30 days from March 26, 2025 — until April 25, 2025, for most companies — to do so. For more information, see [press release](#) and [alert](#).

## Prepare

[HOW DO I FILE?](#)

[DO I QUALIFY FOR AN EXEMPTION?](#)

## File

[FILE A REPORT USING THE BOI E-FILING SYSTEM](#)

[CREATE A FINCEN ID \(OPTIONAL\)](#)

## HOW DO I GET A FINCEN ID?



**Alert: FinCEN Removes Beneficial Ownership Reporting Requirements for U.S. Companies and U.S. Persons, Sets New Deadlines for Foreign Companies**



**Alert: FinCEN has issued five Notices extending the filing deadlines to submit BOI reports for certain reporting companies in response to Hurricane Milton, Hurricane Helene, Hurricane Debby, Hurricane Beryl, and Hurricane Francine.**



**Alert: FinCEN has learned of fraudulent attempts to solicit information from individuals and entities who may be subject to reporting requirements under the Corporate Transparency Act.**



**Alert: Ongoing Litigation – *National Small Business United v. Yellen*, No. 5:22-cv-01448 (N.D. Ala.) [Updated February 19, 2025]**

Brochure Introduction to  
BOI Reporting



BOI Notice to Customers  
Reference Guide

For concerns related to the implementation of the Corporate  
Transparency Act, please contact the Office of the Inspector General

SMALL BUSINESS RESOURCES

REFERENCE MATERIALS

BOI NEWSROOM



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## What is CRA-SP?

The Regional Administration Council of São Paulo (CRA-SP) is a federal agency responsible for the oversight and registration of professionals and companies in the field of Administration in the State of São Paulo. It was created by Law No. 4,769 of September 9, 1965, as part of the CFA/CRAs System, respectively federal and regional bodies. Although created by law, the CRA-SP operates without any government funding. Its only source of income is the annual fees and service charges paid by registered professionals and companies. However, due to its legal nature, it is accountable to the Federal Court of Accounts (TCU) and the Federal Administration Council (CFA).

## What is the function of CRA-SP?

The Regional Administration Council of São Paulo has as its main objectives to oversee the practice of activities developed in the field of Administration, as well as to register its professionals and companies, in accordance with Law No. 4,769, of September 9, 1965, regulated by Decree No. 61,934, of December 22, 1967.

## Is there a symbol that identifies the profession?

## What is the stone in the administrator's ring?

## What is the administrator's oath?

The assembly of presidents of the CFA/CRAs System approved, at its second meeting held in Brasília on May 8, 1978, the oath of the administrator, as proposed by CRA-SP:  
"I promise to dignify my profession, aware of my legal responsibilities, to observe the code of ethics, aiming at the improvement of the science of Administration, the development of institutions, and the greatness of humankind and the nation."

## When is Administrator's Day? Why was that date chosen?

## What is the difference between a Council, a Union, and an Association?

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Well-Positioned to  
Advance the  
Proposed Endeavor**

Please refer to all documents at  
exhibit B



# QUEST CE

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THIS CERTIFIES THAT ON  
**11/17/2023 11:00:06 AM**

THAT THE ABOVE NAMED HAS COMPLETED  
**Anti-Sexual Harassment Training (FE INT)**

Type:

**Online Training Course**

Estimated Time

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**Cybersecurity (FE INT)**

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**27 Minutes**

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**Ethics and Professional Conduct (FE INT)**

Type:  
**Online Training Course**

Estimated Time  
**39 Minutes**

Sponsor:  
**Quest Continuing Education Solutions**

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THAT THE ABOVE NAMED HAS COMPLETED  
**Identity Theft Prevention and the Financial Services Industry (FE INT)**

Type:  
**Online Training Course**

Estimated Time  
**19 Minutes**

Sponsor:  
**Quest Continuing Education Solutions**

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**5/26/2025 10:03:01 AM**

THAT THE ABOVE NAMED HAS COMPLETED  
**Privacy, Confidentiality, and Information Security (FE INT)**

Type:  
**Online Training Course**

Estimated Time  
**20 Minutes**

Sponsor:  
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THAT THE ABOVE NAMED HAS COMPLETED  
**AML and Sanctions Training 2025**

Type:  
**Online Training Course**

Sponsor:  
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THIS CERTIFIES THAT ON  
**7/22/2024 9:18:37 AM**

THAT THE ABOVE NAMED HAS COMPLETED  
**Anti-Money Laundering and Sanctions**

Type:  
**Online Training Course**

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**11/17/2023 10:42:38 AM**

THAT THE ABOVE NAMED HAS COMPLETED  
**Anti-Money Laundering: Technological Challenges (FE INT)**

Type:  
**Online Training Course**

Estimated Time  
**20 Minutes**

Sponsor:  
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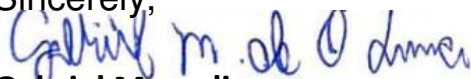
## Declaration

São Paulo, July 13, 2019.

We hereby declare, for all due purposes and to whom it may concern, that **JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ** was a regularly enrolled student at this educational institution during the level and period specified below:

Level	Period	Workload
Teenagers 4	2 <sup>nd</sup> SEMESTER 2008	27 hours
Teenagers 5	1 <sup>st</sup> SEMESTER 2009	53 hours
Teenagers 6	2 <sup>nd</sup> SEMESTER 2009	53 hours
Intermediate 1	1 <sup>st</sup> SEMESTER 2010	53 hours
Intermediate 2	2 <sup>nd</sup> SEMESTER 2010	53 hours

Sincerely,



**Gabriel Marcelino**

Tatuapé Service Supervisor

Phone 2093-8386

[tatuape@culturainglesasp.com.br](mailto:tatuape@culturainglesasp.com.br)

[www.culturainglesasp.com.br](http://www.culturainglesasp.com.br)



I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 4, 2025.

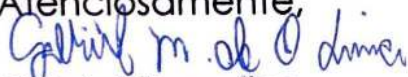
## Declaração

São Paulo, 13 de Julho de 2019.

Declaramos para os devidos fins e a quem possa interessar que **JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ** foi aluno regularmente matriculado neste estabelecimento de ensino no nível e período informado abaixo:

Nível	Período	Carga horária
Teenagers 4	2º SEMESTRE 2008	27H00
Teenagers 5	1º SEMESTRE 2009	53H00
Teenagers 6	2º SEMESTRE 2009	53H00
Intermediate 1	1º SEMESTRE 2010	53H00
Intermediate 2	2º SEMESTRE 2010	53H00

Atenciosamente,



**Gabriel Marcelino**

Supervisor de atendimento Tatuapé

Tel. 2093-8386

[tatuape@culturainglesasp.com.br](mailto:tatuape@culturainglesasp.com.br)

[www.culturainglesasp.com.br](http://www.culturainglesasp.com.br)

 ASSOCIAÇÃO CULTURA INGLESA - SP  
RUA EMILIO MALLET, 1248 - TATUAPÉ  
CEP: 03320-001 - TATUAPÉ - S. PAULO - SP  
CNPJ: 61.793.907/0025-17



**PREVINSA**  
PREVENTION CONSULTING  
CNPJ 20.051.392/0001-25



## CERTIFICATE

**JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**

**CPF: 443.592.908-29**

Successfully completed the Brigade Training - IT-17/SP  
Completed on 05/14/2025, conducted at the company ITAU UNIBANCO S.A.  
Total workload of 8 hours, in accordance with applicable legislation.

Daniel Vieira Junior  
Operational Coordinator  
TST Registration 0100600/SP  
\*TST: Occupational Safety Technician

Ivan da Silva Martins  
Occupational Safety Technician  
TST Registration 0125196/SP  
\*TST: Occupational Safety Technician

Worker's Signature

## Program Content\*:

**Introduction:** Understand the general objectives of the course and the behavior of a brigade member.

**Legal Aspects:** Understand the legal aspects related to the responsibilities of a brigade member.

**Fire Theory:** Understand combustion, its elements, functions, fire temperatures (e.g., flash point, ignition point, and combustion point), and the chain reaction.

**Fire Propagation:** Understand the different methods of fire propagation.

**Classes of Fire:** Identify the different classes of fire.

**Fire Prevention:** Understand prevention techniques for assessing potential risks.

**Extinguishing Methods:** Understand the methods and their applications.

**Extinguishing Agents:** Understand the agents, their characteristics, and applications.

**PPE (Personal Protective Equipment):**

Understand the PPE required for the protection of the head, eyes, torso, upper and lower limbs, and the entire body.

**Firefighting Equipment (Extinguishers, Hydrants, Hoses, and Accessories):** Understand the equipment, their applications, handling, and inspections.

**Detection Equipment, Alarms, Emergency Lights, and Communications:** Understand the most common types of systems and their operation.

**Area Evacuation:** Understand techniques for area evacuation, organized exit, meeting points and roll call, and panic control.

**People with Reduced Mobility:** Describe the approach techniques and care for assisting them according to the facility's emergency plan.

**Initial Assessment:** Understand the imminent risks, injury mechanisms, number of victims, and their physical examination.

**Airways:** Understand the signs and symptoms of airway obstructions in conscious and unconscious adults, children, and babies.

**CPR (Cardiopulmonary Resuscitation):** Understand the CPR techniques for adults, children, and babies.

**Hemorrhages:** Describe the techniques of hemostasis.

**Specific Plant Risks:** Discuss the specific risks and the plant's fire emergency plan.

**Psychology in Emergencies:** Understand people's reactions in emergency situations.

**Incident Control System:** Understand the concepts and procedures related to the incident control system.

**Area Evacuation Techniques Simulator.**

\* Program content according to NRI, current standards, and the educational project.

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 4, 2025.



## CERTIFICADO

**JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**

**CPF: 443.592.908-29**

Concluiu com proficiência o treinamento de Brigada - IT-17/SP.  
Concluído em 14/05/2025 realizado na empresa ITAU UNIBANCO SA.  
Carga horária de 8h conforme determina legislação aplicável.



Daniel Vieira Junior  
Coordenador Operacional  
Reg.º TST 0100600/SP



Ivan da Silva Martins  
Técnico de Segurança do Trabalho  
Reg.º TST 0125196 / SP



Assinatura Trabalhador

## Conteúdo Programático\*:

**Introdução:** Conhecer os objetivos gerais do curso e comportamento do brigadista.

**Aspectos Legais:** Conhecer os aspectos legais relacionados a responsabilidade do brigadista.

**Teoria do Fogo:** Conhecer a combustão, seus elementos, funções, temperaturas do fogo (por exemplo: ponto de fulgor, ignição e combustão) e a reação em cadeia.

**Propagação do Fogo:** Conhecer as formas de propagação do fogo.

**Classes de Incêndio:** Identificar as classes de incêndio.

**Prevenção de Incêndio:** Conhecer as técnicas de prevenção para avaliação dos riscos em potencial.

**Métodos de Extinção:** Conhecer os métodos e suas aplicações.

**Agentes Extintores:** Conhecer os agentes, suas características e aplicações.

**EPI (Equipamentos de Proteção Individual):** Conhecer os EPI necessários para proteção da cabeça, dos olhos, do tronco, dos membros superiores e inferiores e do corpo todo.

**Equipamentos de Combate a Incêndio (Extintores, Hidrantes, Mangueiras e Acessórios):** Conhecer os equipamentos, suas aplicações, manuseio e inspeções.

**Equipamentos de Detecção, Alarme, Luz de Emergência e Comunicações:** Conhecer os meios mais comuns de sistemas e manuseio.

**Abandono de Área:** Conhecer as técnicas de abandono de área, saída organizada, pontos de encontro e chamada, e controle de pânico.

**Pessoas com Mobilidade Reduzida:** Descrever as técnicas de abordagem, cuidado se condução de acordo com o plano de emergência da planta.

**Avaliação Inicial:** Conhecer os riscos iminentes, os mecanismos de lesão, número de vítimas e o exame físico destas.

**Vias Aéreas:** Conhecer os sinais e sintomas de obstruções em adultos, criança se bebês conscientes e inconscientes.

**RCP (Reanimação Cardiopulmonar):** Conhecer as técnicas de RCP para adultos, crianças e bebês.

**Hemorragias:** Descrever as técnicas de hemostasia.

**Riscos específicos de planta:** Discutir os riscos específicos e o plano de emergência contra incêndio da planta.

**Psicologia em emergências:** Conhecer a reação das pessoas em situações de emergência.

**Sistema de controle de incidentes:** Conhecer os conceitos e procedimentos relacionados ao sistema de controle de incidentes.

**Simulador de Técnicas de Abandono de Área.**

\* Conteúdo programático conforme NRI, norma vigente e projeto pedagógico.

# **C.II - Second Prong - Certification**

Proof of Institutional Affiliation  
CRA-SP

**Registration No.**  
159040

**Registration Date**  
03/23/2026

**Copy**  
1st

**Name**  
JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ

**License**  
ADMINISTRATOR

**Identification Document**  
06132179609

**Issuing Authority**  
DETRAN/SP

**CPF**  
443.592.908-29

**Father's Name**  
JOSE PAULO LOPEZ RODRIGUEZ

**Mother's Name**  
ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ

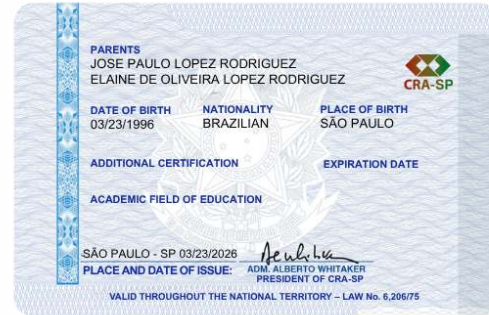
**Date of Birth**  
03/25/1996

**Nationality**  
BRAZILIAN

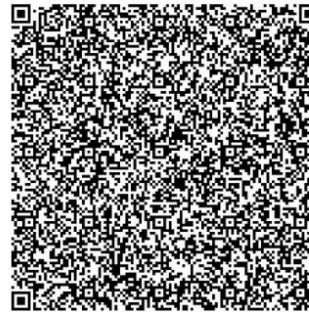
**Place of Birth**  
SÃO PAULO

**Place of Issue**  
SÃO PAULO - SP

**Date of Issue**  
03/23/2026



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*Marina Viana*

---

Date: March 24, 2026

Comprovante de Vínculo Institucional  
CRA-SP

Registro  
159040

Data de Registro  
23/03/2026

Via  
1ª

Nome  
JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ

Habilitação  
ADMINISTRADOR

Doc. Identificação  
06132179609

Documento / Órgão Expedidor  
DETRAN/SP

CPF  
443.592.908-29

Nome do Pai  
JOSE PAULO LOPEZ RODRIGUEZ

Nome da Mãe  
ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ

Data de Nascimento  
25/03/1996

Nacionalidade  
BRASILEIRA

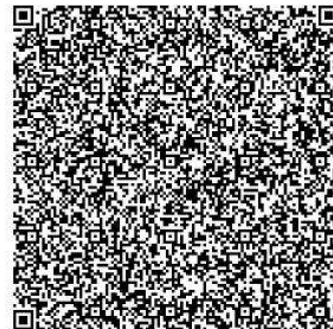
Naturalidade  
SÃO PAULO

Local de Expedição  
SÃO PAULO - SP

Data de Expedição  
23/03/2026



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We certify that

**José Vitor de Oliveira Lopez Rodriguez**

has been approved in the certification process developed by ANBIMA –  
Brazilian Association of Financial and Capital Markets Entities:

CEA Certification	1st Certification	Last Update	Expiration*	Status
*CEA: ANBIMA Investment Specialist Certification	01/15/2022	-	01/15/2027	Active

Carlos Ambrósio  
President

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\*The certification expiration date will comply with the deadlines established in the Certification Code.

F.04.25      Revision Date: 04/25/2019

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 9, 2025.

Atestamos que

**José Vitor de Oliveira Lopez Rodriguez**

foi aprovado no processo de certificação desenvolvido pela ANBIMA –  
Associação Brasileira das Entidades dos Mercados Financeiro e de Capitais:

Certificação	1ª Certificação	Última Atualização	Vencimento*	Situação
CEA	15/01/2022	-	15/01/2027	Ativa

  
**Carlos Ambrósio**  
Presidente

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F.04.25 Data da Revisão: 25/04/2019



# ANBIMA Bylaws



# BYLAWS

## ANBIMA - BRAZILIAN ASSOCIATION OF FINANCIAL AND CAPITAL MARKET ENTITIES

### Chapter I – Name, Registered Office, Purpose, and Term

**Article 1.** ANBIMA - Brazilian Association of Financial and Capital Market Entities (“Association”) is a not-for-profit civil association and shall be governed by these Bylaws and by the applicable legal and regulatory provisions.

**Article 2.** The Association shall have its registered office and venue in the City and State of Rio de Janeiro, at Praia de Botafogo No. 501, 7th floor, suite 704, Block II, *Edifício Empresarial Mourisco* (Mourisco Business Building) – ZIP Code 22250-911 – Botafogo, and an office in the City of São Paulo – SP, and may, by resolution of the Board of Directors, open offices, representations, branches, or subsidiaries in any part of the country, or close those already existing.

**Sole Paragraph.** The Board of Directors shall have exclusive authority to change the address of the Association’s registered office, and these Bylaws shall be amended whenever such resolution is adopted, without the need for approval by the General Assembly.

