

ENRICH MONTHLY

MONTHLY BUSINESS & INNOVATION NEWS COMPILED BY ENRICH IN BRAZIL



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Dear Reader,

a warm welcome and thank you for your time and interest in our eleventh edition of ENRICH Monthly.

The year 2019 rounds up with many good news for the bilateral cooperation and collaboration between Europe and Brazil. The highlight of the year was the **successful establishment of the ENRICH in Brazil as an Association in Brazil**. This milestone will be a cornerstone for further and more intensified relationship for European and Brazilian Science, Technology and Innovation actors.

This year has been also a **good year for the future of the Brazilian economy with the overhaul of the pension system**. The long expected pension reform is expected to increase foreign investments and restore the credibility of the Brazilian government.

On this note, our **Monthly Success Story** have prepared for you an interview with **Mr. César Couto Ferreira**, who is a young entrepreneur and facilitator of innovation, entrepreneurship, technology. He is someone who promotes internationalization, whereby always valuing the human nature. Mr. Ferreira is the Co-founder & Vice President of Expansion and Transcendence at Fábrica do Futuro as well as a Co-Founder and CEO at Futuro Aceleradora.

To all of our readers, we wish a merry Christmas and a happy New Year!

All the best for you,
ENRICH in Brazil Team



ENRICH in Brazil Officially Established as an Association



The Brazil - Europe Innovation Center, Enrich in Brazil, was officially established in Brasilia on December 10th. Formally constituted as the European Network of Research and Innovation Association Centres and Hubs in Brazil - Enrich in Brazil, the Centre is the result of an almost three years running project funded by the European Union's Horizon 2020 program to promote cooperation in research and innovation between Brazil and the European Union. The Centre has the German Fraunhofer Gesellschaft e.V., the Hungarian RCISD, the Portuguese Innovation Society (SPI) and ANPEI as founding members. And with Natura, Braskem, the Swedish-Brazilian Research and Innovation Centre (CISB), the Consulate General of Luxembourg in São Paulo and Fiocruz its first associate members. From the beginning of 2020, new members can join and the goal is to expand and strengthen the group of organizations (institutions, companies and professionals) dedicated to innovation in Brazil and Europe, in order to become a think tank and a hub. of partnerships and international business.

Governance will be exercised by the board, fiscal council and advisory committee. There are five directors: Filipe

Cassapo, Executive Manager of Innovation in the FIEP System and representative of ANPEI, as president; Jan Eichbaum, Honorary Consul General of Luxembourg in Sao Paulo, as Vice-President; Alessandra Holmo, CISB's CEO, Bruno Vaz, Braskem's Innovation Manager and Leonardo Garnica, Natura's Innovation Manager, make up the board. The Fiscal Council consists of Walter Machado, Luis Frade and Flaudemira Paula, experienced professionals from the third sector and innovation ecosystems in Brazil and abroad.

The first event organized by the Innovation Centre was the Innovation Talks, which discussed "Opportunities for Innovation in Brazil-Europe Free Trade" on December 10th, and was attended by H.E. Ignacio Ybañez, Ambassador of the European Union in Brazil, Ambassador Achilles Zaluar from Itamaraty, Professor Fábio Guedes, Vice President of CONFAP, Professor Maria Emília Walter, Dean of Research and Innovation at the University of Brasilia, and Sérgio Alves, MCTIC's General Coordinator of Innovative Entrepreneurship. With a full house, the Talks inaugurated a series of debates that will be promoted, in Brazil and Europe, by the Innovation Centre.

BNDES and the German Development Bank Signed a MOU



The directors of BNDES (Brazilian Development Bank), Petrônio Cançado, and KfW (German Development Bank), Barbara Schnell, signed on December 12th a memorandum of understanding (MOU) for the implementation of sustainable urban mobility systems in Brazil. The document was signed in Madrid during COP 25, the UN climate change conference.

The agreement provides support for structuring mobility projects that contribute to the reduction of pollutant emissions, promote social inclusion, adopt innovative technologies and favour the implementation of integrated multimodal solutions. BNDES and KfW will work together in the preparation of the public call and the selection of up to five projects that will have their pre-feasibility studies - analyses based on existing data in order to identify if a particular project has the minimum conditions of realization - non-repayable funds from the German bank (EUR 450 000 ≈ BRL 2 million).

