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THE SWEDISH TRADE & INVEST COUNCIL



EXPORT OF SWEDISH ENVIRONMENTAL TECHNOLOGY PROMOTION BRAZIL

FEASIBILITY STUDY ON FINANCING POSSIBILITIES

February 2013
São Paulo

AGENDA

- ▶ Background
- ▶ Overview institutions on the market
- ▶ Financial offering
- ▶ Case study

BACKGROUND

- ▶ The Business Sweden has received a special promotion assignment for 2011-2014 from the government to leverage export of Swedish environmental technology to Brazil, which has been identified as a priority growth market.

Why is a feasibility study related to financing possibilities a relevant area to understand further?

- ▶ In the face of the challenges brought on by globalization, Swedish environmental enterprises need successful business set-ups in new markets such as Brazil leading sometimes to significant financing needs, many times difficult to access by Swedish environmental enterprises.
- ▶ Our aim in this report is to increase the Swedish environmental technology exports to Brazil through providing information on organizations in Sweden and in Brazil that provide financing for feasibility studies or other support for export projects and internationalization of Swedish enterprises including requirements for applying for these funds.

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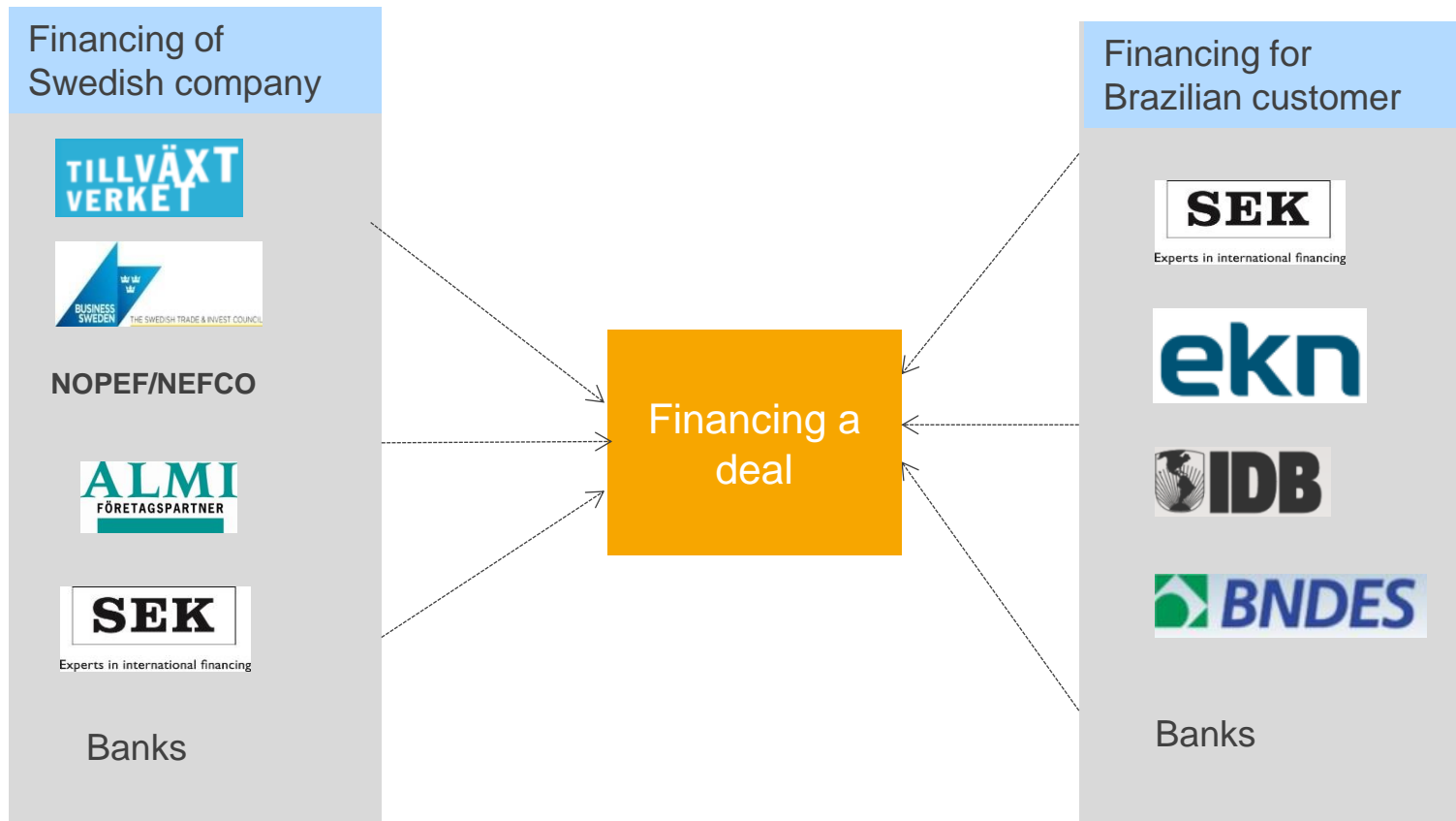
FINANCING OPTIONS IN DIFFERENT STAGES IN A COMPANY'S EXPANSION PROCESS