**Article 3.** The purposes of the Association are:

I – to represent and provide technical and legal assistance to its Members in matters of interest to the financial and capital markets;

II – to undertake actions before the competent authorities on matters relating to the activities of its Members;

III – to promote relations among institutions operating in the financial and capital markets;

IV – to protect the legitimate interests of the financial and capital markets before the public authorities, with a view to their development, as well as the development of the institutions operating therein;

V – to maintain exchanges with national or international entities whose objectives are connected, related, and/or complementary to those of the Association;

VI – to establish ethical principles to be observed by the Members in the conduct of their activities;

VII – to promote the practice of self-regulatory activities in the financial and capital markets;

VIII – to draft, negotiate, and implement Self-Regulation Codes defining rules and procedures and providing for penalties resulting from the breach of such codes, to be observed by all Members and other entities that decide to adhere to such rules;

IX – to draft, negotiate, and implement a Code of Ethics defining rules and procedures and providing for penalties resulting from its breach, to be observed by all Members and by all entities adhering to the Self-Regulation Codes provided for in the preceding item;

X – to act as a certifying entity for investment professionals and, for such purpose, to prepare and administer certification examinations and validly grant certifications to professionals qualified in the respective examinations;

XI – to organize, guide, coordinate, conduct, or issue opinions on educational programs, events, courses, and seminars intended for the training and specialization of technicians and professionals in the financial and capital markets or aimed at the financial education of society in general, either free of charge or for a fee;

XII – to contract, provide, or carry out services related to the purposes of the entity, as set forth in this Article 3, for institutions operating in the financial and capital markets, on its own behalf or through a contracted company, a controlled company, or in partnership with other companies;

XIII – to develop, implement, manage, or operate operational systems, products, and services related to the purposes of the entity, as set forth in this Article 3, for the financial and capital markets, on its own behalf or through a contracted company, a controlled company, or in partnership with other companies;

XIV – to promote, conduct, foster, and disseminate studies and research on the financial and capital markets;

XV – to develop databases containing information collected and/or received from Members or non-members regarding the financial and capital markets;

XVI – to distribute information from its databases and publications concerning the financial and capital markets to Members or non-members;

XVII – to establish and/or participate, as a member, partner, or shareholder, in national and/or international associations, federations, entities, and/or companies, whether not-for-profit or for-profit, whose objectives are connected, related, and/or complementary to those of the Association;

XVIII – to develop, promote, and commercialize products bearing the ANBIMA logo for any audience, on its own behalf or through a contracted company, either free of charge or for a fee; and

XIX – to develop other activities related to the purposes of the entity.

Sole Paragraph. The purposes of the Association include actions that promote, in any form or modality, practices of environmental, social, governance, and innovation sustainability.

**Article 4.** The Association shall have an indefinite term of duration.

## Chapter II – Assets

**Article 5.** The assets of the Association shall consist of all movable and immovable property acquired under any title, including copyrights and trademarks registered in its name.

**Paragraph 1.** Pursuant to Article 56, sole paragraph, of the Brazilian Civil Code, the assets of the Association are represented by quotas acquired by the Members through contributions.

**Paragraph 2.** The quotas referred to in paragraph 1 above shall represent ideal fractions of the assets of the Association and shall grant their holders exclusively the rights provided by law and by these Bylaws.

**Paragraph 3.** The quotas shall not grant their holders the right to claim any reimbursement or compensation, except in the event of dissolution of the Association.

**Paragraph 4.** The quotas shall also not grant their holders the right to participate, in any manner, in any surpluses from the Association's operations, which shall mandatorily be reapplied by the Association toward the fulfillment of its purposes, as set forth in Article 3 of these Bylaws.

**Paragraph 5.** The Association may receive donations or contributions from the Members, including through the acquisition of quotas, as well as donations from third parties, which shall be incorporated into its assets.

**Paragraph 6.** The Board of Directors shall annually determine the amounts of the contributions to be made by institutions seeking admission to the Association's membership for the acquisition of asset quotas, as well as the amounts of the monthly contributions to be paid by the Members, including in light of new asset valuations, surpluses or deficits, and investments of the Association.

**Paragraph 7.** The General Assembly may create up to 1,000 (one thousand) quotas specifically reserved for acquisition by institutions seeking admission to the membership, at the ratio of 1 (one) quota for each new Member, maintaining them in treasury until they are effectively acquired by new Members.

**Paragraph 8.** The sale, transfer, or assignment, under any title, of the asset quotas shall comply with the regulations and other rules to be approved by the Board of Directors in this regard.

## Chapter III – Membership

### Section I – Composition

**Article 6.** The following institutions may become members of the Association, subject to approval by the Ethics Council:

- (a) commercial banks, investment banks, multiple banks with a commercial portfolio, multiple banks with an investment portfolio, savings banks, development banks, securities brokerage firms and securities distribution companies authorized to operate by the Central Bank of Brazil;
- (b) asset managers and administrators of third-party funds registered with the Brazilian Securities and Exchange Commission; and
- (c) financial or non-financial institutions not listed above that demonstrably provide financial services to third parties and that are deemed to be of interest by the Association.

## Section II – Admission and Accession Process

**Article 7.** Institutions wishing to join the Association as Members must have their applications for admission approved by the Ethics Council, always in accordance with Paragraph 1 below and the other applicable rules set forth in these Bylaws.

**Paragraph 1.** The Ethics Council shall establish the procedures for reviewing applications for admission and the method for consulting the membership regarding such applications, determining the documents or information to be provided by the applicant institutions.

**Paragraph 2.** Following approval by the Ethics Council, an institution seeking admission as a Member that is not already the holder of an asset quota of the Association must acquire, from the Association itself or from one of the Members, at least 1 (one) asset quota as a condition for its admission.

**Paragraph 3.** Decisions of the Ethics Council regarding applications for admission shall be final and not subject to appeal, and the grounds for the decision shall be recorded in the minutes of the meeting in which the resolution is adopted.

**Paragraph 4.** Admission as a Member implies the automatic adherence of the institution to all Self-Regulation Codes issued by the Association that relate to the activities carried out, at any time, by the Member.

**Paragraph 5.** Admission also implies automatic adherence to the Code of Ethics and the submission of the Member to the rules, procedures, and penalties within the jurisdiction of the Ethics Council.

**Article 8.** Any change in the Member's corporate name, ownership control, or organizational structure shall be promptly communicated by the Member, in writing, to the Association, which shall forward the information to the Ethics Council.

**Article 9.** A change in the Member's ownership control or structure may require submission to a new admission process, in accordance with the procedures established by the Ethics Council, without affecting the institution's continued status as a Member until a final decision is rendered by such Council.

**Article 10.** Institutions wishing to request only adherence to the ANBIMA Self-Regulation Codes, without creating a membership relationship and, consequently, without granting such institution any of the rights or duties provided in these Bylaws for Members, may do so in accordance with the provisions below.

**Paragraph 1.** The rules established in this Section shall apply in full to the adherence process for institutions seeking to adhere to the Self-Regulation Codes, except for Paragraphs 2 and 4 of Article 7.

**Paragraph 2.** The adherence of a non-member institution to the Self-Regulation Codes implies its mandatory and automatic adherence to the Code of Ethics and its submission to the rules, procedures, and penalties within the jurisdiction of the Ethics Council.

**Paragraph 3.** An institution adhering to the Self-Regulation Codes shall designate the individuals authorized to represent it before the Association.

I, Raphael Michels Fantinato de Moura, telephone number [415 425-2508](tel:4154252508), mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.

Raphael Michels Fantinato de Moura.

Date: March 8, 2026.



# Estatuto Social da ANBIMA



# ESTATUTO SOCIAL

## ANBIMA - ASSOCIAÇÃO BRASILEIRA DAS ENTIDADES DOS MERCADOS FINANCEIRO E DE CAPITALIS

### Capítulo I – Da Denominação, Da Sede, Dos Objetivos e Da Duração

**Artigo 1º.** A ANBIMA - Associação Brasileira das Entidades dos Mercados Financeiro e de Capitais (“Associação”) é uma associação civil, sem finalidade econômica, que será regida pelo presente Estatuto Social e pelas disposições legais e regulamentares aplicáveis.

**Artigo 2º.** A Associação terá sede e foro na cidade e estado do Rio de Janeiro, na Praia de Botafogo, nº 501, 7º andar, conjunto 704, do Bloco II, do Edifício Empresarial Mourisco – CEP: 22250-911 – Botafogo, e escritório na cidade de São Paulo – SP, podendo, por deliberação da Diretoria, abrir escritórios, representações, filiais ou sucursais em qualquer parte do país, ou extinguir as existentes.

**Parágrafo único.** Compete exclusivamente à Diretoria a alteração do endereço da sede da Associação, devendo este Estatuto Social ser alterado sempre que houver referida deliberação, sem a necessidade de deliberação pela Assembleia Geral.

**Artigo 3º.** A Associação tem como objetivos:

- I – representar e assistir técnica e juridicamente seus Associados em assuntos de interesse dos mercados financeiro e de capitais;
- II – desenvolver gestões perante as autoridades competentes sobre assuntos atinentes às atividades de seus Associados;
- III – incentivar as relações entre as instituições que operam nos mercados financeiro e de capitais;

- IV – amparar os legítimos interesses dos mercados financeiro e de capitais perante os poderes públicos, visando ao seu desenvolvimento, bem como ao desenvolvimento das instituições que neles operam;
- V – manter intercâmbio com entidades nacionais ou internacionais que tenham objetivos conexos, correlatos e/ou complementares ao da Associação;
- VI – estabelecer princípios éticos a serem respeitados pelos Associados no exercício de suas atividades;
- VII – promover a prática das atividades de autorregulação nos mercados financeiro e de capitais;
- VIII - elaborar, negociar e implantar Códigos de Autorregulação que definam normas e procedimentos e prevejam punições decorrentes do descumprimento de tais códigos, a serem observadas por todos os Associados e outras entidades que decidirem aderir a tais normas;
- IX – elaborar, negociar e implantar Código de Ética que defina normas e procedimentos e preveja punições decorrentes do seu descumprimento, a ser observado por todos os Associados e por todas as entidades aderentes aos Códigos de Autorregulação previstos no inciso anterior;
- X– atuar como entidade certificadora de profissionais de investimento, podendo, para tanto, elaborar e aplicar exames de certificação e outorgar validamente as certificações para os profissionais capacitados nos respectivos exames;
- XI – organizar, orientar, coordenar, ministrar ou dar parecer sobre programas de ensino, eventos, cursos e seminários destinados à formação e especialização de técnicos e profissionais dos mercados financeiro e de capitais ou voltados para a educação financeira da sociedade em geral, gratuitamente ou mediante remuneração;
- XII – contratar, prestar ou realizar serviços relacionados aos objetivos da entidade, conforme enumerados no presente artigo 3º, para as instituições que operam nos mercados financeiro e de capitais, por conta própria ou mediante empresa contratada, controlada ou em parceria com outras empresas;
- XIII – desenvolver, implantar, administrar ou operacionalizar sistemas operacionais, produtos e serviços relacionados aos objetivos da entidade, conforme enumerados no presente artigo 3º, para os mercados financeiro e de capitais, por conta própria, mediante empresa contratada, controlada ou em parceria com outras empresas;
- XIV – promover, realizar, fomentar e divulgar estudos e pesquisas sobre os mercados financeiro e de capitais;

XV – elaborar bases de dados contendo informações coletadas e/ou recebidas de Associados ou não associados sobre os mercados financeiro e de capitais;

XVI – distribuir informações de suas bases de dados e publicações a respeito dos mercados financeiro e de capitais, dirigidas a Associados ou não associados;

XVII – constituir e/ou participar, como associada, sócia ou acionista, de associações, federações, entidades e/ou empresas nacionais e/ou internacionais, com ou sem fins lucrativos, que tenham objetivos conexos, correlatos e/ou complementares aos da Associação;

XVIII – desenvolver, promover e comercializar produtos com a logomarca ANBIMA para qualquer público, por conta própria ou por empresa contratada, gratuitamente ou mediante remuneração; e

XIX – desenvolver outras atividades correlatas aos objetivos da entidade.

Parágrafo único. Os objetivos da Associação incluem ações que promovam, sob qualquer forma ou modalidade, práticas de sustentabilidade ambiental, social, de governança e de inovação.

**Artigo 4º.** A Associação terá duração por prazo indeterminado.

## Capítulo II – Do Patrimônio

**Artigo 5º.** O patrimônio da Associação será constituído por todos os bens móveis e imóveis, havidos a qualquer título, incluindo direitos autorais e as marcas registradas em seu nome.

**Parágrafo 1º.** Nos termos do artigo 56, parágrafo único, do Código Civil, o patrimônio da Associação é representado por quotas adquiridas pelos Associados mediante a realização de contribuições.

**Parágrafo 2º.** As quotas a que se refere o parágrafo 1º acima representarão frações ideais do patrimônio da Associação, conferindo aos seus titulares exclusivamente os direitos previstos em lei e neste Estatuto Social.

**Parágrafo 3º.** As quotas não conferem aos seus titulares o direito de pleitear qualquer reembolso ou indenização, exceto em caso de dissolução da Associação.

**Parágrafo 4º.** As quotas também não conferem aos seus titulares direito de participação, por qualquer forma, em eventuais superávits das operações sociais, os quais serão obrigatoriamente reaplicados pela Associação na consecução de seus objetivos, conforme enumerados no artigo 3º do presente Estatuto Social.

**Parágrafo 5º.** A Associação poderá receber doações ou contribuições dos Associados, inclusive pela aquisição de quotas, ou mesmo doações de terceiros, as quais serão incorporadas ao seu patrimônio.

**Parágrafo 6º.** Caberá à Diretoria fixar anualmente os valores das contribuições a serem feitas pelas instituições aspirantes ao quadro social da Associação para aquisição de quotas patrimoniais, bem como os valores das contribuições mensais a serem pagas pelos Associados, inclusive à vista de novas avaliações patrimoniais, de superávits ou déficits e de investimentos da Associação.

**Parágrafo 7º.** A Assembleia Geral poderá criar até 1.000 (mil) quotas especificamente reservadas para aquisição pelas instituições aspirantes ao quadro social, na base de 1 (uma) quota para cada novo Associado, mantendo-as em tesouraria até que sejam efetivamente adquiridas por novos Associados.

**Parágrafo 8º.** A venda, transferência ou alienação, a qualquer título, das quotas patrimoniais observará o regulamento e demais normas a serem aprovados pela Diretoria a respeito.

## Capítulo III – Do Quadro Social

### Seção I – Da Composição

**Artigo 6º.** Poderão ser associados à Associação as seguintes instituições, cujas admissões estarão sujeitas à aprovação do Conselho de Ética:

- (a) bancos comerciais, bancos de investimento, bancos múltiplos com carteira comercial, bancos múltiplos com carteira de investimentos, caixas econômicas, bancos de desenvolvimento, corretoras de títulos e valores mobiliários e distribuidoras de títulos e valores mobiliários, autorizados a funcionar pelo Banco Central do Brasil;
- (b) administradoras e gestoras de recursos de terceiros, registradas perante a Comissão de Valores Mobiliários; e
- (c) as instituições financeiras ou não financeiras que não estão acima listadas, que comprovadamente prestem serviços financeiros a terceiros e que sejam consideradas de interesse pela Associação.

## Seção II – Do Processo de Filiação e Adesão

**Artigo 7º.** As instituições que desejarem se filiar à Associação na qualidade de Associados deverão ter seus pedidos de filiação aprovados pelo Conselho de Ética, sempre observando o parágrafo 1º abaixo e demais regras aplicáveis contidas neste Estatuto Social.

**Parágrafo 1º.** O Conselho de Ética estabelecerá os procedimentos de análise dos pedidos de filiação e a forma de consulta ao quadro social sobre os referidos pedidos, determinando os documentos ou informações que deverão ser prestados pelas instituições aspirantes.

**Parágrafo 2º.** Após a aprovação pelo Conselho de Ética, a instituição aspirante a Associado que já não seja titular de quota patrimonial da Associação deverá adquirir, da própria Associação ou de um dos Associados, pelo menos 1 (uma) quota patrimonial, como condição para sua admissão.

**Parágrafo 3º.** As decisões do Conselho de Ética acerca dos pedidos de filiação serão finais e delas não caberá recurso, devendo, a fundamentação para a tomada da decisão, constar da ata em que houver a deliberação.

**Parágrafo 4º.** A filiação implica a adesão automática da instituição a todos os Códigos de Autorregulação editados pela Associação relacionados as atividades exercidas, a qualquer momento, pelo associado.

**Parágrafo 5º.** A filiação também implica a adesão automática ao Código de Ética e a submissão do associado às regras, procedimentos e penalidades de competência do Conselho de Ética.

**Artigo 8º.** Qualquer alteração da razão social, do controle societário ou da estrutura organizacional do associado deverá ser prontamente comunicada pelo Associado, por escrito, à Associação, que providenciará o envio da informação ao Conselho de Ética.

**Artigo 9º.** A alteração de controle societário ou da estrutura do associado poderá implicar a necessidade de submissão a novo processo de admissão, observados os procedimentos que forem estabelecidos pelo Conselho de Ética, sem prejuízo da permanência como associado, até decisão definitiva pelo referido Conselho.

**Artigo 10.** As instituições que quiserem solicitar apenas a adesão aos Códigos de Autorregulação da ANBIMA, sem implicar na criação de vínculo associativo e, conseqüentemente, sem conferir a essa instituição qualquer dos direitos e deveres previstos neste estatuto social para os associados, poderão fazê-lo observado o disposto abaixo.

**Parágrafo 1º.** As regras estabelecidas nesta Seção se aplicam integralmente ao processo de adesão de instituições aspirantes aos Códigos de Autorregulação, com exceção dos parágrafos 2º e 4º do artigo 7º.

**Parágrafo 2º.** A adesão de instituição não filiada aos Códigos de Autorregulação implica a sua adesão obrigatória e automática ao Código de Ética e sua a submissão às regras, procedimentos e penalidades de competência do Conselho de Ética.

**Parágrafo 3º.** A instituição aderente aos Códigos de Autorregulação deverá indicar as pessoas autorizadas a representá-la perante a associação.

# **C.II - Second Prong - Letters of Support**

**September 25, 2025**

To Whom It May Concern at USCIS,

I am Lilian Carla S. L. Ferreira, a Client Service professional based in Miami. Over two decades in private banking and financial-technology projects have shaped my career, honing my expertise in high-touch client service, cross-functional execution, and compliance.

My professional collaboration with Mr. José Vitor de Oliveira Lopez Rodriguez began when he joined the Miami-linked offshore operations. We worked side by side assisting high-net-worth international clients, and it was immediately clear that his professionalism and collaborative posture set the foundation for an effective and trusted partnership across investment and operational matters.

Mr. Rodriguez was entrusted with an intricate investment arrangement spanning multiple jurisdictions and conflicting legal frameworks. Rather than merely interpreting procedures, he engineered a comprehensive compliance blueprint that harmonized divergent regulations into a single, actionable pathway. This framework not only sequenced filings with precision but also eliminated redundancies, reducing execution time and costs. By converting what could have been a regulatory deadlock into a model of coordinated efficiency, he demonstrated not just technical fluency but the ability to architect solutions with enduring institutional impact.

The institutional benefits of this work were equally significant and improving integration between our Brazil and Miami teams. His efforts accelerated information flow, reduced bottlenecks, and elevated the efficiency of processes that are critical in international private banking.

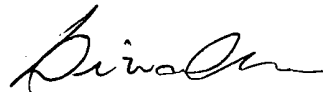
From a quantitative standpoint, Mr. Rodriguez has been consistently involved in large-scale offshore operations. He has reduced onboarding and transaction turnaround times, performance outcomes that are vital in meeting the expectations of sophisticated global clients.