After the completion of the preliminary studies and the confirmation of the proposals considered viable, BNDES will finance, with reimbursable resources, the execution of the technical services necessary for the structuring of the projects.

Read more at (Portuguese): [BNDES](#)

Rio Grande do Sul Hosted the Annual Meeting of European Ambassadors

Due to its economic potential and strategic location in relation to Mercosur, Rio Grande do Sul was the chosen state to host the annual mission of the ambassadors of the European Union member states in Brazil. The event took place from December 4th – 8th. The objective is to allow the exchange of information on economic, commercial and investment issues between the two blocks.

According to Ignacio Ybañez Rubio, Ambassador of the European Union (EU) in Brazil, Europe's relationship with Brazil is "close" in both its cultural and historical aspects. "This attunement opens many doors to economic relations. Those in South America need to look at Rio Grande do Sul, which is not only a Brazilian state, but also a state integrated with the cultures of Argentina, Chile and Uruguay," he said.

The European Union-led mission has representatives from Germany, Austria, Belgium, Cyprus, Croatia, Denmark, Slovenia, Spain, Finland, Greece, Ireland,

Luxembourg, the Netherlands, Poland, Portugal, Czech Republic, Romania and Sweden.

Mr. Rubio also stressed the good trade relations maintained by Rio Grande do Sul with Europe. He noted that the trade balance with the European Union is positive for the Brazilian state. In 2018, Rio Grande do Sul exported USD 4.1 billion (≈ EUR 3.7 billion; BRL ≈ 16.7 billion) to the European Union and imported USD 1.6 billion (≈ EUR 1.4 billion; ≈ BRL 6.5 billion) from the bloc's countries.

Besides the economic highlight, represented by the opportunities that the EU-Mercosur Agreement will bring in the future, Porto Alegre, the state capital, is the ideal place for Europeans to visit, Rubio noted. He recalled that the city is the result of cultural influences from various countries in the EU.

Read more at (Portuguese): [Empresa Brasil de Comunicação](#)

German and Brazilian Bilateral Infrastructure Forum



© Sara Tsog

On December 29th, ENRICH in Brazil was attending in the German and Brazilian Bilateral Infrastructure Forum held at the German Chamber of Commerce and Industry in Berlin.

Tarcísio Gomes de Freitas, Brazil's Infrastructure Minister, was also at the event. He visited Germany on November 28th and 29th, at the invitation of Fundação Getúlio Vargas Europe (FGV is a Brazilian higher education institution and think tank that aims to stimulate Brazil's socioeconomic development) and German company Deutsche Bahn. The minister was accompanied by a delegation of six representatives of the Infrastructure Ministry and the national development bank, BNDES. Other participants included the director of FGV Projetos, Luiz Carlos Duque, as well as representatives of Siemens, the Sao Paulo Brazil-Germany Chamber of Commerce and German development finance institution DEG.

The study tour began in the city of Hamburg, where the delegation met with representatives of Hamburg Port Consulting (HPC), followed by a visit to the Port of Hamburg and a meeting with the port authority.

On November 29th, a bilateral infrastructure forum was hosted by the Association of German Chambers of Commerce and Industry in Berlin. During this event, Freitas presented Brazil as a country of investment opportunities with a solid portfolio of concession projects and privatizations.

The event's aim was to help attract significant amounts of foreign investment to Brazil in the infrastructure sector from investment funds and companies, besides positioning FGV as a partner in investment-related decision making.

The minister's study tour ended with a workshop attended by representatives of operators and investors to present and discuss proposals for concrete projects in the infrastructure area.

You can access the slides presented by Brazil's Minister of Infrastructure, Tarcísio Gomes de Freitas, [here](#). It contains information on the infrastructure sector, challenges faced by the sector, strategies and solutions that have been already implemented and are planned to tackle the issues, and more on the subject.

[Here](#) you can also access a survey on the German-Brazilian Business Outlook (Portuguese and German) conducted by the German Chamber of Commerce to Brazil. The Chamber runs the survey biannually in corporation with the its member companies, in which they are questioned about their assessments of the political and economic development of Brazil and their business expectations for their particular industries and organizations.

