

## **OVERVIEW OF THE SAO PAULO ECONOMIC SITUATION AND SAO PAULO STATE GOVERNMENT FINANCIAL SUPPORT**

**South  
America**

**Brazil**

**Sao  
Paulo**



# OVERVIEW

	WORLD	ARGENTINA	CHILE	COLOMBIA	BRAZIL	SÃO PAULO
CAPITAL	-	Buenos Aires	Santiago	Bogotá	Brasília	São Paulo
AREA (km <sup>2</sup> m)	149	2.7	0.8	1.0	8.5	0.2
POPULATION (m)*	7,182	42.7	17.8	48.9	202.8	44
POPULATION DENSITY (People/km <sup>2</sup> )	48.2	15.8	22.3	48.9	23.8	166.2
GDP (USD b - 2014)	-	540	260	380	2,350	650*
GDP Per Capita (USD k 2014)	10.4	12.7	14.5	7.7	11.6	16.5
Current account balance (% GDP)	-	-0.4	-1.6	-3.5	-2.7	-
HDI (2013)	0.624	0.808	0.822	0.711	0.744	0.783

\*Estimate

Source: The Economist, United Nations Development Program, and Central Bank of Brazil



## Gross Domestic Product (GDP) 2016

**BRL 6,3 TRILLIONS**

## Investment rate

**2016: 16,4% of GDP**

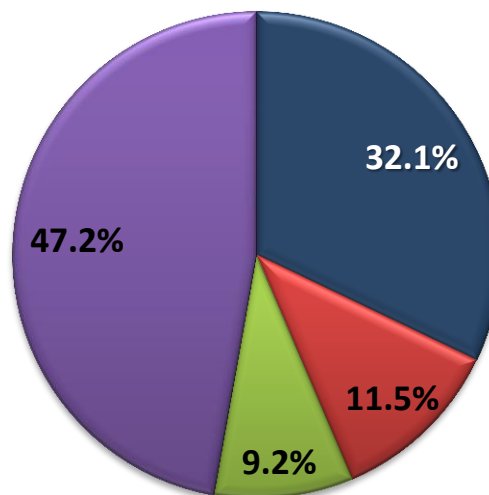
**2015: 18,1% of GDP**

# ECONOMIC DEVELOPMENT

Recognized as the largest economic and industrial hub in the Southern Hemisphere, São Paulo is accountable for:

## GDP BRAZIL

- São Paulo
- Rio de Janeiro
- Minas Gerais
- Demais Estados



- 32% of the national trade income
- 43% of total services rendered

# SÃO PAULO - HIGHLIGHTS

- Economic development
- Consumer market
- Infrastructure
- Human Capital
- Environmental responsibility
- Quality of life
- Tourism and events
- Innovation
- Sources of financing

# CONSUMER MARKET

With approximately 44 million inhabitants, São Paulo is the most densely populated and wealthier state of Brazil, concentrating the 3<sup>rd</sup> largest consumer market of Latin America.

## HIGHLIGHTS

- Brazil's largest consumer market;
- Population's socioeconomic status - GDP per capita 50% bigger than the national average;
- USD 300 billion in consumer potential estimated in 2016, according to the Consumer Potential Index (IPC Marketing), represents more than 27% of the consumption potential of Brazilians.

Ranking of countries that invest the most in research and development as a share of GDP: Brazil is the 10<sup>th</sup> country in the list, in absolute terms; and 36<sup>th</sup> considering the share of the total economy.

- Brazil invests 1.3% of its GDP in research and development;
- Absolute investment in 2013: USD 31 billion;
- Position in absolute investment ranking: 10<sup>th</sup>.

- São Paulo is the state that has the largest number of incubators implanted: **187 out of 384 in the country.**
- In addition to the incubators, the São Paulo System of Technology Parks (SPTec) **has 29 technology parks in São Paulo.**



**DESENVOLVE SP**  
Agência de Desenvolvimento Paulista



GOVERNO DO ESTADO  
**SÃO PAULO**

FAZER UM FUTURO INOVADOR.  
ESSE É O NOSSO NEGÓCIO.