In terms of competencies, he masters the technical landscape of offshore banking and international investment products, aligning regulatory knowledge with a pragmatic, results-oriented perspective. This combination inspires confidence not only among clients, but also internally across our cross-border teams.

It would be a privilege to partner with Mr. Rodriguez again, including in future assignments in Miami, and I confidently recommend him for roles where integrity, technical expertise, and effective teamwork are indispensable.

Please consider me available should you require any complementary details or insights. Phone:  
+1 (954) 955-9174 / Email: [liangil@hotmail.com](mailto:liangil@hotmail.com)

  
Cordially,



---

Lilian Carla S. L. Ferreira  
Client Service, Private Banking.

Miami, United States

## **LILIAN CARLA S. L FERREIRA**

Mobile: + 1 954-955-9174 E-mail: [liangi1@hotmail.com](mailto:liangi1@hotmail.com)

Client Service | Private Banking | Project Management | Financial Systems Implementation

### **QUALIFICATIONS**

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I am a professional with over 20 years of experience in private banking, financial services, and technology project management. Proven ability to deliver high-touch client support, streamline operations, and implement complex financial systems across multinational environments. Skilled in regulatory compliance (AML, KYC, FATCA), cross-functional collaboration, and portfolio performance analysis. Adept at managing global rollouts, coordinating with diverse teams, and driving automation solutions for financial and trade operations. Fluent in both technical and client-facing roles, with a strong commitment to excellence and continuous improvement.

### **SKILLS**

---

#### **Client Relationship Management**

High-touch service delivery for private banking clients  
Onboarding and servicing high-net-worth individuals  
Cross-functional coordination with internal departments

#### **Financial Operations & Compliance**

AML, KYC, FATCA, Suitability Monitoring  
Regulatory documentation and transaction processing  
Portfolio performance and reconciliation reporting  
Project Management & Systems Implementation

#### **End-to-end project lifecycle management**

Global rollout coordination and stakeholder reporting  
Functional and technical specification development  
Technical Proficiency

#### **CRM systems, SAP integration, financial reporting tools**

Data analysis and quality metrics tracking  
Automation solutions for trade and finance operations

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### **PROFESSIONAL EXPERIENCE**

#### **Banco Itaú International – Private Banking – Client Service Associate 2018 – Present**

- Deliver high-touch service to private clients, managing daily banking, investment, and lending requests with discretion and efficiency.
- Support private bankers and relationship managers in client onboarding, transaction processing, and regulatory compliance (AML, Suitability, KYC).
- Liaise with internal departments (Operations, Credit, Investment) to resolve client issues and deliver tailored financial solutions.

**Credit Suisse – Private Banking – Project Analyst 2008 – 2017**

- Acted as a key liaison between business units and clients, ensuring hands-on support and seamless communication.
- Led implementation and maintenance of systems for monthly statements, account reconciliation, and portfolio performance reporting.
- Developed functional and technical specifications for systems including CRM, AML, FATCA, KYC, Cross-Border Control, and Suitability Monitoring.

**JP Morgan Trade Global Services – Senior Analyst / Project Manager 2002 – 2008**

- Designed and implemented a methodology for project lifecycle management, including planning, execution, and closure.
- Managed monthly metrics, quality indicators, workshops, and client status reports for technology initiatives.
- Supported cross-functional projects offering automation solutions for foreign trade, logistics, finance, and accounting.

**Bergen Informatica Ltda. – Systems Analyst 1997 – 2002**

- Led the implementation of a local importation module integrated with Kimberly-Clark's SAP system.
- Coordinated project phases and reporting across multiple Latin American countries including Costa Rica, Argentina, Brazil, and others.
- Delivered rollout and training across 12+ countries, ensuring alignment with global standards and client expectations.

**ACADEMIC BACKGROUND**

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**Undergraduate Studies:**

- Administration Specialization, Paulista University, 2004 – 2005.
- Bachelor of Education, Paulista University, 2011 – 2014.
- Data Processing Information Technology, Ibirapuera University, 1997 – 2000

**Certifications**

- FINRA SIE / Series 7
- NASAA Series 63
- FIBA AMLCA
- ITIL - IT Service Management (ITIL V3).
- CPA-20: Professional Certification ANBIMA – Series 10 / 20.

**Courses / Specialization:**

- PMP Certification Preparatory Course, PMI Institute (2008/2016).
- People Management, Fundação Getulio Vargas- FGV University
- Understanding and Preventing Financial Crime, Credit-Suisse (2016).
- IT Leadership Development Program, Credit-Suisse (2014).
- Operational Risk Awareness Training, Credit-Suisse (2014).
- Data Security and Cross Border Data Awareness, Credit-Suisse (2013).
- Compliance & Quality, JP Morgan Chase (2006). Project Management, IIL International Institute for Learning, USA (2006).

October 7th , 2025  
Miami, United States

Dear Immigration Officer,

My name is Fabiana Ravasi, and I have worked on the finance industry for over 20 years. I am currently a Client Service Manager based in Miami. Previously, I served as a Vice President in Wealth Management. Over the course of my career, I have led client service teams in Zurich and Miami, served as an escalation point for time-sensitive cases, and designed and implemented efficiency improvements across multiple jurisdictions.

I came to know Mr. José Vitor de Oliveira Lopez Rodriguez through our collaboration within the offshore division. Although he was not in my reporting line, we worked together on a number of complex international matters that required coordination across functions and jurisdictions.

One matter involved cross-border regulatory consideration. In that context, Mr. Rodriguez's responsibilities included coordinating internal and external stakeholders and documenting a framework to reconcile requirements across jurisdictions while protecting client interests. The approach adopted in that matter was subsequently used as a reference point for similar cross-border operations.

This statement is provided to confirm our professional collaboration and to describe the scope of work in which Mr. Rodriguez and I interacted. It is not intended as an evaluative reference or a recommendation.

Should you require any additional information or further clarification, please feel free to contact me.

Cordially,



**Fabiana Ravasi**

**Fabiana Ravasi**  
[fabianaravasi@hotmail.com](mailto:fabianaravasi@hotmail.com) | 305.496.1462

**Professional Experience**

***Itaú Private Bank***  
***Client Service Manager, Private Banking***

Miami, FL  
November 2021 - Present

- Overseeing the Client Service Team in both Zurich and Miami by leading the team and ensuring the achievement of organizational goals within their Job requirements.
- Lead and participate in the divisional efforts to improve efficiency within the business and new product/flow development with direct impact to the team and to the commercial team and client.
- Act as a Principal when reviewing and approving high volume transactions
- Act as an escalation point for time sensitive, client sensitive and high-level discussion with clients or internal partners.
- Maintain in-depth working knowledge of the company's brands, systems and processes.
- Assisting with the development and implementation of policies and procedures.
- Liaison with internal providers to support the PWM Business as an escalation point such as, Internal Audit, Internal Controls, Account services, Banking Services, Treasury, Trading Deks, Investor Team, Onboarding, Internal Partners in Brazil, Compliance, AML, Legal and HR.
- Conduct meetings with Internal Managers to discuss and implement improvements by leveraging tools and systems available.
- Work closely with Marketing Division on maintaining internal clients informed on ongoing changes on the Business Strategy.
- Participate in recruiting and training. Serve as coach and mentor for new hires. Intern and Temps.

***Goldman Sachs & Co. LLC***  
***Wealth Management Professional, Vice President***

Miami, FL  
October 2015- November 2021

- Work closely with Private Wealth Advisors to support and manage their PWM clients by leveraging operational background and experience to contribute to a growing business.
- Serve as a key liaison to areas supporting the PWM Business including but not limited to; Management, Legal, Compliance, Control, Asset Management, Treasury, Risk, Anti Money Laundry, Operations, Settlements, Execution, Trading Desk, Credit.
- Participate in the divisional efforts to improve efficiencies with the PWM Business and new product development.
- Participate in recruiting and training. Serve as coach and mentor for more junior teammates and new hires.
- Plan, manage and coordinate client onboarding process.
- Collaboration with Management and Compliance with the implementation of regulatory requirements.
- Execute, process and reconcile trading and other investment related transactions.
- Coordinate and execute Private Equity subscriptions.

***JP Morgan***  
***Client Service Specialist, Associate***

Miami, FL  
March 2014 – September 2015

- Manage Private Banking services and processing of international cash transfers
- Provide overview of client reporting and web capabilities to clients

- Collaborated effectively with respective client facing teams and internal business groups to deliver and execute client transactions
- Provided client service and execution on client requests, inquiries and transactions
  - Adhered to and maintained the firms control policy and procedures, and FINRA regulations

**Itaú USA**

***International Relationship Officer, Private Banking***

Miami, FL

August 2011 – July 2013

- Assisted various Regional Offices throughout Brazil with a management portfolio of over \$1.5B in AUMs
- Responsible for the on-boarding process for new clients.
- Periodic review of account suitability and risk profile.
- Monitored daily activities such as Cash Reports, Loans, Collateral Accounts, Margin Calls, Corporate actions and trade confirmations.
- Provided support to Regional Office for any operational or banking related issue to relationships in Miami.

**Education**

**The University of Sao Paulo**  
*Bachelor's degree in marketing*

Sao Paulo, Brazil  
December 2004

**The University of Australia**  
*Business Management*

Sydney, Australia  
December 2005 – Incomplete

**Certifications and Languages**

- Language(s): English (fluent); Portuguese (fluent)
- SIE, 7, 63 and 24 licensed

## Contact

juliana.vmello@hotmail.com  
+5511996011899 (Mobile)

## Languages

Portuguese (Native or Bilingual)

English (Full Professional)

Spanish (Elementary)

French (Elementary)

# Juliana Vieira de Mello

Offshore Banking Team Leader

São Paulo, São Paulo, Brazil

## Experience

### Itaú Private Bank

Offshore Banking Team Leader - Itaú Private

May 2024 - Present

Itaú Private Bank

Offshore Relationship Officer - Itaú Private

July 2022 - May 2024

São Paulo, Brasil

### Itaú Unibanco

Payroll Relationship Manager IBBA

January 2018 - July 2022 (4 years 7 months)

São Paulo, São Paulo

Payroll Relationship Manager attending Corporate Bank (Itaú BBA) and Government agencies. Activities included the coordination of responses to RFPs, assembly of proposals, negotiations with internal product areas, presentations to clients (CFO and HR Heads) both locally and internationally and deal fulfilment. Payroll implementation management - PMO. Interface with payroll clients in order to deliver best banking experience for both corporate and retail customers.

### Citibank

B2B Manager (Payroll)

October 2011 - January 2018 (6 years 4 months)

São Paulo Area, Brazil

Payroll relationship manager for global corporations. Responsibility over the portfolio of Global Banking and Large Corporate clients regarding payroll negotiations.

Management of initiatives for business performance improvement, based on revenue enhancement and cost reduction.

### Itaú Unibanco

Senior Account Manager – Corporate

July 2006 - August 2011 (5 years 2 months)

São Paulo Area, Brazil

Page 1 of 2

Started in the Financial Institution as a Trainee - Selected to integrate Itau's Trainee Program among over 20K candidates. Within 6 months became Account Manager;  
Promoted to Senior Manager's in the segment of Business Clients (Companies);  
Team development coaching;  
Commercial performance, developing, structuring and managing products and customer relationships. Consultancy services for investments and FX operations.

## **H&R Block**

Interpreter

December 2005 - March 2006 (4 months)

Sarasota, Florida Area - USA

Provide support services to Spanish-speakers taxpayers, translating marketing materials and providing interpretation during tax season. Work performed during student exchange program in the United States.

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## **Education**

ESPM

Customer Relationship Management (CRM) - Extended Course · (2011 - 2011)

Casper Líbero College

Graduation - Social Communication, Social Communication · (2003 - 2006)

FIA Business School

Certificado, Administração e Negócios · (2020)

PUCRS - Pontifícia Universidade Católica do Rio Grande do Sul  
Competências Profissionais, Emocionais e Tecnológicas para Tempos de Mudança, Produtividade · (2020)

October 14th, 2025

São Paulo, Brazil

Phone: +55 11 99601-1899


Email: [juliana.vmello@hotmail.com](mailto:juliana.vmello@hotmail.com)

To Whom It May Concern,

My name is Juliana Vieira de Mello, and I serve as Offshore Banking Team Leader in a Brazilian Bank – São Paulo, where I oversee and coordinate cross-border banking operations. Previously, I worked as Offshore Relationship Officer, developing expertise in managing high-value client portfolios, international account structures, and complex regulatory processes. In both capacities, I have been responsible for ensuring rigor, speed, and precision in services that connect clients in Brazil with international units in Miami, Zurich, and the Bahamas.

I first worked with Mr. José Vitor de Oliveira Lopez Rodriguez when he joined our Offshore Banking team as a Relationship Analyst. We collaborated on a daily basis serving high-net-worth clients with accounts abroad, and I personally witnessed his steady progression until he earned promotion to Offshore Banking Manager. From the outset, he impressed me with his blend of organization, technical skill, and interpersonal intelligence.

One distinct example of his value was during a complex onboarding for clients with corporate structures in the Bahamas. Mr. Rodriguez managed communications across compliance departments, internal stakeholders, and external units abroad. Operating within a framework of demanding regulations, he not only ensured full adherence to complex requirements but also delivered results with a level of precision and consistency that safeguarded institutional credibility and set a benchmark for best practices in the field. His ability to coordinate multiple fronts while keeping the client fully supported was exemplary and demonstrated maturity beyond his position at the time.



The institutional effect of his work extended beyond that case. His structured and precise approach not only ensured regulatory integrity but also strengthened client confidence and aligned our practices with international standards. Achieving such balance between compliance and client satisfaction is rare, and José consistently proved capable of meeting that challenge.

From my perspective as a team leader, Mr. Rodriguez distinguished himself as someone who anticipates operational challenges and addresses them calmly with effective communication. He enhanced the efficiency of our group and set a professional standard that positively influenced his colleagues.

I strongly support Mr. Rodriguez's application under the EB2 NIW category. His cross-border expertise, ethics, and ability to deliver results under pressure will undoubtedly contribute to the financial and regulatory interests of the United States.

I stand ready to furnish any additional details or aid you may require.

Best Regards,



**Juliana Vieira de Mello**

Offshore Banking Team Leader – São Paulo, BR

# MARCOS CHABU DEL SOLE

## COMPLIANCE SPECIALIST

São Paulo, Brazil | 11999544944 | marcos.delsol@outlook.com

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### PROFILE

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Dynamic Compliance Professional with over 20 years of experience in developing and implementing robust compliance programs to enhance organizational governance and mitigate risks. Proven expertise in leading compliance initiatives, including managing relationships with regulators and conducting thorough risk assessments to ensure adherence to legal standards. At ITAÚ UNIBANCO, I led a team in compliance initiatives, developed new KPIs, and enhanced awareness of internal policies through targeted training. My background includes analyzing regulatory changes, optimizing processes, and ensuring compliance with financial regulations. I possess strong analytical skills, a collaborative approach and a proactive mindset.

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### PROFESSIONAL EXPERIENCE

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#### Compliance Specialist, ITAÚ UNIBANCO S.A.

Jan 2024 — Present

- Engaged in analytics to provide data-driven decision-making to senior management.
- Designed and implemented automated newly developed key performance indicators (KPIs) focusing on risk mitigation, operational efficiency, and regulatory alignment.
- Developed internal systems and dashboards, visual analytics using tools like Amazon QuickSight, SharePoint and Power Automate to monitor compliance metrics, identify trends, and support proactive risk management.
- Streamlined compliance workflows through automation and integrated AI-driven tools to enhance regulatory tracking, reporting accuracy, and operational agility.

#### Compliance Coordinator, ITAÚ UNIBANCO S.A.

Mar 2016 — Dec 2023

- Led a team of 6 in implementing compliance initiatives aligned with regulatory standards.
- Provided strategic insights on legal compliance, aiding senior management in informed decision-making.
- Improved internal policy awareness through focused training and clear communication strategies.
- Executed compliance projects targeting corporate governance, anti-bribery measures, and ethical standards.
- Led and executed compliance projects to ensure alignment with new regulatory requirements across key areas, including corporate governance, anti-bribery and corruption, suitability standards, broker-dealer operations, securities and investment funds, employee personal trading, ethics policies, and related-party transactions.
- Developed and curated comprehensive materials for Ethics Committees and other senior governance bodies, supporting informed decision-making and regulatory oversight.

#### Compliance and Internal Controls Specialist, ITAÚ UNIBANCO S.A.

Apr 2009 — Mar 2016

- Mapped and optimized compliance processes, enhancing workflows and conducting risk assessments in financial markets.
- Led the roll-out of corporate governance standards, emphasizing Information Barriers and compliance with anti-bribery and ESG regulations.
- Evaluated and interpreted new regulations, managing compliance initiatives across Broker Dealer, Asset Management, and Credit sectors.
- Acted as focal point for regulatory authorities, coordinated responses to regulatory inquiries, inspections, and audits to ensure timely and accurate communication.
- Served as Risk and Internal Controls Officer, applying COSO framework to enhance the effectiveness, reliability, and integration of internal control systems across the organization.

- Conducted compliance assessments for new products and provided strategic guidance to business and support units, ensuring regulatory alignment.

**Private Bank Compliance and Internal Controls Analyst, UNIBANCO S.A.**

**Jul 2008 — Mar 2009**

- Mapped and refined processes to ensure alignment with regulatory compliance and client data security.
- Performed in-depth analyses of client data and transactions, enhancing Know Your Customer (KYC) protocols.
- Created and delivered comprehensive training on Anti-Money Laundering (AML) and KYC standards to staff.
- Investigated suspicious activities to proactively address potential compliance risks.
- Worked with various teams to strengthen compliance frameworks and minimize operational risks.

**Private Bank Compliance Intern, HSBC BANK BRASIL S.A.**

**Jun 2006 — Jun 2008**

- Implemented and updated controls for reviewing customer transactions to strengthen compliance frameworks.
- Investigated suspicious Money Laundering cases, ensuring strict adherence to AML regulations.
- Designed and conducted comprehensive training programs on Anti-Money Laundering and Know Your Customer practices to enhance compliance awareness.
- Performed detailed reviews of national and international contracts, ensuring alignment with regulatory standards.
- Engaged with cross-functional teams to evaluate regulatory changes and refine compliance strategies.

**Law Intern, MATOS RUIZ ADVOGADOS ASSOCIADOS**

**Apr 2005 — May 2006**

- Focused on compliance with civil, commercial, and labor laws.
- Conducted in-depth research on various legal issues, offering detailed analyses.
- Drafted essential legal documents such as memoranda and preliminary orders.
- Supported preparation for legal proceedings, ensuring strict compliance with regulations.
- Worked closely with legal teams to enhance case strategy and execution.