According to the survey, in 2020, about 47 percent of the firms are planning to increase their investments in Brazil relative to the previous year. Whereas only 9 percent answered with no. The majority of the firms expect either no change or an improvement in the political situation of Brazil. As for the economic situation, 60 percent think it will get better in the new year. From the total responses, 42 percent of the firms expect a GDP growth rate of 3-4 percent. The questionnaire comprises in total 27 questions giving an exclusive insight to the expectations of the German firms active in Brazil.

Read more at: [Fundação Getúlio Vargas](#) and [AHK Brasilien](#)

Nokia's first WING Deal in Latin America



Last month, ENRICH Monthly reported that Nokia has teamed up with SENAI-SP (Brazil's National Service for Industrial Training) to implement the vendor's portfolio of technology and connectivity solutions at SENAI-SP's lab in São Caetano do Sul. This month, the Finnish telecoms equipment maker Nokia has signed its first Worldwide IoT Network Grid (WING) contract in Latin America with TIM Brasil (a Brazilian subsidiary of an Italian telecommunications company).

The Brazilian market is the largest IoT market in Latin America, with widespread adoption of IoT technologies estimated to add USD 200 billion (≈ EUR 179 million; ≈ BRL 812.4 million) to the country's economy by 2025. Nokia's first WING deal in Latin America enables TIM to leverage new business models to tap this opportunity and generate additional revenue streams. Additionally, incremental services, such as device management and analytics, will help TIM extend SIM management

capabilities to create value added opportunities.

WING will enable local and multinational companies to benefit from global IoT services. It features a distributed architecture that maintains all user data in-country, such as in Brazil, to remain compliant with data sovereignty and privacy laws.

TIM's enterprise customers will be able to monitor and manage in real-time their devices, ranging from asset tracking and status sensors for logistics industries to the fully connected car with on-board diagnostics and telematics. As part of the deployment, the Nokia IMPACT IoT platform, which simplifies the process of bringing and scaling multiple applications onto a single platform, will provide IoT device management and service capability exposure.

Read more at: [Yahoo Finance](#)

Minister for Europe and Foreign Affairs of France meets Brazilian Governors of the Northeastern States

Jean-Yves Le Drian, Minister for Europe and Foreign Affairs of France, met on November 19th with the Brazilian governors of the nine states of the consortium for sustainable development in the northeast. This meeting falls within the framework of the road map signed by Jean-Yves Le Drian and the nine governors on July 29th in Brasilia aimed at implementing projects linking sustainable development and the provision of quality public services. In keeping with his visit to Brazil, the minister reaffirmed France's determination to cooperate with all regions of Brazil.

The minister for Europe and foreign affairs and the governors expressed their determination to continue to implement this road map, in particular the efforts of the French Development Agency in this region of Brazil, the strengthening of decentralized cooperation and academic and scientific cooperation. The sustainable development of the northeast, environmental protection and the fight against climate disruption were discussed.

Read more at: [French Ministry for Europe and Foreign Affairs](#)

Brazil and Germany Make Cooperation for Sustainable Production

The Ministry of Agriculture, Livestock and Supply will create the Environmental Adequacy Ratio for qualification of the production chains of meat, soybeans and wood in Amazonas, Mato Grosso, Pará, Rondônia and Tocantins. The initiative to promote the conservation of the Amazon rainforest, is part of a technical cooperation project between Brazil and Germany for the period 2020-2024.

The index will have the database the National Environmental Rural Registration System (CAR), provided for in the Brazilian Forest Code, the transition guides for animal movement control set for cutting and also surveillance information from the analog labor exploitation to slavery .

The cooperation agreement signed on December 9th at the headquarters of the ministry in Brasilia, involves German donation of EUR 25.5 million (≈ BRL 115 million) and a contribution of EUR 12 million (≈ BRL 54 million) from the Brazilian government.

According to a statement from the ministry, the actions of the "seek to create tools to monitor the environmental situation of these production chains, generate added value to the products of the sectors with good levels of sustainability and provide technical and managerial assistance to producers with low levels of sustainability" .

According to the Minister it is necessary to bring people in and make them understand that the technology will give them income. "[With] this income will be possible for them to preserve and have another standard of living, but within the technology," said the minister, emphasizing that the intention is not to exclude any producer, but make everyone act without clearing with sustainability and respecting the laws.