ANOS



- A financial institution of the state administration that offers the best financing options to positively impact the economy, creating jobs and generating additional income.
- **Credit options that meet all business needs:** expansion and modernization, acquisition of machinery and equipment, and innovative projects.

Long-term loans + Low interest rates =  
**SUSTAINABLE CREDIT**



The background of the slide is a collage of financial-related images. At the top, there's a line graph with a green line showing an upward trend, with y-axis labels like 30,00, 40,00, 104,0, 106,0, 108,0, and 110,0. To the right, a portion of a calculator is visible with a 'ON/C' button. The bottom half of the slide features a pie chart with green segments and labels for percentages: 7,61%, 15,75%, and 14,73%. A yellow pencil with a black eraser is positioned diagonally across the bottom left. A calculator with large black buttons (0, 2, 6, ., 3, 1, =, +) is in the bottom right. The text is overlaid on two teal-colored rectangular blocks.

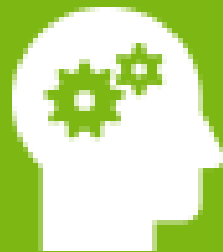
Over  
**BRL 2,4 BILLIONS**  
disbursed

in circa  
**3.4 k**  
credit operations

FEB2017

**Available financial solution  
for each phase of your  
business.**





# **FOR YOUR COMPANY TO INNOVATE**

**Interest rates from 0% p.m. + IPCA**

**Payment terms up to 120 months**

**Grace period up to 24 months**

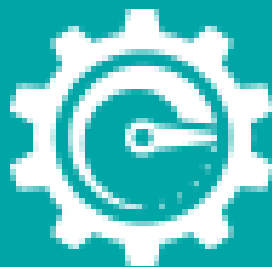


# FOR YOUR COMPANY'S GROWTH

**Interest rates from 0,68% p.m. + IPCA**

**Payment terms up to 120 months**

**Grace period up to 24 months**

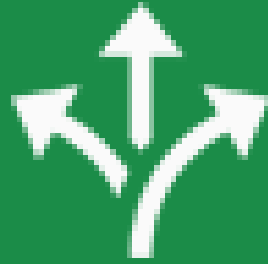


# TO UPDATE OR EXPAND YOUR PRODUCTION PARK

**Interest rates from 0,68% p.m. + IPCA**

**Payment terms up to 84 months**

**Grace period up to 24 months**



# **FOR YOUR EXPORT BUSINESSES**

**Interest rates from 1,22% p.m.  
Payment terms up to 36 months  
Grace period up to 12 months**

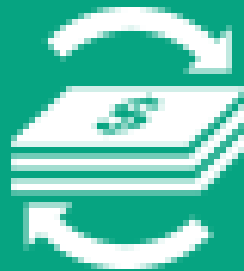


# PROJECTS IN SUSTAINABILITY

**Interest rates from 0,53% p.m. + IPCA**

**Payment terms up to 120 months**

**Grace period up to 24 months**



# FOR YOUR BUSINESS AS USUAL

Interest rates from 1,21% p.m.  
Payment terms up to 36 months  
Grace period up to 3 months