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**EDUCATION**

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**Law Degree**

**Aug 2003 — Jun 2008**

UNIVERSIDADE PRESBITERIANA MACKENZIE, São Paulo

**LL.M. Master of Laws – Financial and Capital Markets Law**

**Apr 2012 — Apr 2014**

INSPER – INSTITUTE OF EDUCATION AND RESEARCH, São Paulo

**MBA Internal Controls and Compliance**

**Jan 2014 — Dec 2016**

FIPECAFI, São Paulo

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**TECHNICAL SKILLS**

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Collaborative Mindset	Proactivity	Excel	Data Intelligence
Governance	Risk Management	Strategic Communication	Analytical Skills
Risk Awareness	Agility	Quality Focus	

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**LANGUAGES**

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**Portuguese** – Native

**English** – Highly Proficient

**Spanish** – Limited Working Proficiency

**Italian** – Elementary Proficiency

September 25, 2025  
São Paulo, Brazil

To USCIS,

I am Marcos Chabu Del Sole, Compliance Specialist at Itaú Unibanco, where I have dedicated more than two decades to implementing governance and regulatory programs that span the creation of performance indicators, automation of monitoring dashboards, and the leadership of cross-functional teams in risk management. Over the course of my career, I have been engaged in advancing structures that combine technical compliance with operational efficiency, increasing transparency and reinforcing institutional credibility.

My professional relationship with Mr. Rodriguez began in 2019, when I brought him into our Compliance team. From his very first assignments, it was evident that Mr. Rodriguez possessed both the rigor and the practical mindset required to transform regulation into workable, high-impact solutions. As his supervisor, I was able to observe not only his technical accuracy and discipline, but also the consistency with which he approached his work with integrity and drive.

A particularly defining example of his contribution emerged during the overhaul of our Personal Investments Policy, a project that was central to ensuring stronger employee trading controls. Mr. Rodriguez took ownership of the technical analysis and played a decisive role in implementing the policy in practice. He developed explanatory resources that made complex rules understandable across the organization, and collaborated in designing automation tools to monitor and detect breaches proactively. This combination of governance knowledge and technological innovation was instrumental in laying the foundation for a modern compliance framework within the bank.

The tangible results spoke for themselves. Review processes became faster and more reliable, internal adherence strengthened, and our institution's credibility with regulators was enhanced. The initiative set a new benchmark for policy execution internally. Importantly, Mr. Rodriguez's efforts were recognized at the highest level through two PRAD (High-Performance Compensation Program) awards, underscoring the objective and measurable impact of his work.

Beyond this project, Mr. Rodriguez stands out for his mastery of regulatory compliance, Anti-Money Laundering (AML), suitability, and internal controls, aligned with an uncommon ability to communicate complex requirements clearly and to foster collaboration across diverse teams. He does not merely interpret regulation; he translates it into effective operational tools that protect institutions and build long-term trust.

I would hire Mr. José Vitor de Oliveira Lopez Rodriguez again without hesitation and strongly recommend him for positions requiring leadership in governance and regulatory innovation. His record makes clear that he possesses both the expertise and the vision to contribute meaningfully to the national interest of the United States under the EB2 NIW category.

I remain at your disposal for any further information or clarification you may require.

Sincerely,

  
**Marcos Chabu Del Sole**  
Compliance Specialist, Itaú Unibanco

Phone: +55 11 99954-4944

Email: [marcos.delsol@outlook.com](mailto:marcos.delsol@outlook.com)

## **Mateus de Amaral Silva**

Brasileiro, 38 anos

R. Balthazar da Veiga, 500 apt 14R São Paulo

E-mail: *mateusfriburgo86@gmail.com*

**Tel.: (11) 99718-1513**

### **Experiência Profissional**

- **Itaú Unibanco – São Paulo - SP**

*Cargo:* Gerente de Banking Services

*Período:* Maio/2024 até hoje

*Função:* Responsável pela equipe de Gerentes de Banking Offshore do Private Brasil que atendem clientes com contas em Miami e Zurique e companhias incorporadas junto ao Itaú Bahamas.

*Cargo:* Gerente de Banking Offshore

*Período:* Novembro/2020 a Abril/2022 (Cargo: Analista de Banking Services Sênior)

*Período:* Maio/2022 a Abril/2024 (Cargo: Gerente de Banking Offshore – nível Especialista)

*Período:* Coordenador interino da equipe de Maio/2023 a Abril/2024

*Função:* Atendimento de bankers e clientes High-Net-Worth Individual (HNWI) do segmento Private, atuando como intermediário entre os clientes no Brasil e as unidades externas (Miami, Zurique, Lisboa e Bahamas); Suporte de clientes em demandas de suas contas offshore no Itaú Miami e Itaú Suisse e de suas empresas/Cias PIC (Private Investment Company) constituídas pelo Itaú Bank and Trust em Bahamas; Algumas atividades: suporte na abertura de contas em Miami e Zurique e na incorporação de Cias em Bahamas, auxílio em demandas operacionais como: wire transfer, manutenção de conta, auxílio em Internet Banking, efetivação de ordens de investimentos, entre outros. Como coordenador interino: responsável pelas atividades de gestão da equipe, reuniões estratégicas com os heads comerciais do Brasil e parceiros nas unidades externas com o objetivo de garantir a continuidade dos negócios, melhorar processos e a experiência do cliente, além de auxiliar o time com casos mais críticos junto ao time comercial/cliente.

*Cargo:* Analista de Negócios Latam Sênior

*Período:* Setembro/2018 até Novembro/2020

*Função:* Responsável pelas agências digitais dos países atendidos pela Franquia Latam (Uruguai, Paraguai e Argentina); implantação da Agência Digital Naranja no Itaú Paraguai (2018), das Agências Digitais Naranja e Personal Bank na Argentina (2019) e implementação de melhorias nas agências digitais do Uruguai e Paraguai; implantação da ferramenta Inbox no segmento Personal Bank do Uruguai; responsável por todas as frentes das agências digitais nos países, como: Modelo Comercial, Planejamento Comercial, Tecnologia e Operações, Pessoas e Obras; responsável pelo modelo de

atuação do GMF (Gerente de Modelo de Franquia) na Argentina; acompanhamento e coordenação dos projetos presencialmente nas unidades externas;

*Cargo:* Analista de Planejamento Comercial Pleno

*Período:* Agosto/2016 Setembro/2018

*Função:* Integrante do time responsável pela criação, testes e implantação da ferramenta GPS e VAI no segmento Uniclass; criação de materiais de capacitação presencial e remota dos gerentes de relacionamento; responsável pelo modelo de atuação dos gerentes Uniclass da rede física e remota; governança e controle dos materiais de apoio comercial disponíveis para os gerentes Uniclass; responsável pelos projetos do segmento; participação em projetos que utilizam metodologia *Design Thinking* e Kaizen; realização de *Sprints* para jornadas de clientes e gerentes para definição de modelos comerciais.

*Cargo:* Gerente de Relacionamento Uniclass

*Período:* Julho/2014 a Julho /2016

*Função:* Responsável pela gestão de carteira de 1.200 clientes (média renda) realizando atendimento, venda de serviços e produtos bancários e de investimentos, análise e liberação de propostas de crédito e suporte ao gerente geral.

- **L'Oréal Brasil – Rio de Janeiro - RJ**

*Cargo:* Analista de Planejamento e Controle de Produção

*Período:* Junho/2013 a Fevereiro/2014

*Função:* Responsável pelo planejamento da produção de desodorantes aerossol da marca Garnier no Brasil e América Latina; executar e controlar a produção de duas fábricas de aerossol terceirizadas da L'Oréal; responsável por todo o processo de produção (desde a entrada da matéria-prima/material de embalagem no estoque até o recebimento do produto final na empresa); controlar e gerir assuntos relacionados à qualidade, marketing, desenvolvimento de produto, teste e piloto, entre outros relacionados à produção; responsável pela condução de inventário físico mensal nas fábricas e em estoques externos.

- **Triumph International – Nova Friburgo - RJ**

*Cargo:* Analista de Planejamento de Produção

*Período:* Julho/2010 a Dezembro/2011 (Assistente Administrativo)

*Período:* Janeiro/2012 a Junho/2013 (Analista de Planejamento de Produção)

*Função:* Analisar o Plano de Vendas e ajustá-lo à capacidade de produção de acordo com os indicadores estabelecidos (clientes nacionais e exportação); analisar e realizar pedidos de produtos acabados importados; gerar e analisar relatórios tais como budget, forecast de produção e planejado x realizado; responsável pelos *KPIs* utilizados no *PCS (Production Centre Scorecard)* do setor de Planejamento de Produção; calcular a previsão de entrega de produtos acabados; gerar mapa de compras de matéria prima; reportar periódica e diretamente à diretoria; dar suporte aos *end users* do sistema SAP dos setores de Planejamento de Produção e Consolidation Area, incluindo treinamento de novos usuários; desenvolver, de forma contínua, a interface entre SAP e outros sistemas utilizados; acompanhar a produção através do Kanban.

- **Boyne Mountain Resorts – Michigan - EUA**

Intercâmbio cultural (Work Experience) durante a temporada de inverno de 2008/09.

*Período:* Dezembro/2008 a Março/2009

## **Formação Acadêmica**

- **Fundação Getúlio Vargas - EESP**

Master in Banking, Financial Institutions and Economics – Conclusão em 2017/1

- **Universidade Candido Mendes – UCAM**

Bacharelado em Administração de Empresas – Conclusão em 2013/1

- **Universidade Candido Mendes – UCAM**

Tecnologia em Processos Gerenciais – Conclusão em 2011/1

## **Outros Cursos e Qualificações**

- **CPA 10** – Anbima - Agosto/2014
- **Programa de Formação de Gerentes PROFORGE** – Itaú Unibanco - Julho/2014
- **SAP** – Key User de SAP MM com foco em Sourcing (Triumph Munique - Alemanha)
- **Especialista em Programação de Sistemas** (SENAI-RJ) – 120 hrs.
- **Inglês** (Cultura Inglesa) – 9 anos e ½ – Avançado
- **Espanhol** (Seven Idiomas) – 2 anos – Avançado
- **Gestão de Pessoas - Motivação nas Organizações** (FGV)
- **Learning How to Learn: Powerful mental tools to help you master tough subjects** (McMaster University & University of California San Diego) – Jan e Fev/2020

## **Informações Complementares**

- Finalista do projeto Triumphator Awards (2012) na categoria “*Leadership*” realizado pela Triumph International, entre as filiais da empresa em mais de 70 países;
- Responsável pelo projeto “*Inventory Reduction*” da Triumph International na América Latina.

**October 20th, 2025**

**São Paulo, Brazil**

Phone: +55 11 99718-1513

Email: [mateusfriburgo86@gmail.com](mailto:mateusfriburgo86@gmail.com)

To Whom It May Concern,

My name is Mateus de Amaral Silva, and I serve as Offshore Banking Manager in a Brazilian Bank – São Paulo, where I oversee and coordinate cross-border banking operations. Previously, I worked as Offshore Relationship Officer, developing expertise in managing high-value client portfolios, international account structures, and complex regulatory processes. In both capacities, I have been responsible for ensuring rigor, speed, and precision in services that connect clients in Brazil with international units in Miami, Zurich, and the Bahamas.

I first worked with Mr. José Vitor de Oliveira Lopez Rodriguez when he joined our Offshore Banking team as a Relationship Analyst. We collaborated on a daily basis serving high-net-worth clients with accounts abroad, and I personally witnessed his steady progression until he earned promotion to Offshore Banking Manager. From the outset, he impressed me with his blend of organization, technical skill, and interpersonal intelligence.

One distinct example of his value was during a complex onboarding for clients with corporate structures in the Bahamas. Mr. Rodriguez managed communications across compliance departments, internal stakeholders, and external units abroad. Operating within a framework of demanding regulations, he not only ensured full adherence to complex requirements but also delivered results with a level of precision and consistency that safeguarded institutional credibility and set a benchmark for best practices in the field. His ability to coordinate multiple fronts while keeping the client fully supported was exemplary and demonstrated maturity beyond his position at the time.

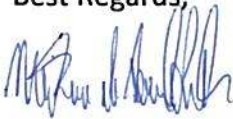
The institutional effect of his work extended beyond that case. His structured and precise approach not only ensured regulatory integrity but also strengthened client confidence and aligned our practices with international standards. Achieving such balance between compliance and client satisfaction is rare, and José consistently proved capable of meeting that challenge.

From my perspective as a team leader, Mr. Rodriguez distinguished himself as someone who anticipates operational challenges and addresses them calmly with effective communication. He enhanced the efficiency of our group and set a professional standard that positively influenced his colleagues.

I strongly support Mr. Rodriguez's application under the EB2 NIW category. His cross-border expertise, ethics, and ability to deliver results under pressure will undoubtedly contribute to the financial and regulatory interests of the United States.

I stand ready to furnish any additional details or aid you may require.

Best Regards,



**Mateus de Amaral Silva**

Offshore Banking Manager – São Paulo, BR

August 11, 2025

To Whomever It May Concern

My name is Ely Pereira, I am currently retired, after many years of experience working in domestic services. I built my career through dedication, responsibility, and attention to detail, supporting families and managing household routines with care and efficiency.

I met José Vitor de Oliveira Lopez Rodriguez through family contacts. José Vitor's previous successful professional experiences are outstanding, and he and his company would be excellent at helping me with my personal finances, especially as we aim to expand our service line in the financial consulting industry.

His background and skills reassure me, as I can trust his decisions, knowing that he will seek the best for me and my family.

José Vitor, presented us JV Consulting's business plan, and we affirm our interest to enter an agreement. It would be in the best interest of me to have José Vitor as our service provider.

I am available to answer any question you may have, please feel free to contact me.

Sincerely,



Ely Pereira  
+1 786 253-7655  
6730 NW 189<sup>th</sup> Terrace  
Hialeah, FL 33015, EUA

August 11, 2025

To Whomever It May Concern

My name is Jeanpierre Robitaille, I am currently retired, after many years of experience working in construction and engineering services. I built my career covering every stage from planning and design to execution and post-construction services, ensuring safety, compliance, and cost-effectiveness throughout.

I met José Vitor de Oliveira Lopez Rodríguez through family contacts. José Vitor's track record of successful professional achievements is remarkable, and both he and his company are exceptionally well-positioned to assist me with my personal finances.

His qualifications and judgment make me feel secure, trusting that he'll act in the best interest of my family and me.

José Vitor, presented us JV Consulting's business plan, and we express our intent to formalize an agreement. José Vitor would be the ideal choice as our service provider.

I am available to answer any question you may have, please feel free to contact me.

Sincerely,



Jeanpierre Robitaille  
+1 786 344 6070  
6730 NW 189<sup>th</sup> Terrace  
Hialeah, FL 33015, EUA

# **C.II - Second Prong - Recognition**



# Payslip

ITAU UNIBANCO S.A. <b>CNPJ</b> 60.701.190/4849-77 <b>Type</b> PR/PLR	<b>Period</b> 03/2021 <b>CTPS</b> 0042078 00426
--	--

<b>Name</b> JOSE VITOR DE OLIVEIRA LOPEZ	<b>Employee ID</b> 987297383	<b>Registration</b> 1	<b>Salary</b> 5,115.79	<b>Hire Date</b> 08/19/2019	
<b>Department</b> CONTROL ROOM MONITORING UNIT	<b>Position</b> JR COMPLIANCE ANALYST	<b>Bank</b> 0341	<b>Branch</b> 0709	<b>Account</b> 23293-8	<b>Payment Date</b> 03/01/2021
<b>Income Tax Dependents</b> 0	<b>Family Allowances</b> 0				

Code	Description	Base	Quantity	Earnings	Deductions
005974	BANKING PRL			10,792.12	
005004	ADDITIONAL PRL CCT			5,059.08	
005400	PROFIT-SHARING PARTICIPATION			2,943.50	
006045	<b>HIGH-PERFORMANCE BONUS PROGRAM</b>			<b>4,873.80</b>	
005947	ADVANCE PLR CCT				4,280.25
008950	ADVANCE ADDITIONAL PLR				2,529.54
005172	ADVANCE PROFIT-SHARING PARTICIPATION				2,943.50
005999	INCOME TAX ON BONUS/PRL				898.41
004984	UNION CONTRIBUTION ADDITIONAL PLR				135.62
	<i>PR: Bonus PRL: Profit-Sharing CCT: Collective Agreement CTPS: Employment Record Book</i>				

<b>Total Earnings</b> 23,668.50	<b>Total Deductions</b> 10,787.32
<b>Net Total</b>	12,881.18

**Text:**

I HEREBY DECLARE THAT I HAVE RECEIVED THE NET AMOUNT SPECIFIED IN **189** RECEIPT.

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: November 3, 2025.



# Demonstrativo de Pagamento

1 / 1

ITAU UNIBANCO S.A. CNPJ 60.701.190/4849-77 Tipo Exec PR/PLR	Vigência 03/2021 CTPS 0042078 00426
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Nome JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ	ID Funcionário 987297383	Registro 1	Salário 5.115,79	Dt Admiss 19/08/2019	
Departamento UNID CONTROL ROOM MONITORAMENT	Cargo ANL COMPLIANCE JR	Banco 0341	Agência 0709	Conta 23293-8	Dt Pagto 01/03/2021
Dependentes de IR 0	Cotas de Salário Família 0				

Código	Descrição	Base	Unid	Proventos	Descontos
005974	PLR BANCARIOS			10.792,12	
005004	PLR ADICIONAL CCT			5.059,08	
005400	PCR PART.COMPL.RESUL			2.943,50	
006045	PROG REM ALTO DESEMP			4.873,80	
005947	ANTECIP PLR CCT				4.280,25
008950	ANTECI.PLR ADICIONAL				2.529,54
005172	ANTECIP.PART.C.RESUL				2.943,50
005999	IMPOSTO S/ A RENDA PR/PLR				898,41
004984	CONTRIB NEGOCIAL PLR/PLR ADIC				135,62

<b>Total Proventos</b> 23.668,50	<b>Total Descontos</b> 10.787,32
<b>Pagamento Líquido</b>	<b>12.881,18</b>

Mensagem:

DECLARO TER RECEBIDO A IMPORTÂNCIA LÍQUIDA DISCRIMINADA EM DESTA PLANILHA E RECEBO.