Read more at: [Brazilian Times](#)



Fiat Chrysler Decentralizes Innovation Partnerships in Brazil

Fiat Chrysler Automobiles (FCA) wants to decentralize its innovation partnerships across Brazil to ensure diversity in the answers to its business challenges.

"It is important to explore different [innovation hubs] to ensure different views of the same problem, to counter the risk of professional bias, which ends up blocking other perceptions," says André Ferreira, chief information officer at FCA's Brazilian business. Although the Southeast region is where the majority of Brazil's large corporations are based, the company notes there is an increasing trend of startups with offices based elsewhere in the country.

FCA works closely with partners such as the Recife Center for Advanced Studies and Systems (CESAR), in the Northeastern state of Pernambuco, in projects in areas such as manufacturing, with projects focused on Internet of Things technologies. Pilots run in the state of Pernambuco, where the company has a production plant, include a challenge to develop an algorithm for distribution and transportation. According to Ferreira, the project that took place in that region had a "clearly different perception" in terms of solutions found.

In the coming months, Ferreira expects the decentralization of innovation efforts in Brazil will take shape through initiatives such as Nexos, a program started last month in partnership with the Brazilian Micro and Small Enterprises' Support Service (Sebrae), to launch challenges for startups focused on solutions around connectivity.

Read more at: [Forbes](#)

Brazilian Stocks are Expected to Rise in 2020

Brazilian equities are expected to shine amid a fog of political and economic uncertainty in Latin America next year, outperforming regional peers due to record-low interest rates and a pending line-up of market-friendly economic reforms.

The latest Reuters quarterly poll shows Brazil's benchmark Ibovespa stock index extending this year's rally to end 2020 at 130,000 points, according to the median of 18 forecasts from traders, brokers and economists. If confirmed, the stock index would mark a 200 percent rise from the 43,500 level in 2015.

The overhaul of Brazil's costly social security system played a major role in restoring investor confidence, as it promised to save BRL 800 billion (\approx EUR 175.2 billion) over the next decade. The government is pursuing reduction of state size and privatization of state enterprises. Next step, as already announced would be reform of the tax system.

"Brazil is one of the few countries going through such a huge structural change, which should allow us to stand out from others, particularly in the second half of 2020," said Luiz Ribeiro, a portfolio manager at Deutsche Bank's asset management company DWS.

Lucas Tambellini, strategist at Itaú BBA, also said optimism in Brazil's equities market is rising, with local investors looking for higher returns as the central bank pushes interest rates lower in the fixed income market.

Read more at: [Finacial Post](#)



Brazil's Debt Under Control, Tax Reform Next: Economy Minister

Brazil's Economy Minister Paulo Guedes said on December 18th he had reached agreement with Congressional leaders on modernizing the country's complex tax system next year and one option could be taxing on-line transactions.

Brazil has brought its snowballing public debt under control with reform of the costly pension system and spending cuts, he said, while interest rates are at record lows after the central bank cut its benchmark Selic rate to 4.50% on Dec. 11.

Speaking to reporters on GloboNews channel, Guedes said foreign financial capital outflows are not a concern and quite normal now that Brazilian interest rates are less attractive.

Servicing Brazil's public debt will cost 100 billion Reais (\$24.5 billion) less each year due to lower interest payments, the minister said.

The government will speed up the privatization of state companies and boost investment in infrastructure, be it roads, port, railways and airports, he added, forecasting GDP growth of 2.5% next year.

The government wants to introduced a federal value added tax that would eventually be adopted by states and town councils.

Guedes said resurrection of the unpopular tax on financial transactions known as CPMF was out of the question and strongly opposed by the President. Instead, a tax on digital transactions is being studied, Guedes said, but he gave no details.

With low interest rates, early repayment to the Treasury of transfers to development bank BNDES and the proceeds from the sale of state companies, Brazil's gross public debt will end this year at about 77.2% of gross domestic product, he said Treasury Secretary Mansueto Almeida.

Read more at: [Reuters](#)

FINTECHS ARE BOOMING IN BRAZIL AND LATAM



David Velez co-founder of Nubank

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When David Vélez, co-founder of Latin America's largest fintech company Nubank, walked into a Brazilian bank branch to open an account six years ago, he was appalled by the experience. First, he had to check his bag in a locker outside. Next, he waited to pass through a security line manned by three armed guards. He sat there for 45 minutes and finally spoke to someone, who acted like they were doing him a favour by deigning to talk about opening an account. Then, he was sent off to make a phone call to bank employees elsewhere and was later forced to return to the bank a half-dozen times over the next four months.