SEVERAL FINANCIAL POSSIBILITIES EXISTS FOR A SWEDISH COMPANY EXPANDING ABROAD



FINANCING IS AVAILABLE BOTH TO THE SWEDISH COMPANY BUT ALSO TO THE BUYER



EXPORT FINANCING IS AVAILABLE TO THE BUYER OF THE PRODUCT

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BUSINESS SWEDEN CAN PROVIDE CUSTOMIZED ADVISE ON YOUR INTERNATIONALIZATION



KNOWLEDGE BUILDING AND PROFESSIONAL ADVISE

About the institution

- ▶ We support Swedish companies in reaching export markets and create business opportunities to grow internationally.
- ▶ Business Sweden is owned by the Swedish government and the industry, represented by the Ministry for Foreign Affairs and the Swedish Foreign Trade Association. The shared ownership provides access to contacts and networks at all levels.
- ▶ As part of our promotional activities, many activities and project are partly or fully financed by the Swedish government.

Financing offering

- ▶ In addition to our business consultancy services BuS offer the following Co-financed services to support SME to expand abroad:
- ▶ BOP (Business Opportunity Project): Business Sweden offer customized advice and information based on your specific needs.
- ▶ For environmental technology companies with "green" products or services, subsidized Business Support Office (BSO) services are offered. Green BSO is 50% financed by the government through Business Sweden.
- ▶ VOICE – A brief market check on critical questions
- ▶ Steps to export
- ▶ Events, seminars, delegations, Information packages, match making and targeted campaigns

Overview

Ownership

BUSINESS SWEDEN OFFER CO-FINANCED PROJECTS TO SUPPORT YOUR EXPANSION



SMALLER COMPANIES IN SWEDEN ARE SUPPORTED BY THE SWEDISH GOVERNMENT



KNOWLEDGE BUILDING AND PROFESSIONAL ADVISE

Criteria's for application

- ▶ As the service is subsidized by the Swedish Government through Business Sweden and may only be offered to small business, the client company should adhere to the following criteria's:
- ▶ The company has an annual turnover of no more than EUR 10 million. The company has no more than 50 employees. Not be a part of a group of companies with more than 250 employees or annual turnover of EUR 50 million
- ▶ The company is not owned or controlled to the order of more than 25% by one or more companies jointly that do not themselves fulfill the aforementioned requirements
- ▶ The company/group has not received public support that are classified as de minimis aid to the order of more than EUR 200k during the last three years.
- ▶ For Green BSO services, the amount is limited to max SEK 500k in subsidies per company and year, for max 2 years.

Size of company
Used amount

How to apply

- ▶ Contact Business Sweden representatives.
- ▶ For BOP business consulting projects or other activities related to Brazil please contact Market Unit Manager; Johan Norén (johan.noren@business-sweden.se).
- ▶ The Voice is part of the Steps to Export process and can only be delivered in that context. It is not sold separately.

THE SUBSIDIZED PROJECTS ARE AIMED FOR SMALL, MEDIUM SIZED COMPANIES



TILLVÄXTVERKET OFFER SUPPORT TO FINANCE CONSULTANCY SERVICES AIMED FOR INT. EXPANSION

TILLVÄXT
VERKET

KNOWLEDGE BUILDING AND PROFESSIONAL ADVISE

About the institution

Offered support

Overview

Ownership

- ▶ The role of the Swedish Agency for Economic and Regional Growth (Tillväxtverket) is to strengthen regional development and facilitate enterprise and entrepreneurship throughout Sweden

- ▶ The Agency is a national authority which belongs to the Ministry of Enterprise. Their assignment include entrepreneurship and regional growth.