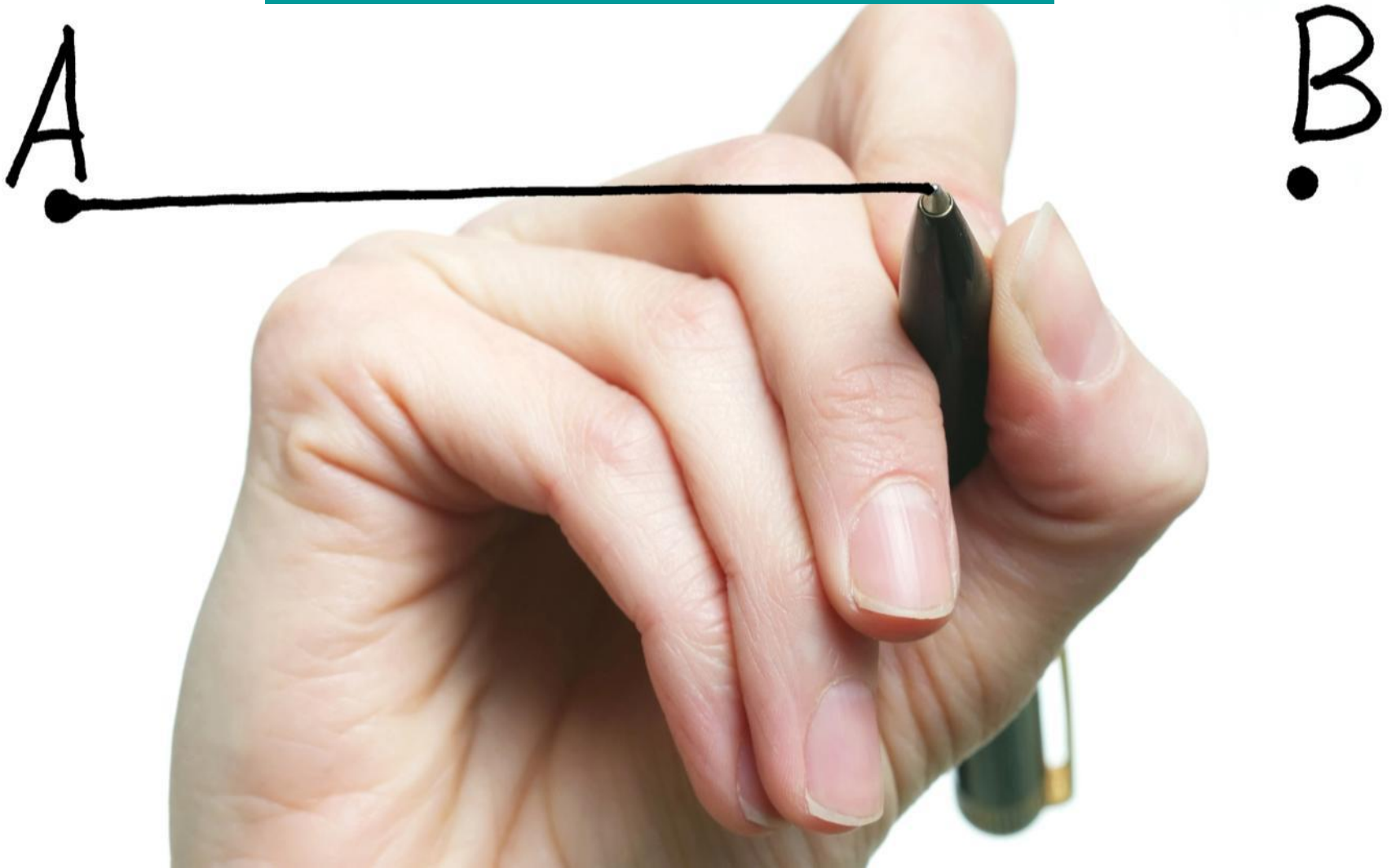
**Crédito digital**



Customer friendly credit process to  
small enterprises' working capital financing.  
Credit approval in up to 3 working days.

**Interest rates from 1,39% p.m.  
Payment terms up to 24 months  
Grace period up to 1 month**

Some of  
**DESENVOLVE SP**  
actions beyond financing





We believe that innovation may change the world for better.

Our web series cover seven case studies of visionary entrepreneurs financed by Desenvolve SP, which disruptive ideas are greatly impacting the community and boosting their financial results.