In Latin America, the half of the population have no bank accounts and often no credit histories. In Brazil, five banks control almost all of the market and charge high fees — with annual interest rates on credit cards recently averaging nearly 300 percent on unpaid balances, according to the Wall Street Journal. These banks controlled in 2018 more than 80 percent of the total Brazilian financial system assets and 85 percent of all loans. It exemplified almost a monopoly, where consumer preferences and needs are neglected for the benefit of the banks.

The Brazilian market is huge with 55 million "unbanked"

people. In Brazil, as elsewhere, unbanked status makes everyday life difficult: Customers must make purchases in cash, or shell out for preloaded debit cards or money orders. If they receive a check, they have to pay extra at a check-cashing facility. And with little to no chance of securing a traditional loan, they may be forced into high-fee services similar to the US payday loans if they need to borrow money.

So Vélez decided to build something entirely new, aptly named Nubank: a financial institution that would offer no-fee accounts and credit cards, welcoming the largely ignored Brazilian unbanked population to their first-ever bank accounts after they answered a few simple questions via an app. He brought his vision to fruition with Edward Wible, an American, and Cristina Junqueira from Brazil.

Six years after its founding, Nubank is a bona fide tech unicorn reportedly raising money at a USD 10 billion valuation. One of the most valuable startups in all of Latin America, Nubank has already attracted marquee investors including Sequoia Capital and Goldman Sachs, and it has signed on nearly 20 million customers in Brazil alone. The company is also expanding to Mexico and Argentina.





Similarly, another fintech startup Magnetis, tapped into the Brazilian market of wealth management. According to Luciano Tavares, the CEO of Magnetis, less than 1 percent of Brazilians have access to wealth management services. Magnetis wants to make a positive impact on the lives of its clients. Loosely translated from Portuguese, its mission is to “impact people’s lives with unparalleled customer experience and technology so they can invest in what matters”. So Tavares like other tech companies uses technology to make financial services accessible to every Brazilian.

Here’s how it works: Potential clients start by completing an online questionnaire. “It’s very important to understand the individual needs of each client, so that’s the building block for the rest of the process,” Luciano explains. Does the client wish to buy a car? Make a down payment on a home? Save for retirement? Or perhaps they’d like to live off their investment income? All of these questions help clients determine their financial goals, investment horizon and risk tolerance.

Once financial objectives have been identified and risk profiles defined, Magnetis’ algorithms kick into gear and suggest a personalised fund of-of-funds portfolio for the client. And unlike banks and brokers, which currently provide the bulk of wealth management services to Brazilian investors, Magnetis does not receive any

rebates or commissions from the products it recommends, ensuring that clients receive unbiased, independent advice.

From there, clients can invest directly online, monitor, and track their portfolios over time while the algorithms take care of portfolio optimisation, rebalancing and ensuring optimal allocation levels to meet the clients’ investment objectives.

The good thing about Brazilian markets is that “Brazilians have a strong presence online. They’re also very eager to test new services. So this creates a great environment for FinTech to flourish”, said Tavares.

According to the Cambridge Centre of Alternative Finance (CCAF), LATAM and the Caribbean grew by a whopping 94 percent from USD 342 million (≈ EUR 307 million; ≈ BRL 1.4 billion) in 2016 to USD 663 million (≈ EUR 594 million; ≈ BRL 2.7 billion) in 2017.

Brazil, Mexico, and Chile led the sector with 78 percent of the region’s growth, with Brazil jumping ahead of Mexico and Chile to become the region’s market leader. Reportedly, today the Mexican and Brazilian markets make up about 2/3s of the Fintech’s in the region.

Read more at: [CNN Business](#) , [Julius Bär](#) , [Crowdfund Insider](#)



Building Bridges Between Europe and Brazil: Stimulating and Fostering Domestic and International Startups

by *Thaís Soares, SPI*

Based on an interview with César Couto Ferreira for ENRICH in Brazil.

This month, the ENRICH Monthly interview series spoke with César Couto Ferreira, Co-founder & Vice President (VP) of Expansion and Transcendence at Fábrica do Futuro as well as a Co-Founder and CEO at Futuro Aceleradora. He is a Portuguese citizen from the coastal city of Porto, and has been living in Brazil since 2014. He holds a degree in Biotechnology from the Catholic University of Portugal.