# Payslip

ITAU UNIBANCO S.A.		<b>Period</b> 02/2022
<b>CNPJ</b> 60.701.190/4816-09		<b>CTPS</b> 0042078 00426
<b>Type</b> PR/PLR		

<b>Name</b> JOSE VITOR DE OLIVEIRA LOPEZ		<b>Employee ID</b> 987297383	<b>Registration</b> 1	<b>Salary</b> 5,677.00	<b>Hire Date</b> 08/19/2019
<b>Department</b> CONTROL ROOM MONITORING UNIT	<b>Position</b> JR COMPLIANCE ANALYST	<b>Bank</b> 0341	<b>Branch</b> 0709	<b>Account</b> 23293-8	<b>Payment Date</b> 02/25/2022
<b>Income Tax Dependents</b> 0	<b>Family Allowances</b> 0				

Code	Description	Base	Quantity	Earnings	Deductions
005974	BANKING PRL			12,489.40	
005004	ADDITIONAL PRL CCT			5,614.06	
005400	PROFIT-SHARING PARTICIPATION			3,070.95	
006045	<b>HIGH-PERFORMANCE BONUS PROGRAM</b>			<b>5,604.87</b>	
005947	ADVANCE PLR CCT				4,749.79
008950	ADVANCE ADDITIONAL PLR				2,807.03
005172	ADVANCE PROFIT-SHARING PARTICIPATION				3,070.95
005999	INCOME TAX ON BONUS/PRL				1,401.58
004984	UNION CONTRIBUTION ADDITIONAL PLR				158.20
	<i>PR: Bonus</i>				
	<i>PRL: Profit-Sharing</i>				
	<i>CCT: Collective Agreement</i>				
	<i>CTPS: Employment Record Book</i>				

<b>Total Earnings</b> 26,779.28	<b>Total Deductions</b> 12,187.55
<b>Net Total</b>	14,591.73

**Text:**

I HEREBY DECLARE TO HAVE RECEIVED THE NET AMOUNT SPECIFIED ON T192-CEIPT.

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: November 3, 2025.



# Demonstrativo de Pagamento

1 / 1

ITAU UNIBANCO S.A. CNPJ 60.701.190/4816-09 Tipo Exec PR/PLR	Vigência 02/2022 CTPS 0042078 00426
---	--

Nome JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ	ID Funcionário 987297383	Registro 1	Salário 5.677,00	Dt Admiss 19/08/2019	
Departamento UNID CONTROL ROOM MONITORAMENT	Cargo ANL COMPLIANCE JR	Banco 0341	Agência 0709	Conta 23293-8	Dt Pagto 25/02/2022
Dependentes de IR 0	Cotas de Salário Família 0				

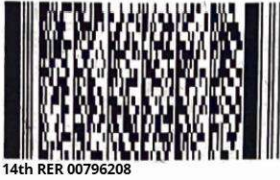
Código	Descrição	Base	Unid	Proventos	Descontos
005974	PLR BANCARIOS			12.489,40	
005004	PLR ADICIONAL CCT			5.614,06	
005400	PCR PART.COMPL.RESUL			3.070,95	
006045	PROG REM ALTO DESEMP			5.604,87	
005947	ANTECIP PLR CCT				4.749,79
008950	ANTECI.PLR ADICIONAL				2.807,03
005172	ANTECIP.PART.C.RESUL				3.070,95
005999	IMPOSTO S/ A RENDA PR/PLR				1.401,58
004984	CONTRIB NEGOCIAL PLR/PLR ADIC				158,20

<b>Total Proventos</b> 26.779,28	<b>Total Descontos</b> 12.187,55
<b>Pagamento Líquido</b>	14.591,73

<b>Mensagem:</b>
------------------

DECLARO TER RECEBIDO A IMPORTÂNCIA LÍQUIDA DISCRIMINADA EM RECORRIDO Nº 194. TE RECIBO.

# **C.II - Second Prong - Financial Feasibility**



# 14<sup>th</sup> Real Estate Registry

BOOK NO. 2 - GENERAL  
REGISTRY

Registration  
**220.301**

Record  
**01**

14<sup>th</sup> Real Estate Registry Office

of São Paulo

NATIONAL JUSTICE COUNCIL REGISTRATION CODE: II 211

-----//Signature//-----

São Paulo, **October 9, 2015.**

**PROPERTY:** APARTMENT No. 198, located on the 19th floor of the CONDOMINIUM BUILDING BIOGRAFIA VILA MARIANA, situated at Rua Gonçalves da Cunha No. 43, Saúde - 21st Subdistrict.

**AN APARTMENT** with the following areas: private area of 68.600 m<sup>2</sup>, common area of 72.743 m<sup>2</sup> (including the right to use 2 parking spaces in the shared garage), total area of 141.343 m<sup>2</sup>, and an ideal land fraction of 0.0048140.

**OWNER: ODEBRECHT REALIZAÇÕES SP 23 - EMPREENDIMENTO IMOBILIÁRIO LTDA**, CNPJ No. 14.039.131/0001-97, headquartered in this Capital, at Rua Gonçalves da Cunha No. 75, Vila Mariana.

**PREVIOUS REGISTRATIONS:** R.5/Reg. 9,548, R.15/Reg. 12,981, R.16/Reg. 16,674, R.18/Reg. 17,939, R.9/Reg. 20,970, R.18/Reg. 28,737, R.17/Reg. 55,953, R.9/Reg. 57,682, R.5/Reg. 75,164, R.13/Reg. 84,210, R.11/Reg. 101,271, R.3/Reg. 106,859, R.3/Reg. 110,950, R.11/Reg. 114,213, R.9/Reg. 119,521, R.11/Reg. 136,499, Rs.8 and 16/Reg. 187,050, R.8/Reg. 192,700, R.8/Reg. 192,701, R.10/Reg. 206,807, R.11/Reg. 207,430, R.13/Reg. 207,443, Regs. 208,285 and 210,883 of this Registry.

**TAXPAYER ID:** 309.031.0201-0

Registration opened in accordance with the private instrument of condominium declaration of July 28, 2015.

The Authorized Clerk \_\_\_\_\_ (Fábio Cristians Franciulli).

Av.1/220.301, on October 9, 2015.

According to **R.2** and **Av.4**, recorded on August 1, 2013, in Registration No. 210.883, it is noted that the ideal share corresponding to the property in this registration, among others, was granted as a first and sole mortgage and fiduciary assignment to **BANCO SAFRA S/A**, under the terms stated in Av.3, as collateral for financing in the amount of R\$47,036,204.45 (forty-seven million, thirty-six thousand, two hundred and four reais and forty-five cents), payable under the terms of the instrument, with the construction company qualified in the referred annotation acting as the intervening party, and **R.99**, made on August 27, 2013, it is verified that the ideal share of 0.0048140 of the property under this registration was irrevocably and irreversibly pledged to **WILLIAN HIDEKI KUBOTA**, Brazilian, single, of legal age, programmer, RG No. 43.993.512-SSP/SP, CPF No. 363.621.678-30, domiciled in São Bernardo do Campo/São Paulo, residing at Rua Cásper Líbero No. 1,480, Paulicéia, and **FERNANDA YUMI NAKAGAWA**, Brazilian, single, of legal age, engineer, RG No. 32.046.823-9-SSP/SP, CPF No. 360.344.098-61, domiciled in this Capital, residing at Rua Arthur Saboia No. 205, Apartment 1502, Paraíso, for the value of R\$557,095.08, which, with interest, totals R\$557,123.73 (five hundred fifty-seven thousand, one hundred twenty-three reais and seventy-three cents), payable under the terms of the instrument.

- continued on the back -

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14TH REAL ESTATE REGISTRY OFFICE

Verifier: Eunice dos Santos Bomfim  
FOR NOTARIAL PURPOSES, THIS CERTIFICATE IS VALID  
FOR 30 DAYS FROM THE DATE OF ISSUANCE (PROVISION 58/89, CHAPTER XIV, 12, D)

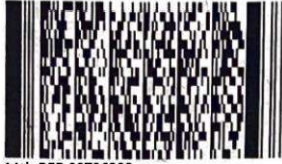
NOTE: The jurisdiction of this registry service comprises the following subdistricts:  
a) Saúde, as of November 21, 1942 (Decree No. 13,012 of October 24, 1942).  
b) Indianópolis, as of May 14, 1954 (Law No. 2,532 of January 13, 1954).  
Both previously belonged to the 11th Real Estate Registry of this Capital, before the 1st Real Estate Registry.

-----//Signature//-----

14th Real Estate Registry  
Judicial District of São Paulo - SP

1121-1 - AB 241604





# 14<sup>th</sup> Real Estate Registry

Registration  
**220.301**

Record  
**01**  
Back Side

-continuation-

The Authorized Clerk \_\_\_\_\_ //Signature//\_\_\_\_\_ (Fábio Cristians Franciulli).

Av.2/220.301, on November 25, 2016.

By private instrument of January 13, 2016, with the force of a public deed, BANCO SAFRA S/A authorized the **partial cancellation** of Av.1, due to having released from the fiduciary assignment referred to in Av.4 of Registration No. 210.883, the property in this registration.

The Authorized Clerk \_\_\_\_\_ //Signature//\_\_\_\_\_ (Fábio Cristians Franciulli).

Av.3/220.301, on November 25, 2016.

By private instrument of January 13, 2016, with the force of a public deed, BANCO SAFRA S/A authorized the **partial cancellation** of Av.1, due to the release of the mortgage referred to in R.2 and Av.3 in registration No. 210.883, the property of this registration.

The Authorized Clerk \_\_\_\_\_ //Signature//\_\_\_\_\_ (Fábio Cristians Franciulli).

Av.4/220.301, on November 25, 2016.

In view of the private instrument of January 13, 2016, with the force of a public deed, and the certificate of December 3, 2015, issued by the Civil Registry Office of the 9th Subdistrict - Vila Mariana of this Capital, extracted from Marriage Record No. 11129 (Book B-070, page 297), presented in a certified copy by the same Civil Registry Office, it is hereby recorded that WILLIAN HIDEKI KUBOTA and FERNANDA YUMI NAKAGAWA were married on November 26, 2015, under the partial community property regime.

The Authorized Clerk \_\_\_\_\_ //Signature//\_\_\_\_\_ (Fábio Cristians Franciulli).

R.5/220.301, on November 25, 2016.

**TITLE: - SALE AND PURCHASE.**

By private instrument of January 13, 2016, with the force of a public deed, ODEBRECHT REALIZAÇÕES SP 23 - EMPREENDIMENTO IMOBILIÁRIO LTDA, CNPJ No. 14.039.131/0001-97, headquartered in this Capital at Rua Gonçalves da Cunha No. 75, Chácara Inglesa, transferred to **WILLIAN HIDEKI KUBOTA**, systems analyst, RG No. 43.993.512-X SSP/SP, CPF No. 363.621.678-30, and his wife **FERNANDA YUMI NAKAGAWA**, engineer, RG No. 32.046.823-9 SSP/SP, CPF No. 360.344.098-61, Brazilians, married under the partial community property regime in effect under Law No. 6.515/77, domiciled in São Bernardo do Campo/São Paulo, residing at Rua Casper Libero No. 1480, Paulicéia, the property of this registration, in fulfillment of the sale and purchase agreement of

- continued on record No. 02 -





BOOK NO. 2 - GENERAL  
REGISTRY

Registration  
**220.301**

Record  
**01**

**14<sup>th</sup> Real Estate** Registry  
Office

of São Paulo

NATIONAL JUSTICE COUNCIL REGISTRATION CODE: II 211

-----//Signature//-----

São Paulo, November 25, 2016.

August 27, 2013, registered under No. 99 in registration No. 210.883 (Av.1), for the amount of R\$558,000.00 (five hundred fifty-eight thousand reais), of which R\$208,000.00 was paid with own funds. The seller presented the clearance certificate related to federal taxes and the Union's active debt, control code No. 3562.70 64.78C3.D6B6, issued on May 30, 2016, by PGFN/SRF (Office of the Attorney General of the National Treasury/Federal Revenue Service).

The Authorized Clerk \_\_\_\_\_ (Fábio Cristians Franciulli).

R.6/220.301, on November 25, 2016.

**ENCUMBRANCE: CHATTEL MORTGAGE.**

By the same instrument, the buyers identified in R.5 **granted a chattel mortgage to BANCO BRADESCO S/A**, CNPJ No. 60.746.948/0001-12, headquartered in Osasco/São Paulo, Cidade de Deus, no number, the property of this registration as collateral for financing in the amount of R\$350,000.00 (three hundred and fifty thousand reais), payable in 360 monthly and successive installments with an initial amount of R\$3,585.51, the first due on February 15, 2016, and the others on the same day of the subsequent months, with nominal annual interest rate of 8.56% and effective rate of 8.90%, the contract falling under the Constant Amortization System – SAC, with the property appraised at R\$658,000.00, the parties also being subject to the other conditions stated in the instrument, the microfilm of which is archived in this Registry.

The Authorized Clerk \_\_\_\_\_ (Fábio Cristians Franciulli).

Pre-Notation No. 793,977 of June 12, 2020.

Av.7/220.301, on June 22, 2020.

By private instrument of July 9, 2020, BANCO BRADESCO S/A, having received the amount owed to it, issued a discharge and authorized the **cancellation** of the chattel mortgage referred to in R.6, thereby consolidating full ownership to WILLIAN HIDEKI KUBOTA and his wife FERNANDA YUMI NAKAGAWA.

The Authorized Clerk \_\_\_\_\_ (Yngrid Gsellmann).

Pre-Notation No. 796,208 of July 15, 2020.

R.8/220.301, on July 28, 2020.

**TITLE: - SALE AND PURCHASE.**

By private instrument of July 7, 2020, with the force of a public deed, WILLIAN HIDEKI KUBOTA, programmer, RG No. 43.993.512-X-SSP/SP, CPF No. 363.621.678-30, and his wife FERNANDA YUMI NAKAGAWA, market intelligence coordinator, RG No. 32.046.823-9-SSP/SP, CPF No. 360.344.098-61, Brazilians, married under the partial community property regime in effect by Law No. 6,515/77,

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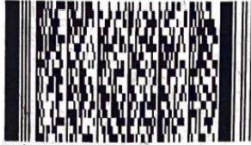
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14TH REAL ESTATE REGISTRY OFFICE

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14th Real Estate Registry Office Judicial  
District of São Paulo - SP

11121-1 - AB 241605





14th RER 00796208

# 14<sup>th</sup> Real Estate Registry

Registration  
**220.301**

Record  
**02**  
Back Side

-continuation-

domiciled in this Capital, residing at Rua Gonçalo da Cunha No. 75, apartment 198, Chácara Inglesa, transferred to **ANDRESSA GARCIA TOLEDO LOPEZ**, RG No. 422465641-SSP/SP, CPF No. 432.743.858-83, and her husband **JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**, RG No. 382544663-SSP/SP, CPF No. 443.592.908-29, Brazilians, married under the partial community property regime in effect by Law No. 6,515/77, bankers, domiciled in this Capital, residing at Rua Correia de Lemos No. 587, apartment 52, Jardim Europa, the property of this registration, for the amount of R\$735,000.00 (seven hundred thirty-five thousand reais), of which R\$235,000.00 was paid with own funds.

The Authorized Clerk \_\_\_\_\_ *-----//Signature//-----* (Cleber Farias da Silva Gasques).

Pre-Notation No. 796,208 of July 15, 2020.

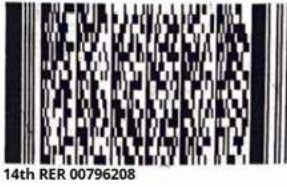
R.9/220.301, on July 28, 2020.

ENCUMBRANCE: **CHATEL MORTGAGE**.

By the same instrument, the buyers qualified in R.8 **granted a chattel mortgage** to **ITAÚ UNIBANCO S/A**, CNPJ No. 60.701.190/0001-04, headquartered in this Capital, at Praça Alfredo Egydio de Souza Aranha No. 100, Olayo Setúbal Tower, the property of this registration, as collateral for financing in the amount of R\$540,220.00 (five hundred forty thousand two hundred twenty reais), payable in 360 monthly and successive installments with an initial amount of R\$4,336.89, the first due on August 7, 2020, and the others on the same day of the following months, with effective interest rates: annual of 11.7% and monthly of 0.9263%, and benefits: annual of 6.2000% and monthly of 0.5025%, and nominal: annual of 11.1158% and monthly of 0.9263%, with benefits: annual of 6.0304% and monthly of 0.5025%, under the SAC - Constant Amortization System, with the property being appraised at R\$736,000.00, the parties also being subject to the other conditions stated in the instrument, the microfilm of which is archived in this Registry.

The Authorized Clerk \_\_\_\_\_ *-----//Signature//-----* (Cleber Farias da Silva Gasques).



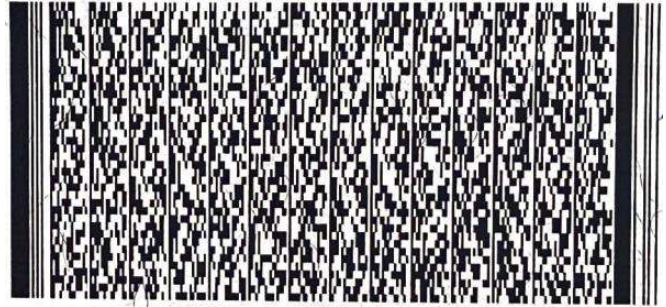


# 14<sup>th</sup> Real Estate Registry

**14th Real Estate Registry Office**  
 Rua Jundiáí, 50 - 7th floor - Ibirapuera - Phone: 3885-6891  
**Pre-Notation No.: 0796208**  
 São Paulo, 07/28/2020 2:37:38 PM  
 Registrar: Ricardo Nahat  
 Deputy Registrar: Eunice dos Santos Bomfim

-----//Signature//-----

**This document is issued in reprographic form pursuant to §1 of Article 19 of Law No. 6,015 of December 31, 1973. The above is true and I certify. The Registrar/Deputy Registrar/Authorized Clerk. Accompanies the title, sealed in accordance with guide No. 139/2020.**



São Paulo, 07/28/2020 2:37:38 PM

-----//Signature//-----

**Eunice dos Santos Bomfim**

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 14TH REAL ESTATE REGISTRY OFFICE



I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 4, 2025.

# 14<sup>o</sup> Registro de Imóveis

LIVRO Nº 2 - REGISTRO GERAL

14<sup>o</sup> Oficial de Registro de Imóveis de São Paulo

CNS DO CONSELHO NACIONAL DE JUSTIÇA 11 21-1

matricula  
220.301

ficha  
01

São Paulo, 09 de outubro de 2015.