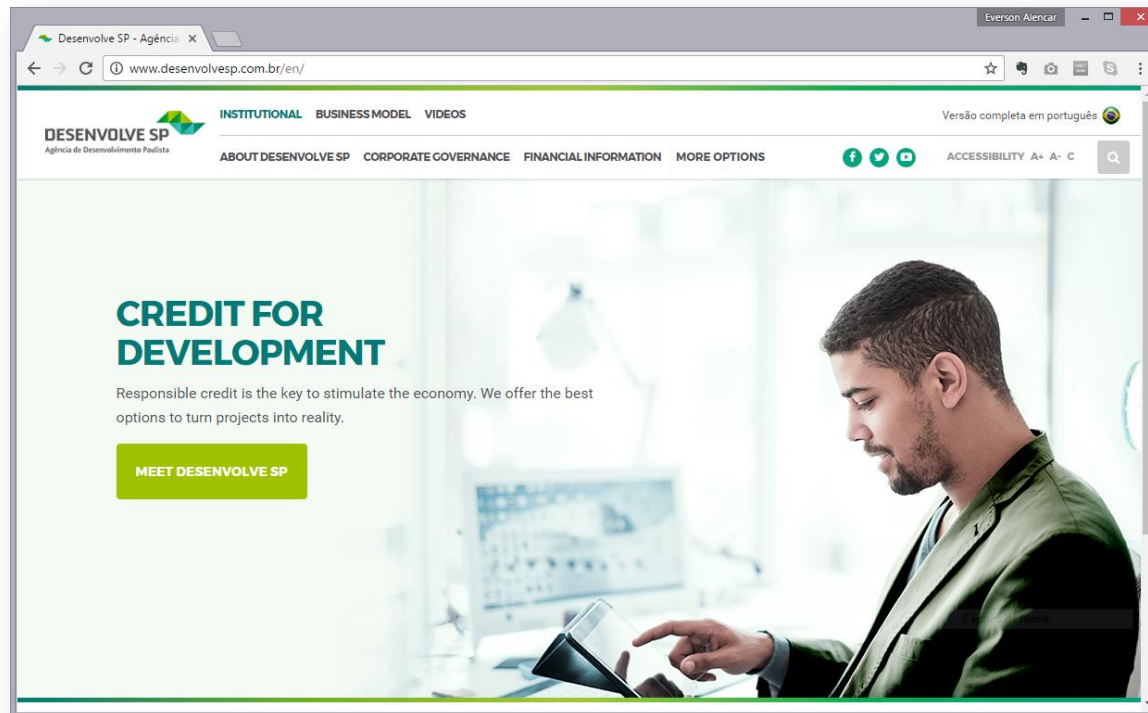
[www.caminhosdainovacao.com.br](http://www.caminhosdainovacao.com.br)

# Movimento pela Inovação



- Innovation related events strategically placed at SP Tech Parks in which entrepreneurs and researchers are introduced to the program and are assisted by our local team in order to find the best path to develop their innovative.
- Our goal is to boost investments in Innovation and to transform research and studies into successful businesses.
- These events were introduced and developed by Desenvolve SP in partnership with FAPESP, Embrapii, IPT, Finep, Sebrae-SP, BNDES, SENAI, SP Ventures among others.





[www.desenvolvesp.com.br/en](http://www.desenvolvesp.com.br/en)



# **BIG BUSINESS WAY TO INNOVATE**

**SUPPLY CHAIN  
=  
CHAIN REACTION**



# THANKS!

**Alvaro Sedlacek**

Business & Financial Director

**Phone: +55(11)3123-0486**

[www.desenvolvesp.com.br](http://www.desenvolvesp.com.br)

[atendimento@desenvolvesp.com.br](mailto:atendimento@desenvolvesp.com.br)

[diretoria.financeira@desenvolvesp.com.br](mailto:diretoria.financeira@desenvolvesp.com.br)