- ▶ The Agency operates in various ways including structural funds, publications, surveys, networks etc.

- ▶ Possibility to apply for business development funds aimed for internationalization. The objective of the financial support is to enable your company to acquire external competence in order to prepare for an internationalization. You will for example be able to finance consultancy or legal services, including:

- ▶ Internationalization Strategy • Market analysis • Find new market channels • Search for new suppliers abroad. • Fair Visits to, for example, find partners, suppliers, or get to know a new market. • Training programs that are directly related to internationalization. • Investigation of the insurance, legal and contractual matters • Patents • Investigation of requirements / needs in terms of production and market adjustment (eg regarding design, CE marking, product safety).

- ▶ Operate a website where approx. 950 Swedish environmental tech. companies are presented. <http://www.swedishcleantech.se>

TILLVÄXTVERKET COVER 50% OF TOTAL EXPENSES FOR EXTERNAL SUPPORT RELATED TO EXPANSION



TILLVÄXTVERKET CAN PROVIDE CUSTOMIZED ADVISE ON YOUR INTERNATIONALIZATION

TILLVÄXT
VERKET

KNOWLEDGE BUILDING AND PROFESSIONAL ADVISE

Criteria's for application

- ▶ Applicable for small and medium-sized enterprises with fewer than 250 employees and a turnover less than 50 MEUR. The support is aimed for internationalization, thus expansion to all countries and industries can apply.
- ▶ The main purpose is to finance external support, however depending on what the company is going to do some travel costs (max 20%) can be covered.
- ▶ Tillväxtverket cover 50% of total expenses with a maximum amount of SEK 250 thousand in support. The support is offered as a grant, after the final project report has been approved.
- ▶ Support will not be provided for services already subsidized by the Swedish government.

External support ↓ Size of company

How to apply

- ▶ On the web site www.tillvaxtverket.se more information is available. A first review will be made by their regional partners such as ALMI. Their regional partner will then recommend to Tillväxtverket which companies should receive the funds.
- ▶ Program responsible for international business development at Tillväxtverket: Sandra Linde (sandra.linde@tillvaxtverket.se)
Tel +46 8-681 91 07
- ▶ Project Leader at Tillväxtverket: Stefan Nordin (stefan.nordin@tillvaxtverket.se)
Tel +46 8-681 66 13

APPLICABLE FOR SMALL AND MEDIUM SIZED COMPANIES WITH TURNOVER LESS THAN MEUR 50



NOPEF FINANCES FEASIBILITY STUDIES INCLUDING EXPENSES FOR EXTERNAL CONSULTANTS



KNOWLEDGE BUILDING AND PROFESSIONAL ADVISE

About the institution

- ▶ Nopef is a Nordic financial institution founded by the Nordic countries in 1982. Nopef administered as an institution under the Nordic Council of Ministers (NMR). Nopef and Nordic Environment Finance Corporation, NEFCO merged as per Jan14.
- ▶ The specific aim of the fund is to strengthen the international competitiveness of Nordic enterprises by providing co-financing for feasibility studies that support export projects and the internationalization of Nordic enterprises. Nopef lending amounted to 2,5 MEUR in 2012.
- ▶ Nopef has a consultative role toward applicant companies and can convey recent experiences from e.g. the project country in question.

Financing offering

- ▶ Nopef finances feasibility studies within the fields of the environment, climate and green growth. Typical examples include the establishing of a subsidiary, a joint venture, or a company acquisition in the target country. The project location is a country outside the EU and EFTA.
- ▶ Nopef may participate with up to 40% of the approved feasibility study costs in connection with international business set up.
- ▶ The loan can be fully or partially converted into a grant, after the final project report has been approved.
- ▶ Costs that Nopef may cover include: Internal/external salaries, travel, legal and financial consulting, external consultants, business plan for approval, and business partner evaluation.