**IMÓVEL:** APARTAMENTO nº 198, localizado no 19º pavimento do CONDOMÍNIO EDIFÍCIO BIOGRAFIA VILA MARIANA, situado na Rua Gonçalves da Cunha nº 43, na Saúde - 21º Subdistrito.

**UM APARTAMENTO** com as áreas: privativa 68,600m<sup>2</sup>, comum 72,743m<sup>2</sup> (incluído o direito de uso de 02 vagas na garagem coletiva), total 141,343m<sup>2</sup> e fração ideal no terreno de 0,0048140.

**PROPRIETÁRIA:** ODEBRECHT REALIZAÇÕES SP 23 - EMPREENDIMENTO IMOBILIÁRIO LTDA, CNPJ nº 14.039.131/0001-97, com sede nesta Capital, na Rua Gonçalves da Cunha nº 75, Vila Mariana.

**REGISTROS ANTERIORES:** R.5/Matr. 9.548, R.15/Matr. 12.981, R.16/Matr. 16.674, R.18/Matr. 17.939, R.9/Matr. 20.970, R.18/Matr. 28.737, R.17/Matr. 55.953, R.9/Matr. 57.682, R.5/Matr. 75.164, R.13/Matr. 84.210, R.11/Matr. 101.271, R.3/Matr. 106.859, R.3/Matr. 110.950, R.11/Matr. 114.213, R.9/Matr. 119.521, R.11/Matr. 136.499, R.8 e 16/Matr. 187.050, R.8/Matr. 192.700, R.8/Matr. 192.701, R.10/Matr. 206.807, R.11/Matr. 207.430, R.13/Matr. 207.443, Matr. 208.285 e 210.883 deste Registro.

**CONTRIBUINTE:** 309.031.0201-0.

Matrícula aberta de conformidade com o instrumento particular de instituição de condomínio de 28 de julho de 2015.

O Escr. Autº. *(Assinatura)* (Fábio Cristians Franciulli).

Av.1/220.301, em 09 de outubro de 2015.

Conforme **R.2** e **Av.4**, feitos em 01 de agosto de 2013, na matrícula nº 210.883, verifica-se que a fração ideal correspondente ao imóvel desta matrícula, dentre outras, foram dadas em primeira e única hipoteca e em cessão fiduciária ao BANCO SAFRA S/A, conforme condições mencionadas na Av.3, para garantia do financiamento no valor de R\$47.036.204,45 (quarenta e sete milhões, trinta e seis mil, duzentos e quatro reais e quarenta e cinco centavos), pagável na forma do instrumento, tendo como interveniente construtora, a qualificada na referida averbação, e **R.99**, feito em 27 de agosto de 2013, verifica-se que a fração ideal de 0,0048140 do imóvel desta matrícula foi compromissada em caráter irrevogável e irretirável à WILLIAN HIDEKI KUBOTA, brasileiro, solteiro, maior, programador, RG nº 43993512-SSP/SP, CPF nº 363.621.678-30, domiciliado em São Bernardo do Campo/SP, residente na Rua Cásper Líbero nº 1.480, Paulicéia, e FERNANDA YUMI NAKAGAWA, brasileira, solteira, maior, engenheira, RG nº 320468239-SSP/SP, CPF nº 360.344.098-61, domiciliada nesta Capital, residente na Rua Arthur Saboia nº 205, aptº 1.502, Paraíso, pelo valor de R\$557.095,08, que acrescidos de juros perfaz R\$557.123,73 (quinhentos e cinquenta e sete mil, cento e vinte e três reais e setenta e três centavos), pagável na forma do instrumento.

- continua no verso -

EM BRANCO  
14º OF. DE REG. DE IMÓVEIS

201

Pág: 00001/00005

14º Oficial de Registro de Imóveis  
Comarca de São Paulo - SP

11121-1 - AB 241604

11121-1-237001-257000-0320

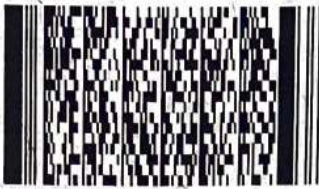


REPÚBLICA DE SÃO PAULO  
0149-RI 00796208

Verificação de Emissão de Certidão de Matrícula de Imóvel em São Paulo - SP  
PARA FINS NOTARIAIS - PRAZO DE VALIDADE DE 30 DIAS, A PARTIR DA DATA DA SUA EMISSÃO (PRC) - 58/89 CAP. XIV, 12, D.)

OBSERVAÇÃO - integram a Circunscrição deste serviço registral os seguintes subdistritos:  
(a) Saúde, a partir de 21 de novembro de 1942 (Dec nº 13.012 de 24 de outubro de 1.942).  
(b) Indaiatuba, a partir de 14 de maio de 1.954 (Lei nº 2.532, de 13 de janeiro de 1.954).  
Ambos tendo pertencido anteriormente ao 11º Registro de Imóveis.





14° RI 00796208

# 14° Registro de Imóveis

matrícula  
**220.301**

ficha  
**01**  
verso

- continuação -

O Escr. Autº. *F. Franciulli* (Fábio Cristians Franciulli).

Av.2/220.301, em 25 de novembro de 2.016.

Por instrumento particular de 13 de janeiro de 2016, com força de escritura pública, o BANCO SAFRA S/A autorizou o cancelamento parcial da Av.1, em virtude de ter desligado da cessão fiduciária a que se refere a Av.4 na matrícula nº 210.883, o imóvel desta matrícula.

O Escr. Autº. *F. Franciulli* (Fábio Cristians Franciulli).

Av.3/220.301, em 25 de novembro de 2.016.

Por instrumento particular de 13 de janeiro de 2016, com força de escritura pública, o BANCO SAFRA S/A autorizou o cancelamento parcial da Av.1, em virtude de ter desligado da hipoteca a que se refere R.2 e Av.3 na matrícula nº 210.883, o imóvel desta matrícula.

O Escr. Autº. *F. Franciulli* (Fábio Cristians Franciulli).

Av.4/220.301, em 25 de novembro de 2.016.

À vista do instrumento particular de 13 de janeiro de 2016, com força de escritura pública, e da certidão de 03 de dezembro de 2015, expedida pelo Oficial de Registro Civil do 9º Subdistrito – Vila Mariana desta Capital, extraída do termo de casamento nº 11129 (Lº B-070, fls. 297), apresentada em cópia autenticada pelo mesmo Oficial de Registro Civil, faço constar que WILLIAN HIDEKI KUBOTA e FERNANDA YUMI NAKAGAWA casaram-se, em 26 de novembro de 2015, no regime da comunhão parcial de bens.

O Escr. Autº. *F. Franciulli* (Fábio Cristians Franciulli).

R.5/220.301, em 25 de novembro de 2.016.

**TÍTULO: VENDA E COMPRA.**

Por instrumento particular de 13 de janeiro de 2016, com força de escritura pública, ODEBRECHT REALIZAÇÕES SP 23 - EMPREENDIMENTO IMOBILIÁRIO LTDA, CNPJ nº 14.039.131/0001-97, com sede nesta Capital, na Rua Gonçalves da Cunha nº 75, Chácara Inglesa, transmitiu a WILLIAN HIDEKI KUBOTA, analista de sistemas, RG nº 43.993.512-X-SSP/SP, CPF nº 363.621.678-30, e sua mulher FERNANDA YUMI NAKAGAWA, engenheira, RG nº 32.046.823-9-SSP/SP, CPF nº 360.344.098-61, brasileiros, casados no regime da comunhão parcial de bens na vigência da Lei nº 6.515/77, domiciliados em São Bernardo do Campo/SP, residentes na Rua Casper Líbceiro nº 1480, Pauliceia, o imóvel desta matrícula, em cumprimento ao compromisso de venda e compra

- continua na ficha nº 02 -





# 14<sup>o</sup> Registro de Imóveis

LIVRO Nº 2 - REGISTRO GERAL

14<sup>o</sup> Oficial de Registro de Imóveis de São Paulo

CNS DO CONSELHO NACIONAL DE JUSTIÇA: 11.121-1

matrícula  
220.301

ficha  
02

São Paulo, 25 de novembro de 2.016.

de 27 de agosto de 2013, registrado sob nº 99 na matrícula nº 210.883 (Av.1), pelo valor de R\$558.000,00 (quinhentos e cinquenta e oito mil reais), do qual R\$208.000,00 foram pagos com recursos próprios. A vendedora apresentou a certidão negativa de débitos relativos aos tributos federais e à dívida ativa da União código de controle nº 3562.7064.78C3.D6B6 emitida em 30 de maio de 2016, pela PGFN/SRF.

O Escr. Autº. *[Assinatura]* (Fábio Cristians Franciulli).

R.6/220.301, em 25 de novembro de 2.016.  
ÔNUS:- ALIENAÇÃO FIDUCIÁRIA.

Pelo mesmo instrumento, os adquirentes qualificados no R.5 deram em alienação fiduciária ao BANCO BRADESCO S/A, CNPJ nº 60.746.948/0001-12, com sede em Osasco/SP, na Cidade de Deus s/nº, o imóvel desta matrícula, para garantia do financiamento no valor de R\$350.000,00 (trezentos e cinquenta mil reais), pagável em 360 prestações mensais e sucessivas no valor inicial de R\$3.585,51, vencendo a primeira em 15 de fevereiro de 2016 e as demais em igual dia dos meses subsequentes, mediante as taxas anuais de juros nominal de 8,56% e efetiva de 8,90%, enquadrando-se o contrato no Sistema de Amortização Constante - SAC, tendo sido o imóvel avaliado em R\$658.000,00, ficando as partes sujeitas ainda às demais condições constantes do instrumento, cujo microfilme fica arquivado neste Registro.

O Escr. Autº. *[Assinatura]* (Fábio Cristians Franciulli).

Prenotação nº 793.977 de 12 de junho de 2020.  
Av.7/220.301, em 22 de junho de 2.020.

Por instrumento particular de 09 de julho de 2020, o BANCO BRADESCO S/A, tendo recebido a quantia que lhe era devida, deu quitação e autorizou o cancelamento da alienação fiduciária a que se refere o R.6, consolidando-se a plena propriedade a WILLIAN HIDEKI KUBOTA e sua mulher FERNANDA YUMI NAKAGAWA.

A Escr. Autº. *[Assinatura]* (Yngrid Gsellmann).

Prenotação nº 796.208 de 15 de julho de 2020.  
R.8/220.301, em 28 de julho de 2.020.

TÍTULO:- VENDA E COMPRA.

Por instrumento particular de 07 de julho de 2020, com força de escritura pública, WILLIAN HIDEKI KUBOTA, programador, RG nº 43.993.512-X-SSP/SP, CPF nº 363.621.678-30, e sua mulher FERNANDA YUMI NAKAGAWA, coordenadora de inteligência de mercado, RG nº 32.046.823-9-SSP/SP, CPF nº 360.344.098-61, brasileiros, casados no regime da comunhão parcial de bens na vigência da Lei nº 6.515/77,

- continua no verso -

2  
*[Assinatura]*

14<sup>o</sup> Oficial de Registro de Imóveis  
Comarca de São Paulo - SP

11121-1 - AB 241605

11121-1-227001-257000-0320





14° RI 00796208

# 14º Registro de Imóveis

matrícula  
**220.301**

ficha  
**02**  
verso

- continuação -

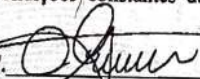
domiciliados nesta Capital, residentes na Rua Gonçalo da Cunha nº 75, aptº 198, Chácara Inglesa, transmitiram à **ANDRESSA GARCIA TOLEDO LOPEZ**, RG nº 422465641-SSP/SP, CPF nº 432.743.858-83, e seu marido **JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**, RG nº 382544663-SSP/SP, CPF nº 443.592.908-29, brasileiros, casados no regime da comunhão parcial de bens na vigência da Lei nº 6.515/77, bancários, domiciliados nesta Capital, residentes na Rua Correia de Lemos nº 587, aptº 52, Jardim Europa, o imóvel desta matrícula, pelo valor de R\$735.000,00 (setecentos e trinta e cinco mil reais), do qual R\$235.000,00 foram pagos com recursos próprios.

O Escr. Autº  (Cleber Farias da Silva Gasques).

Prenotação nº 796.208 de 15 de julho de 2020.  
R.9/220.301, em 28 de julho de 2.020.

**ÔNUS:- ALIENAÇÃO FIDUCIÁRIA.**

Pelo mesmo instrumento, os adquirentes qualificados no R.8 deram em alienação fiduciária ao **ITAU UNIBANCO S/A**, CNPJ nº 60.701.190/0001-04, com sede nesta Capital, na Praça Alfredo Egydio de Souza Aranha nº 100, Torre Olayo Setúbal, o imóvel desta matrícula, para garantia do financiamento no valor de R\$540.220,00 (quinhentos e quarenta mil, duzentos e vinte reais), pagável em 360 prestações mensais e sucessivas no valor inicial de R\$4.336,89, vencendo a primeira em 07 de agosto de 2020 e as demais em igual dia dos meses subsequentes, mediante as taxas de juros efetivas: anual de 11,7%, e mensal de 0,9263%, e com benefício: anual de 6,2000%, e mensal de 0,5025%, e nominais: anual de 11,1158% e mensal de 0,9263%, e com benefício: anual de 6,0304% e mensal de 0,5025%, enquadrando-se o contrato no SAC - Sistema de Amortização Constante, tendo sido o imóvel avaliado em R\$736.000,00, ficando as partes sujeitas ainda às demais condições constantes do instrumento, cujo microfilme fica arquivado neste Registro.

O Escr. Autº  (Cleber Farias da Silva Gasques).

**EM BRANCO**  
CARTÃO DE REGISTRO

**EM BRANCO**  
CARTÃO DE REGISTRO



# 14º Registro de Imóveis

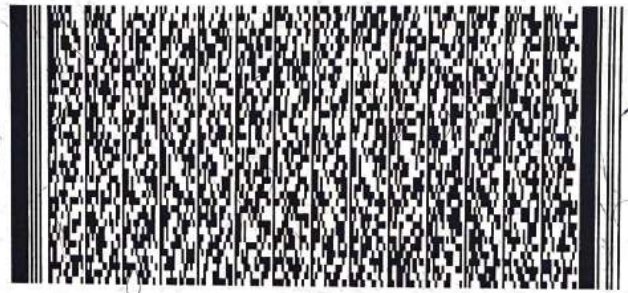
**14º Registro de Imóveis**  
 Rua Jundial, 50 - 7º andar - Ibirapuera - Telefone 3885.6891

**Prenotação nº: 0796208**  
 São Paulo, 28/07/2020 14:37:38  
 Oficial: Ricardo Nahat  
 Substituta: Eunice dos Santos Bomfim

A presente é extraída em forma reprográfica nos termos do § 1º do artigo 19 da Lei nº 6.015 de 31 de dezembro de 1973. O referido é verdade e dá fé. O Oficial/Substª/Escr.Aut. Acompanha o título, selagem conforme guia nº139/2020.

São Paulo, 28/07/2020 14:37:38

  
 Eunice dos Santos Bomfim



**Claudia Urban Felix**  
 Escrevente Autorizado

**EM BRANCO**  
 14º OF. DE REG. IMÓV. SP

14º Oficial de Registro de Imóveis  
 Comarca de São Paulo - SP

11121-1 - AB 241606



## LAUDO DE AVALIAÇÃO DE BENS IMÓVEIS

### **Imóvel**

Apartamento residencial

**Matrícula do Imóvel:** Nº 220.301

**Identificação do Bem Avaliado** – Rua Gonçalo da Cunha nº 43 – apartamento nº 198

### **Descrição do Imóvel**

Apartamento nº 198, localizado no 19º pavimento do Condomínio Edifício Biografia Vila Mariana, situado na Rua Gonçalo da Cunha nº 43, no 21º Subdistrito – Saúde, Distrito, Município, Comarca e 14º Registro de Imóveis de São Paulo, com área privativa 68,6 m2, comum 72.7 m2 (incluído o direito de uso de 02 vagas na garagem coletiva), total 141,3 m2.

**Acabamento e Condições Gerais:** Apartamento com moveis planejados, fogão e forno embutidos, além de possuir ar-condicionado em 3 ambientes. Pintura em ótimo estado. Todo o apartamento em ótimo estado de conservação.

### **4. Resultado da Avaliação**

#### **Valor de Venda Sugerido**

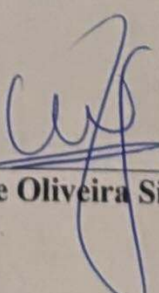
R\$ 1.000.000,00 (UM MILHÃO DE REAIS)

Os valores expressos acima foram obtidos em concordância com a liquidez do mercado local, na presente data, obedecendo aos atributos particulares do imóvel, suas características físicas, sua localização e a oferta de imóveis assemelhados no mercado imobiliário.

### **5. Observações finais**

Para que produza os seus legais e jurídicos efeitos, eu, Raquel de Oliveira Silva corretora de Imóveis inscrito no CRECI da 217651 SP, assino e certifico este parecer, que foi elaborado de acordo com o art. 3º da Lei 6.530/78.

São Paulo, 12 de Agosto de 2025

  
\_\_\_\_\_  
**Raquel de Oliveira Silva**

## **PROPERTY APPRAISAL REPORT**

### **Property**

Residential Apartment

**Property Registration:** No. 220.301

**Identification of the Appraised Property** - Rua Gonçalo da Cunha No. 43 – apartment No. 198

### **Property Description**

Apartment No. 198, located on the 19th floor of the Condominium Building Biografia Vila Mariana, located at Rua Gonçalo da Cunha No. 43, in the 21st Subdistrict - Saúde, District, City, Judicial District, and 14th Real Estate Registry of São Paulo, with a private area of 68.6 m<sup>2</sup>, common area of 72.7 m<sup>2</sup> (including the right to use 2 parking spaces in the shared garage), totaling 141.3 m<sup>2</sup>.

**Finishes and General Conditions:** Apartment with custom-built furniture, built-in stove and oven, and air conditioning in 3 rooms. Paintwork is in excellent condition. The entire apartment is very well maintained.

### **4. Appraisal Result**

#### **Suggested Sale Value**

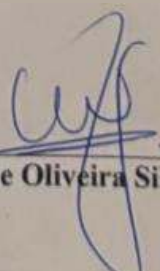
R\$ 1,000,000.00 (ONE MILLION REAIS)

The values stated above were determined in accordance with the liquidity of the local market as of the present date, taking into account the specific attributes of the property, its physical characteristics, its location, and the availability of similar properties in the real estate market.