Ferreira has always had a passionate for communication. In the past, he went to work at a Radio show to gain experience in public speaking and develop his communication skills. Being an entrepreneur, he describes innovation as a medium that helps broaden and deepen his knowledge that in turn feeds all of his passion. As a CEO of a company that promotes and fosters startups and innovation ecosystem, César enjoys sharing his expertise with others. The human being is a subject César was always interested in.

In his sabbatical year, Ferreira went to Brazil with an aim to understand the country and saw the entrepreneurship potential, so he decided to move to Brazil and make use of his previous experience as an expert on Portuguese Ventures. This was the initial scope of his collaboration with Europe.

Today, as the Co-founder and VP for Fábrica do Futuro, Ferreira builds bridges between Europe and Brazil, from Portugal to Spain, UK, Sweden, Slovenia and Greece. César is also a mentor at the Founder Institute, and also a mentor for the Founders' Founders in Portugal, he is part of the Advisory Board of several startups in Europe. A lot of the Fábrica do Futuro mentors are Europeans. He also joined a group of Portuguese entrepreneurs that moved from Portugal to Brazil – the Diáspora Portuguesa, creating synergies in Brazil.

Fábrica do Futuro is the biggest accelerator and incubator in the state of Rio Grande do Sul (Brazil). It is an ecosystem which brings together and powers innovative initiatives. Its pillars are ICT, IoT, AI, AR, VR, Fintech and Martech. Besides being an incubation environment, Fábrica do Futuro stimulates integration among local entrepreneurs and those from other regions, becoming a hub of convergence and striving to be an industry benchmark.

Operating as a nest for Brazilian and foreign startups, Fábrica do Futuro employs collective and collaborative logic to bolster the ecosystem, the primary aim of which is to gain scale in Brazil. Right from the start, it creates connections with other centres around the globe to engage, exchange and build partnerships to promote circulation of knowledge, people, companies, culture and wealth.

Success Story



© César Couto Ferreira

César Couto Ferreira

Fábrica do Futuro is currently on an expansion movement to São Paulo and other states, including Europe in the future (Portugal and Spain). They have their own NGO responsible for mental health.

For Ferreira, the most valuable aspect of collaborations he experienced was the process of Bringing criteria to innovation in Brazil. The country holds the 66th position on the innovation rank in comparison to its GDP – 6th most powerful country in the world. He sees a gap between the current situation in Brazil with respect to innovation and its future potential. Ferreira believes that there is space to improve the productivity of the country, he believes in the Brazilian people. "They [Brazilians] can improve their roles, bringing true value to innovation making use of the European knowledge and experience in this field, generating a mature innovation ecosystem to the country", he said.





César says his collaborations show that a lot of bridges can be built in Brazil in order to accomplish this goal of improving the innovation ecosystem in the country, mirroring the best European practices and lessons learned.

“Brazil is not for beginners”. A lot of aspects could be listed as challenges for Ferreira. For instance, cultural differences and

business behaviour. With his international background, Ferreira sees however such issues as a regular component of internationalization process which can be overcome. He also points as a challenge the bureaucracy tradition in Brazil – being an entrepreneur, he informs that Brazil needs to work on its legal aspects of the innovation ecosystem and decrease the

number of rules to open a new business and to promote innovative ideas.

We thank César Couto Ferreira very much for sharing his valuable experience and being an “Ambassador” for increasing scientific and technological cooperation between Europe-Brazil.

Top tips from César Couto Ferreira for going international:

1. *Put humans first!*
2. *Never forget your legacy – and also be willing to understand the legacy of your destination country. You need to fit the environment where you want to work at.*
3. *Believe that everything in the world can be more than just a “who”, it can also be a “why”. You need to have a purpose on your ambition.*
4. *Don’t create an inner circle of expats while in the destination country. Make sure you are with the locals, understanding their culture.*
5. *Create synergies that can truly transform and impact the world. Don’t think you want to create something new just for Brazil. But go beyond that and create for the entire world.*
6. *Good people share their knowledge. I believe that true innovators and true people that believe in change and believe in impacting the world, share what they know, are open to everything new and believe in collective intelligence.*