Overview

Feasibility studies

THE LOAN FROM NOPEF CAN PARTLY OR FULLY BE CONVERTED INTO A GRANT



NOPEF IS FOCUSED ON SMALL AND MEDIUM-SIZED ENVIRONMENTAL ENTERPRISES



KNOWLEDGE BUILDING AND PROFESSIONAL ADVISE

Criteria's for application

- ▶ The feasibility studies should contribute to direct or indirect environmental improvements and increased environmental consciousness in the project countries.
- ▶ Small and medium-sized enterprises that have been operational for at least one year, not already established in Brazil with fewer than 250 employees and a turnover less than 50 MEUR can apply
- ▶ Companies that have experience in the same business area as the project and have sufficient financial and human resources relative to the size of the project.
- ▶ Nopef do not cover costs including: operating costs, marketing, R&D, general market research without a definite connection to the business set up, inventories, equipment, finding an agent or distributor, and training.

Feasibility studies for environmental SME's

How to apply

- ▶ On the website a detailed applications form in world can be encountered (www.nopef.com).
- ▶ Information to be filled in include: financial plan, budget, description of the project and if you previously have applied for a Nopef loan.
- ▶ The application should be sent to: info@nopef.com.
- ▶ If you have questions about how to apply please call +358 9 684 0570
- ▶ The application process takes normally about 6-8 weeks from application.

NOPEF SUPPORT INTERNATIONAL EXPANSION THROUGH CO-FINANCING OF FEASIBILITY STUDIES



SEK SUPPORT YOUR DEAL THROUGH EXPORT FINANCING

SEK
Experts in international financing

EXPORT FINANCING AND LOANS TO THE SUBSIDIARY

About the institution

- ▶ SEK – Swedish Export Credit Corporation established by the Parliament. SEK is owned by the Swedish state.
- ▶ SEK promote Swedish export industry worldwide by financing buyers of Swedish goods and services financing international investments by Swedish companies.
- ▶ In addition, SEK finances Swedish subsidiaries by lending to companies involved in export related activities

Financing offering

- ▶ Export financing is a loan made directly to a foreign buyer of Swedish capital goods or services. The exporter is paid upon delivery. Loan tenor of minimum 2 years.
- ▶ Most transactions are arranged by commercial banks and assigned to SEK prior to the disbursement of the credit Partner banks include the top 40 international commercial banks
- ▶ Corporate Lending; SEK can provide financing in local currencies to a greater extent than many banks
- ▶ If you want to develop your international operations, SEK can offer your company a broad range of financial solutions.
- ▶ Project Financing; Long term commitment, remains in transactions throughout the term. Long tenors involving senior loans, bond structures, leasing and renting.

Overview

Financing of buyers

SEK SUPPORT INTERNATIONALIZATION THROUGH EXPORT FINANCING AND CORPORATE LENDING



SEK SUPPORT YOUR DEAL THROUGH EXPORT FINANCING

SEK

Experts in international financing

EXPORT FINANCING AND LOANS TO THE SUBSIDIARY

Criteria's for application

- ▶ SEK is mainly aimed for larger transactions where SEK has a direct cover. However for SME (max 250 employees and max SEK 50m turnover), SEK has an indirect cover through different cooperation's.
- ▶ The following products and services are offered to SME's:
 - ▶ Financing in cooperation with NorthstarEurope. Transaction size from EUR 500k up to EUR 5000k.
 - ▶ Exportlånet in cooperation with ALMI
 - ▶ Working capital facilities in partnership with ALMI and EKN and the client's bank.

Indirect coverage larger transactions

How to apply

- ▶ Application forms for export credit is available on their website (www.sek.se) .
- ▶ If you have any questions about any of the SME's products, please contact Anders Nilsson or Jenny Svedin at +46-8 613 83 00

SEK IS FOCUSED ON LARGER TRANSACTIONS HOWEVER PROVIDE VARIOUS SOLUTIONS IN COOPERATION



EKN SUPPORT YOUR DEAL THROUGH GUARANTEES

ekn

EXPORT FINANCING AND WORKING CAPITAL NEEDS

About the institution

- ▶ Since 1933, EKN is commissioned by the Swedish government to promote Swedish exports and the internationalization of Swedish companies by insuring export companies and banks against the risk of non-payment in export transactions.
- ▶ EKN is financed by the guarantee holders' premiums. The range of companies where EKNs provide guarantees is from small companies to large groups.
- ▶ EKN's guarantees amounted to SEK 41.7 billion in 2012.