### **5. Final Notes**

For the purpose of producing its legal and juridical effects, I, Raquel de Oliveira Silva, Real Estate Broker registered with CRECI (Regional Council of Real Estate Brokers) under No. 217651 SP, hereby sign and certify this report, which has been prepared in accordance with Article 3 of Law 6.530/78.

São Paulo, August 12, 2025.



Raquel de Oliveira Silva

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 3, 2025.

## LAUDO DE AVALIAÇÃO DE BENS IMÓVEIS

### **Imóvel**

Apartamento residencial

**Matrícula do Imóvel:** Nº 220.301

**Identificação do Bem Avaliado** – Rua Gonçalo da Cunha nº 43 – apartamento nº 198

### **Descrição do Imóvel**

Apartamento nº 198, localizado no 19º pavimento do Condomínio Edifício Biografia Vila Mariana, situado na Rua Gonçalo da Cunha nº 43, no 21º Subdistrito – Saúde, Distrito, Município, Comarca e 14º Registro de Imóveis de São Paulo, com área privativa 68,6 m2, comum 72.7 m2 (incluído o direito de uso de 02 vagas na garagem coletiva), total 141,3 m2.

**Acabamento e Condições Gerais:** Apartamento com moveis planejados, fogão e forno embutidos, além de possuir ar-condicionado em 3 ambientes. Pintura em ótimo estado. Todo o apartamento em ótimo estado de conservação.

### **4. Resultado da Avaliação**

#### **Valor de Venda Sugerido**

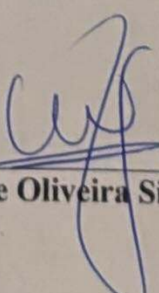
R\$ 1.000.000,00 (UM MILHÃO DE REAIS)

Os valores expressos acima foram obtidos em concordância com a liquidez do mercado local, na presente data, obedecendo aos atributos particulares do imóvel, suas características físicas, sua localização e a oferta de imóveis assemelhados no mercado imobiliário.

### **5. Observações finais**

Para que produza os seus legais e jurídicos efeitos, eu, Raquel de Oliveira Silva corretora de Imóveis inscrito no CRECI da 217651 SP, assino e certifico este parecer, que foi elaborado de acordo com o art. 3º da Lei 6.530/78.

São Paulo, 12 de Agosto de 2025

  
\_\_\_\_\_  
**Raquel de Oliveira Silva**



## Currency Converter

Quotation date

Value

Convert from

To

### Conversion result

**Conversion from:** Real/BRL (790)  
**Amount to convert:** 1,000,000.00

**To:** United States Dollar/USD (220)  
**Conversion result:** 194,620.6843

**Exchange rate used:** 26/02/2026

**Rate:**

1 Real/BRL (790) = 0.1946207 US Dollars/USD (220)

1 US Dollar/USD (220) = 5.1382 Real/BRL (790)

- The calculation performed is for informational purposes only and does not replace the provisions of Brazilian exchange regulations for specific conversion cases.
- Conversions are available for dates entered from 01/02/1999 onwards.
- For non-working days, the exchange rate of the immediately preceding working day is assumed.
- The Central Bank assumes no responsibility for the non-simultaneous or lack of information provided, as well as for any errors in currency parities, or any other error, except for the parity relative to the United States dollar in relation to the Real. Likewise, it is not responsible for delays or unavailability of telecommunications services, interruptions, failures, or inaccuracies in the provision of services or information. It also assumes no responsibility for any loss or damage arising from such interruptions, delays, failures, or imperfections, as well as for the improper use of the information contained in the transaction.

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[atendimento@bc.gov.br](mailto:atendimento@bc.gov.br)

[Access to information](#)



# **Exhibit X - Personal documents**



FEDERATIVE REPUBLIC OF BRAZIL  
CIVIL REGISTRY OF NATURAL PERSONS

To verify the authenticity of this document, scan the printed QR Code or visit the website: <https://selodigital.tjsp.jus.br>

# BIRTH CERTIFICATE

**JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**

CPF

443.592.908-29

REGISTRATION

**143032 01 55 1996 1 00107 125 0118083-10**

DATE OF BIRTH IN FULL

DAY

MONTH

YEAR

MARCH TWENTY-FIFTH, NINETEEN NINETY-SIX

25

03

1996

TIME OF BIRTH

CITY OF BIRTH

11:25 AM

SÃO PAULO - SÃO PAULO

CITY OF REGISTRATION AND STATE

PLACE, CITY OF BIRTH AND STATE

SEX

SÃO PAULO - SÃO PAULO

IT IS RECORDED IN THE NOTES FIELD

MALE

FILIATION

JOSÉ PAULO LOPEZ RODRIGUEZ, place of birth: São Paulo, São Paulo, residing and domiciled in São Paulo - São Paulo.

ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ, place of birth: São Paulo, São Paulo, residing and domiciled in São Paulo - São Paulo.

GRANDPARENTS

JESUS MARCELINO LOPEZ RODRIGUEZ AND MARIA DOS SANTOS RODRIGUES LOPEZ  
NELSON DE OLIVEIRA AND EUNICE PEREIRA DE OLIVEIRA

TWIN

NAME AND REGISTRATION NUMBER OF TWINS

NO

NO RECORD

DATE OF REGISTRATION IN FULL

LIVE BIRTH REGISTRATION NUMBER

APRIL THIRD, NINETEEN NINETY-SIX

NO RECORD

NOTES/ ANNOTATIONS TO BE ADDED

Was born at the Municipal Hospital of Tatuapé, in this subdistrict, SÃO PAULO - São Paulo. This certificate was extracted from Book A-0107, page 125, entry No. 118083. The declarant was the father. NOTHING ELSE WAS REQUIRED FOR ME TO CERTIFY.

REGISTRATION NOTES

NO RECORD

\*The registration notes above do not exempt the interested party from presenting the original document when required by the requesting authority or when necessary for identification of its holder.

Civil Registry Office of Natural Persons  
of the 27th Subdistrict - Tatuapé  
Flávio Aparecido Rodrigues Gumieri - Registrar  
City and Judicial District of São Paulo - State of São Paulo,  
Rua Coronel Luís Americano, 228/242 - Tatuapé  
ZIP Code: 03308-020 Phone/Fax: (11) 2942-1010  
Email: certidao@cartoriotatuape.com.br

The content of this certificate is true. I certify.  
São Paulo, February 14, 2020

----//signature//----

STEFANO DILBERG LIMA MARTINS  
Authorized Clerk

**FEES**

To the Registrar: R\$ 27.52 To the Department of Finance: R\$ 8.51 To the ISS: R\$ 0.58 Total: R\$ 33.59 Form: 036/20

Typed by: Thaliane

Reviewed by: \_\_\_\_\_



I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 2, 2025.



REPÚBLICA FEDERATIVA DO BRASIL  
REGISTRO CIVIL DAS PESSOAS NATURAIS

**CERTIDÃO DE NASCIMENTO**  
**JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**

Para conferir a procedência deste documento efetue a leitura do QR Code impresso ou acesse o endereço eletrônico <https://selodigital.tjsp.jus.br>

CPF

443.592.908-29

MATRÍCULA

143032 01 55 1996 1 00107 125 0118083-10

DATA DE NASCIMENTO POR EXTENSO: VINTE E CINCO DE MARÇO DE MIL NOVECENTOS E NOVENTA E SEIS

DIA	MÊS	ANO
25	03	1996

HORA DE NASCIMENTO: 11:25

NATURALIDADE: São Paulo - SP

MUNICÍPIO DE REGISTRO E UNIDADE DA FEDERAÇÃO: SÃO PAULO - SP

LOCAL, MUNICÍPIO DE NASCIMENTO E UF: CONSTA NAS OBSERVAÇÕES

SEXO: MASCULINO

FILIAÇÃO: JOSÉ PAULO LOPEZ RODRIGUEZ, naturalidade: São Paulo, SP, residente e domiciliado em São Paulo - SP.  
ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ, naturalidade: São Paulo, SP, residente e domiciliada em São Paulo - SP.

AVÓS: JESUS MARCELINO LOPEZ RODRIGUEZ E MARIA DOS SANTOS RODRIGUES LOPEZ  
NELSON DE OLIVEIRA E EUNICE PEREIRA DE OLIVEIRA

GÊMEOS: NÃO

NOME E MATRÍCULA DOS GÊMEOS: NADA CONSTA

DATA DO REGISTRO POR EXTENSO: TRÊS DE ABRIL DE MIL NOVECENTOS E NOVENTA E SEIS

NÚMERO DA DNV/DECLARAÇÃO DE NASCIDO VIVO: NADA CONSTA

AVERBAÇÕES/ANOTAÇÕES À ACRESCEER: Nasceu no Hospital Municipal do Tatuapé, neste subdistrito, SÃO PAULO - SP. Esta certidão foi extraída do Livro A-0107, fls. 125, termo n° 118083. Foi declarante o pai. NADA MAIS ME CUMPRIA CERTIFICAR.

ANOTAÇÕES DE CADASTRO: NADA CONSTA

\* As anotações de cadastro acima não dispensam a parte interessada da apresentação do documento original, quando exigido pelo órgão solicitante ou quando necessário para identificação de seu portador.

Oficial de Registro Civil das Pessoas Naturais  
do 27° Subdistrito - Tatuapé  
Flávio Aparecido Rodrigues Gumieri - Oficial  
Município e Comarca de São Paulo - Estado de São Paulo.  
Rua Coronel Luís Americano, 228/242 - Tatuapé  
CEP:03308-020 Fone/Fax (11)2942-1010  
email: certidao@cartoriotatuape.com.br

O conteúdo da certidão é verdadeiro. Dou fé.

São Paulo, 14 de fevereiro de 2020

STEFANO DILBERGUEIRA MARTINS  
Escrivente Autorizado

EMOLUMENTOS

Ao Oficial: R\$ 27,52 À Sec. da Fazenda: R\$ 5,51 Ao ISS: R\$ 0,56 Total: R\$ 33,59 : Guia: 036/20

Digitador por: Thairane

Conferido por:

14303-2 - AA 000229489

14303-2-224001-232000-1019



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FEDERATIVE REPUBLIC OF BRAZIL  
CIVIL REGISTRY OF NATURAL PERSONS

# MARRIAGE CERTIFICATE

NAMES	CPF
JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ	443.592.908-29
ANDRESSA GARCIA TOLEDO LOPEZ	432.743.858-83

REGISTRATION  
**122721 01 55 2020 2 00085 286 0020976-10**

FULL BIRTH NAMES, DATES OF BIRTH, PLACE OF BIRTH, NATIONALITY, AND FILIATION OF THE SPOUSES

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ, born on March twenty-fifth, nineteen ninety-six (03/25/1996), in this Capital, Tatuapé subdistrict, Brazilian, son of JOSE PAULO LOPEZ RODRIGUEZ and ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ.  
ANDRESSA GARCIA TOLEDO, born on December fifth, nineteen ninety-four (12/05/1994), in this Capital, Jardim Paulista subdistrict, Brazilian, daughter of MARCELO BITTENCOURT TOLEDO and ROSELI APARECIDA GARCIA TOLEDO.

DATE OF MARRIAGE REGISTRATION IN FULL	DAY	MONTH	YEAR
APRIL TWENTY-EIGHTH, TWO THOUSAND TWENTY	28	04	2020

MARITAL PROPERTY REGIME

PARTIAL COMMUNITY PROPERTY

NAME EACH SPOUSE BEGAN TO USE (IF CHANGED)

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ: Continues to use the SAME NAME.  
ANDRESSA GARCIA TOLEDO: Has adopted the name ANDRESSA GARCIA TOLEDO LOPEZ.

NOTES/ANNOTATIONS TO BE ADDED

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ was single. ANDRESSA GARCIA TOLEDO was single.  
Act registered in book B-0085, on page 286, under No. 20976.

REGISTRATION NOTES

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ: NO RECORD.  
ANDRESSA GARCIA TOLEDO: NO RECORD.

\*The registration notes above do not exempt the interested party from presenting the original document when required by the requesting authority or when necessary for identification of its holder.

Civil Registry Office of Natural Persons of the  
20th Subdistrict of Jardim América  
Liana Varzella Mimary - REGISTRAR  
City and Judicial District of São Paulo - State of São Paulo  
ZIP Code: 05413-010 - Rua Henrique Schaumann, 518 - Pinheiros  
São Paulo/São Paulo - Phone/Fax: 3081-9388

The content of this certificate is true. I certify.  
São Paulo, April 28, 2020

----//signature//----

CESAR CARLOS DOS SANTOS  
AUTHORIZED CLERK

FEES: Exempt from Fees.

**JARDIM AMERICA CIVIL REGISTRY**  
Rua Henrique Schaumann, 518 - São Paulo - SP  
ZIP Code: 05413-010 - Phone: 3081-8388  
CESAR CARLOS DOS SANTOS  
AUTHORIZED CLERK

12272-1 - AA 000148990

12272-1-145601-153006-0120

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 2, 2025.



REPÚBLICA FEDERATIVA DO BRASIL  
REGISTRO CIVIL DAS PESSOAS NATURAIS

# CERTIDÃO DE CASAMENTO

Para conferir a procedência deste documento efetue a leitura do QR Code impresso ou acesse o endereço eletrônico <https://selodigital.tjsp.jus.br>

**NOMES**

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ	CPF 443.592.908-29
ANDRESSA GARCIA TOLEDO LOPEZ	CPF 432.743.858-83

**MATRÍCULA**

**122721 01 55 2020 2 00085 286 0020976-10**

**NOMES COMPLETOS DE SOLTEIRO, DATAS DE NASCIMENTO, NATURALIDADE, NACIONALIDADE E FILIAÇÕES DOS CÔNJUGES**

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ, nascido no dia vinte e cinco de março de mil novecentos e noventa e seis (25/03/1996), nesta Capital, subdistrito Tatuapé, brasileiro, filho de JOSÉ PAULO LOPEZ RODRIGUEZ e de ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ.

ANDRESSA GARCIA TOLEDO, nascida no dia cinco de dezembro de mil novecentos e noventa e quatro (05/12/1994), nesta Capital, subdistrito Jardim Paulista, brasileira, filha de MARCELO BITTENCOURT TOLEDO e de ROSELI APARECIDA GARCIA TOLEDO.

DATA DE REGISTRO DO CASAMENTO POR EXTENSO VINTE E OITO DE ABRIL DE DOIS MIL E VINTE	DIA 28	MÊS 04	ANO 2020
--	-----------	-----------	-------------

REGIME DE BENS DO CASAMENTO  
COMUNHÃO PARCIAL DE BENS

NOME QUE CADA UM DOS CÔNJUGES PASSOU A UTILIZAR (QUANDO HOUVER ALTERAÇÃO)

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ: Continua a usar o MESMO NOME.

ANDRESSA GARCIA TOLEDO: Passou a usar o nome de ANDRESSA GARCIA TOLEDO LOPEZ.

AVERBAÇÕES/ANOTAÇÕES À ACRESCER

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ era solteiro. ANDRESSA GARCIA TOLEDO era solteira. Ato registrado no livro B-0085, às fls. 286, sob nº 20976.

ANOTAÇÕES DE CADASTRO

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ: SEM INFORMAÇÃO.

ANDRESSA GARCIA TOLEDO: SEM INFORMAÇÃO.

\* As anotações de cadastro acima não dispensam a parte interessada da apresentação do documento original, quando exigido pelo órgão solicitante ou quando necessário para identificação de seu portador.

Oficial de Registro Civil das Pessoas Naturais do  
20º Subdistrito de Jardim América  
Liana Varzella Minary - OFICIAL  
Município e Comarca de São Paulo - Estado de São Paulo  
Cep:05413-010 - Rua Henrique Schaumann, 518 - Pinheiros  
São Paulo/SP - Tel/fax: 3081-9388

O conteúdo da certidão é verdadeiro. Dou fé.  
São Paulo, 28 de abril de 2020

CESAR CARLOS DOS SANTOS  
ESCREVENTE AUTORIZADO

**EMOLUMENTOS:** Isento de Emolumentos.

REGISTRO CIVIL DO JARDIM AMÉRICA  
Rua Henrique Schaumann, 518 - São Paulo - SP  
CEP 05413-010 - Tel. (11) 3081-9388  
CESAR CARLOS DOS SANTOS  
ESCREVENTE AUTORIZADO

12272-1-AA 000148990

*José Vitor de O. L. Rodriguez*

Assinatura do titular / Signature du titulaire  
Bearer's signature / Firma del titular

**FV329631**



Este passaporte deve ser assinado pelo titular,  
salvo em caso de incapacidade.

Ce passeport doit être signé par le titulaire,  
sauf en cas d'incapacité.

This passport must be signed,  
except where the bearer is unable to do so.

Este pasaporte debe ser firmado por el titular,  
salvo en caso de incapacidad.

**REPÚBLICA FEDERATIVA DO BRASIL**

**PASSAPORTE  
PASSPORT**

TIPO / TYPE

**P**

PAIS EMISSOR / ISSUING COUNTRY

**BRA**

PASSAPORTE Nº / PASSPORT No.

**FV329631**

SOBRENOME / SURNAME

**DE OLIVEIRA LOPEZ RODRIGUEZ**

NOME / GIVEN NAMES

**JOSÉ VITOR**

NACIONALIDADE / NATIONALITY

**BRASILEIRO(A)**

DATA DO NASCIMENTO / DATE OF BIRTH

**25 MAR/MAR 1996**

IDENTIDADE Nº / PERSONAL No.

SEXO / SEX

**M**

NACIONALIDADE / PLACE OF BIRTH

**SÃO PAULO/SP**

FILIAÇÃO / FILIATION

**ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ**

**JOSÉ PAULO LOPEZ RODRIGUEZ**

DATA DE EXPEDIÇÃO / DATE OF ISSUE

**02 MAR/MAR 2018**

VÁLIDO ATÉ / DATE OF EXPIRY

**01 MAR/MAR 2028**

AUTORIDADE / AUTHORITY

**SR/DPF/SP**



P<BRADE<OLIVEIRA<LOPEZ<RODRIGUEZ<<JOSE<VITOR  
FV329631<2BRA9603253M2803010<<<<<<<<<<<<<<<<<<08



VISTOS VISAS

# CANADA



ISSUED AT / DÉLIVRÉ À / DATE OF ISSUE / DATE D'ÉMISSION EXPIRY DATE / DATE D'EXPIRATION

SAO PAULO 10/03/2020 07/08/2021

Nº OF ENTRIES / N° D'ENTRÉES DOCUMENT No. / N° DU DOCUMENT

MULTIPLE E733542843

CATEGORY / CATÉGORIE

SW-1 STUDENT

DE OLIVEIRA LOPEZ RODRIGUEZ, JOSE VI

DE OLIVEIRA LOPEZ RODRIGUEZ, JOSE VI

PASSPORT No. / N° DU PASSEPORT PERSON(S) / PERSONNE(S)

FV329631 ONE

C. REC. / REC. P.

E02 1114951079

PROPERTY OF THE GOVERNMENT OF CANADA / PROPRIÉTÉ DU GOUVERNEMENT DU CANADA

H  
0  
0  
4  
5  
4  
9  
7  
1  
6

V<CANDE<OLIVEIRA<LOPEZ<RODRIGUEZ<<JO  
FV329631<2BRA9603253M2108070E7335428













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FEDERATIVE REPUBLIC OF BRAZIL  
CIVIL REGISTRY OF NATURAL PERSONS



**BIRTH CERTIFICATE**  
**ANDRESSA GARCIA TOLEDO**

CPF

432.743.858-83

REGISTRATION

**112375 01 55 1994 1 00166 187 009992-00**

DATE OF BIRTH IN FULL	DAY	MONTH	YEAR
DECEMBER FIFTH, NINETEEN NINETY-FOUR	05	12	1994

TIME OF BIRTH	CITY OF BIRTH
8:30 PM	SÃO PAULO - SÃO PAULO

CITY OF REGISTRATION AND STATE	PLACE, CITY OF BIRTH AND STATE	SEX
SÃO PAULO - SÃO PAULO	AT SÃO LUIZ HOSPITAL AND MATERNITY, IN THIS SUBDISTRICT, SÃO PAULO - SÃO PAULO	FEMALE

FILIATION

MARCELO BITTENCOURT TOLEDO, BORN IN SÃO PAULO - SÃO PAULO \*\*\*  
ROSELI APARECIDA GARCIA TOLEDO, BORN IN SÃO PAULO - SÃO PAULO \*\*\*  
BOTH RESIDING IN SÃO PAULO - SÃO PAULO

GRANDPARENTS

MARBRA TOLEDO LAPA AND EVANY APARECIDA BITTENCOURT TOLEDO \*\*\*  
PEDRO GARCIA AND MARIA APARECIDA CANO GARCIA \*\*\*

TWIN	NAME AND REGISTRATION NUMBER OF TWINS
NO	NO RECORD

DATE OF REGISTRATION IN FULL	LIVE BIRTH REGISTRATION NUMBER
DECEMBER NINTH, NINETEEN NINETY-FOUR	NO RECORD

NOTES/ ANNOTATIONS TO BE ADDED

Place of Birth: at São Luiz Hospital and Maternity, in this subdistrict. Entry recorded in Book A No. 166, page No. 187-V, and entry No. 99992, on December 9, 1994. The father was the declarant. ANNOTATION: The registered is enrolled in the CPF ID under No. 43274385883, according to a search conducted on this date in the database of the Federal Revenue Service of Brazil, made available by the Civil Registry Information Center – CRC. São Paulo, 02/22/2020. I, (signed) Maiara Camila Alves Feitoza, Authorized Clerk. **NOTHING FURTHER TO CERTIFY.**

REGISTRATION NOTES

NO RECORD

\*The registration notes above do not exempt the interested party from presenting the original document when required by the requesting authority or when necessary for identification of its holder.

CIVIL REGISTRY OF THE 28TH SUBDISTRICT - JARDIM PAULISTA  
KATIA CRISTINA SILENCIO POSSAR - Registrar  
Rua Comendador Miguel Calfat, 70 - São Paulo, SP - ZIP Code: 04537080  
Phone: (11) 3845-8424  
Website: [www.cartoriojardimpaulista.com.br](http://www.cartoriojardimpaulista.com.br)  
Email: [contato@cartoriojardimpaulista.com.br](mailto:contato@cartoriojardimpaulista.com.br)

he content of this certificate is true. I certify.  
São Paulo, February 22, 2020

---//signature//---

MAIARA CAMILA ALVES FEITOZA  
AUTHORIZED CLERK

Fees:

To the Registrar.....: R\$ 27.52 / To the Department of Finance.....: R\$ 5.51  
ISS.....: R\$ 0.56 / Total.....: R\$ 33.59 / Receipt: 008/2020



I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 2, 2025.



REPÚBLICA FEDERATIVA DO BRASIL  
REGISTRO CIVIL DAS PESSOAS NATURAIS



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**CERTIDÃO DE NASCIMENTO**  
**ANDRESSA GARCIA TOLEDO**

CPF  
432.743.858-83

MATRÍCULA  
**112375 01 55 1994 1 00166 187 0099992-00**

DATA DE NASCIMENTO POR EXTENSO  
CINCO DE DEZEMBRO DE MIL NOVECENTOS E NOVENTA E QUATRO

DIA MÊS ANO  
05 12 1994

HORA DE NASCIMENTO NATURALIDADE  
20:30 SÃO PAULO - SP

MUNICÍPIO DE REGISTRO E UNIDADE DA FEDERAÇÃO LOCAL, MUNICÍPIO DE NASCIMENTO E UF SEXO  
SÃO PAULO - SP NO HOSPITAL E MATERNIDADE SÃO LUIZ, NESTE SUBDISTRITO, SÃO PAULO - SP FEMININO

FILIAÇÃO  
MARCELO BITTENCOURT TOLEDO, NATURAL DE SÃO PAULO - SP \*\*\*  
ROSELI APARECIDA GARCIA TOLEDO, NATURAL DE SÃO PAULO - SP \*\*\*  
AMBOS RESIDENTES EM SÃO PAULO - SP

AVÓS  
MARBRA TOLEDO LAPA e EVANY APARECIDA BITTENCOURT TOLEDO \*\*\*  
PEDRO GARCIA e MARIA APARECIDA CANO GARCIA \*\*\*

GÊMEOS NOME E MATRÍCULA DOS GÊMEOS  
NÃO SEM INFORMAÇÃO

DATA DO REGISTRO POR EXTENSO NÚMERO DA DNV/DECLARAÇÃO DE NASCIDO VIVO  
NOVE DE DEZEMBRO DE MIL NOVECENTOS E NOVENTA E QUATRO SEM INFORMAÇÃO

AVERBAÇÕES/ANOTAÇÕES A ACRESCEER  
Local de Nascimento: no HOSPITAL E MATERNIDADE SÃO LUIZ, neste subdistrito. Assento lavrado no livro A nº 166, fls. nº 187-V e termo nº 99992, 09 de dezembro de 1994. Foi declarante O PAI. AVERBAÇÃO: A registrada está inscrita no CPF sob o nº 43274385883, conforme consulta realizada nesta data junto à base de dados da Receita Federal do Brasil disponibilizada pela Central de Informações do Registro Civil - CRC. São Paulo, 22/02/2020. Eu, (a.) Maiara Camila Alves Feitoza, Escrevente Autorizada.. **NADA MAIS ME CUMPRE CERTIFICAR.**

ANOTAÇÕES DE CADASTRO  
SEM INFORMAÇÃO

\* As anotações de cadastro acima não dispensam a parte interessada da apresentação do documento original, quando exigido pelo órgão solicitante ou quando necessário para identificação de seu portador

REGISTRO CIVIL DO 28º SUBDISTRITO - JARDIM PAULISTA  
KATIA CRISTINA SILENCIO POSSAR - Oficial  
Rua Comendador Miguel Calfat, 70 - São Paulo - SP CEP: 04537080  
Tel: (11) 3845-8424  
Site: [www.cartoriojardimpaulista.com.br](http://www.cartoriojardimpaulista.com.br)  
E-mail: [contato@cartoriojardimpaulista.com.br](mailto:contato@cartoriojardimpaulista.com.br)

O conteúdo da certidão é verdadeiro. Dou fé  
São Paulo, 22 de fevereiro de 2020

MAIARA CAMILA ALVES FEITOZA  
ESCREVENTE AUTORIZADA

Emolumentos:  
Ao Oficial.....: 27,52 / À secretaria da fazenda.....: 5,51  
ISS.....: 0,56; / Total.....: 33,59 Gula: 008/2020 /

112375-AA 000307231

112375-5-202001-308908-1219





FEDERATIVE REPUBLIC OF BRAZIL  
CIVIL REGISTRY OF NATURAL PERSONS

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<https://selodigital.tjsp.jus.br>

## BIRTH CERTIFICATE

Name  
JOSÉ FILIPE TOLEDO LOPEZ

CPF Number

103.243.358-22

Registration

111286 01 55 2025 1 00724 222 0232760-27

Date of birth in full

Day

Month

Year

JUNE EIGHTH, TWO THOUSAND TWENTY-FIVE

08

06

2025

Time of birth

City of birth

State

4:06 PM

SÃO PAULO

SÃO PAULO

Place of birth

City of birth

State

Sex

IN THIS SUBDISTRICT, AT PRO MATRE PAULISTA

SÃO PAULO

SÃO PAULO

MALE

Name of Parent

City of birth

State

ANDRESSA GARCIA TOLEDO LOPEZ

SÃO PAULO

SÃO PAULO

Respective Grandparent(s)

MARCELO BITTENCOURT TOLEDO; ROSELI APARECIDA GARCIA TOLEDO

Name of Parent

City of birth

State

JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUES

SÃO PAULO

SÃO PAULO

Respective Grandparent(s)

JOSÉ PAULO LOPEZ RODRIGUEZ; ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ

Date of registration

Live birth registration number

JUNE NINTH, TWO THOUSAND TWENTY-FIVE

30-91899590-8

Notes/ Annotations

Was born in this Subdistrict, at Pro Matre Paulista, located at Rua São Carlos do Pinhal 174, Bela Vista, São Paulo- São Paulo. **Nothing further to certify.**

CNS No. 111286

Civil Registry Office of Natural Persons of the 17th Subdistrict - Bela Vista

São Paulo - São Paulo

Flavia Benito Teixeira

Civil Registry Registrar

Avenida Brigadeiro Luiz Antônio, No. 1702

ZIP Code 01318-002 - São Paulo - São Paulo

The content of this certificate is true. I certify.

São Paulo, SP, June 9, 2025

---//signature//---

Ana Carolina Soares dos Santos  
Authorized Clerk

Exempt from Fees

Ana Carolina Soares dos Santos  
Authorized Clerk



1024

111286 - AA 000621972

I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 2, 2025.



REPÚBLICA FEDERATIVA DO BRASIL  
REGISTRO CIVIL DAS PESSOAS NATURAIS

Para conferir a procedência deste documento efetue a leitura do QR Code impresso ou acesse o endereço eletrônico <https://selodigital.tjsp.jus.br>

**CERTIDÃO DE NASCIMENTO**

Nome  
JOSÉ FILIPE TOLEDO LOPEZ

Número do CPF  
103.243.358-22

Matrícula

111286 01 55 2025 1 00724 222 0232760-27

Data de nascimento OITO DE JUNHO DE DOIS MIL E VINTE E CINCO Dia 08 Mês 06 Ano 2025

Horário de nascimento 16:06 HORAS Município da naturalidade SÃO PAULO UF SP

Local de nascimento NESTE SUBDISTRITO, NA PRO MATRE PAULISTA Município de nascimento SÃO PAULO UF SP Sexo MASCULINO

Nome do(a) Genitor(a) ANDRESSA GARCIA TOLEDO LOPEZ Município de nascimento SÃO PAULO UF SP

Avô(ô)s respectivo(s) MARCELO BITTENCOURT TOLEDO; ROSELI APARECIDA GARCIA TOLEDO

Genitor(a) JOSÉ VITOR DE OLIVEIRA LOPEZ RODRIGUEZ Município de nascimento SÃO PAULO UF SP

Avô(ô)s respectivo(s) JOSÉ PAULO LOPEZ RODRIGUEZ; ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ

Data de registro NOVE DE JUNHO DE DOIS MIL E VINTE E CINCO DNV 30-91899590-8

Anotações/Averbações Nasceu neste subdistrito, na Pro Matre Paulista, na Rua São Carlos do Pinhal 174, Bela Vista,, São Paulo-SP. Nada mais cumpria certificar.

CNS n° 111286  
Oficial de Registro Civil das Pessoas Naturais do 17° Subdistrito - Bela Vista  
São Paulo - SP  
Flavia Benito Teixeira  
Oficial de Registro Civil  
Avenida Brigadeiro Luiz Antonio, n° 1702  
CEP 01318002- São Paulo - SP

O conteúdo da certidão é verdadeiro. Dou fé.  
São Paulo-SP, nove de junho de dois mil e vinte e cinco.

Anna Carolina Soares dos Santos  
escrevente autorizada

Isenta de Emolumentos

Anna Carolina Soares dos Santos  
Escrevente Autorizada





To verify the authenticity of this document, scan the printed QR Code or visit the website:  
<https://selodigital.tjsp.jus.br>



FEDERATIVE REPUBLIC OF BRAZIL  
CIVIL REGISTRY OF NATURAL PERSONS

# BIRTH CERTIFICATE

## MARIA ANTÔNIA TOLEDO LOPEZ

CPF

606.364.528-40

REGISTRATION

**111286 01 55 2022 1 00685 043 0209079-72**

DATE OF BIRTH IN FULL

DAY

MONTH

YEAR

**NOVEMBER SIXTEENTH, TWO THOUSAND TWENTY-TWO**

**16**

**11**

**2022**

TIME OF BIRTH

CITY OF BIRTH

5:34 PM

SÃO PAULO - SÃO PAULO

CITY OF REGISTRATION AND STATE

PLACE, CITY OF BIRTH AND STATE

SEX

SÃO PAULO - SÃO PAULO

HOSPITAL, **SÃO PAULO - SÃO PAULO**

FEMALE

FILIATION

**JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ**, born in São Paulo - São Paulo \*\*\*

**ANDRESSA GARCIA TOLEDO LOPEZ**, born in São Paulo - São Paulo \*\*\*

Both residing at Rua São Gonçalo da Cunha, No. 75, Apartment 198, Chácara Inglesa, São Paulo, SP

GRANDPARENTS

JOSE PAULO LOPEZ RODRIGUEZ and ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ

MARCELO BITTENCOURT TOLEDO and ROSELI APARECIDA GARCIA TOLEDO

TWIN

NAME AND REGISTRATION NUMBER OF TWINS

NO

NO RECORD

DATE OF REGISTRATION IN FULL

LIVE BIRTH REGISTRATION NUMBER

NOVEMBER EIGHTEENTH, TWO THOUSAND TWENTY-TWO

30887866168

NOTES/ ANNOTATIONS TO BE ADDED

Was born in this subdistrict, at Pro Matre Paulista, São Paulo- São Paulo. NOTHING ELSE TO CERTIFY.

REGISTRATION NOTES

NO RECORD

\*The registration notes above do not exempt the interested party from presenting the original document when required by the requesting authority or when necessary for identification of its holder.

Civil Registry Office of Natural Persons of the 17th Subdistrict -  
Bela Vista  
Flavia Benito Teixeira - Registrar  
Avenida Brigadeiro Luiz Antônio, No. 1702 - São Paulo - São Paulo  
ZIP Code: 01318-002  
Phone/Fax: +55 (11) 3284-9000  
E-mail: cartorio17belavista@gmail.com

The content of this certificate is true. I certify.  
São Paulo, November 18, 2022

----//signature//----

Lion César Durães de Barros  
Authorized Clerk

**EXEMPT FROM FEES**



I, Carolina Favero da Silva, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Portuguese to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.



\_\_\_\_\_ Date: September 2, 2025.



REPÚBLICA FEDERATIVA DO BRASIL  
REGISTRO CIVIL DAS PESSOAS NATURAIS

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# CERTIDÃO DE NASCIMENTO

## MARIA ANTÔNIA TOLEDO LOPEZ

CPF  
606.364.528-40

MATRÍCULA  
111286 01 55 2022 1 00685 043 0209079-72

DATA DE NASCIMENTO POR EXTENSO  
DEZESSEIS DE NOVEMBRO DE DOIS MIL E VINTE E DOIS

DIA	MÊS	ANO
16	11	2022

HORA DE NASCIMENTO  
17:34

NATURALIDADE  
SÃO PAULO - SP.

MUNICÍPIO DE REGISTRO E UNIDADE DA FEDERAÇÃO  
SÃO PAULO - SP

LOCAL, MUNICÍPIO DE NASCIMENTO E UF  
HOSPITAL, SÃO PAULO - SP

SEXO  
FEMININO

FILIAÇÃO

JOSE VITOR DE OLIVEIRA LOPEZ RODRIGUEZ, natural de São Paulo, SP

ANDRESSA GARCIA TOLEDO LOPEZ, natural de São Paulo, SP

Ambos residentes na Rua Gonçalves da Cunha, nº 75, Apto 198, Chácara Inglesa, São Paulo, SP

AVÓS

JOSE PAULO LOPEZ RODRIGUEZ e ELAINE DE OLIVEIRA LOPEZ RODRIGUEZ

MARCELO BITTENCOURT TOLEDO e ROSELI APARECIDA GARCIA TOLEDO

GÊMEOS

NÃO

NOME E MATRÍCULA DOS GÊMEOS

SEM INFORMAÇÃO

DATA DO REGISTRO POR EXTENSO

DEZOITO DE NOVEMBRO DE DOIS MIL E VINTE E DOIS

NÚMERO DA DNV/DECLARAÇÃO DE NASCIDO VIVO

30887866168

AVERBAÇÕES/ANOTAÇÕES À ACRESCEER

Nasceu neste subdistrito, na Pro Matre Paulista, , São Paulo-SP. NADA MAIS.

ANOTAÇÕES DE CADASTRO

SEM INFORMAÇÃO

\* As anotações de cadastro acima não dispensam a parte interessada da apresentação do documento original, quando exigido pelo órgão solicitante ou quando necessário para identificação de seu portador.

Oficial de Registro Civil das Pessoas Naturais do 17º Subdistrito -  
Bela Vista

Flavia Benito Teixeira - Oficial

Avenida Brigadeiro Luiz Antonio, nº 1702 - São Paulo - SP

CEP:01318-002

Tel/Fax: (11)3284-9000

E-mail: cartorio17belavista@gmail.com

O conteúdo da certidão é verdadeiro. Dou fé.  
São Paulo, dezoito de novembro de dois mil e vinte e dois

Lion César Durães de Barros  
escrevente autorizado

ISENTO DE EMOLUMENTOS

111286 - AA000485748

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