Financing offering

- ▶ Guarantee to protect against payment risks associated with your export credits: i) Guarantee for trade receivables (credit < 1yr), ii) transactions with longer credit periods (> 1yr), iii) Guarantee for loss on production as a result of the buyer having cancelled the contract.
- ▶ With a working capital credit guarantee, the bank shares the risk with EKN when offering working capital in the form of loans or overdraft facilities where the capital is used to finance export activity. EKN guarantees 50 percent of the total granted amount. Capital may be required to cover expenses arising before an export order is signed or after the agreement.
- ▶ Contract guarantee is when the buyer requires the exporter to provide a guarantee in favor of the buyer. This could, for example, an advance payment guarantee or a performance guarantee.

Overview

Insurance risk

EKN SUPPORT INTERNATIONALIZATION THROUGH INSURING AGAINST THE RISK OF NON-PAYMENT



EKN SUPPORT YOUR DEAL THROUGH GUARANTEES

ekn

EXPORT FINANCING AND WORKING CAPITAL NEEDS

Criteria's for application

- ▶ All sizes of companies can apply for the guarantees.
- ▶ The premium paid by guarantee holders reflects the risk in the transaction and represents EKN's provision for loss.

How to apply

- ▶ Application forms for their different guarantees is available on their website (www.ekn.se).
- ▶ If you have any questions about any of the guarantees you can reach EKN at +46 (8) 788 00 00

All sizes of companies

ALL SIZES OF COMPANIES CAN APPLY FOR THE GUARANTEES



ALMI SUPPORT YOUR COMPANY FROM SEED PHASE TO INTERNATIONAL EXPANSION



LOANS OR CAPITAL TO FINANCE EXPANSION OR WORKING CAPITAL NEEDS

About the institution

- ▶ Almi is owned by the government and regional public owners, and is present in 40 locations in Sweden.
- ▶ Almi can support companies from their seed phase or original idea until they have become profitable enterprises. ALMI's goal is to foster the growth and modernization of Swedish business.
- ▶ Almi is organised into four business areas: Advisory service, Loans, Venture capital and Incubation.

Financing offering

- ▶ Almi offers financing and business development services for inventors, new enterprises and established companies wishing to expand. Aimed for small medium sized companies. The viability of an idea and future potential are more important than its real assets.
- ▶ Loans: The following alternatives are available: i) Company loan; no upper limit, made in cooperation with the companies bank, ii) Export loan, aimed for int. expansion, the loan can be available in foreign currency, iii) Micro loan (up to SEK 250 k), 100% capital coverage.
- ▶ Expansion Capital, Almi invests in companies that are in the early stages of an expansion or growth phase.
- ▶ Seed Capital, Almi invests in growth companies in the very early stages.

Overview

Loans or capital

ALMI SUPPORT INTERNATIONALIZATION THROUGH LOANS AT A HIGHER RISK THAN THE MARKET



ALMI SUPPORT YOUR DEAL THROUGH EXPORT FINANCING



LOANS OR CAPITAL TO FINANCE EXPANSION OR WORKING CAPITAL NEEDS

Potential
Aimed for SME's

Criteria's for application

- ▶ To compensate for the higher risk and to avoid competing with the private market, Almi charges higher interest when providing loans than the average bank rate. All industries can apply, aimed for SMEs. The export loan should normally be repaid between 3-5 years.
- ▶ To receive Expansion Capital, Investment companies must have scalable business models and the prospect of long-term value growth. Investment always takes place with a partner.
- ▶ To receive Seed Capital, Investment companies must be knowledge-intensive service or product companies with great business potential and high scalability.

How to apply

- ▶ A loan application form is available on www.almi.se . If you have any questions about the different loans at Almi, call +46 63 453 03 00
- ▶ In addition to the application form, the following should be provided:
- ▶ A business plan and including description on the strategy going forward and a budget
- ▶ Actual income statement and balance sheet
- ▶ Liquidity forecast

ALMI IS FOCUSED ON SMALL MEDIUM SIZED COMPANIES WITH HIGH POTENTIAL FOR FUTURE GROWTH



BNDES SUPPORT ENV. PROJECTS THROUGH THE FINANCING OF THE BRAZILIAN CUSTOMER



FINANCING SUPPORT TO FINANCE BRAZILIAN CUSTOMER

About the institution

- ▶ Founded in 1952, the Brazilian Development Bank (BNDES) is the main financing agent for development in Brazil for long term financing in almost all economic sectors.
- ▶ BNDES is 100% state owned. Over the twelve months period ending in Oct13, the Bank's disbursements reached BRL194 billion (approx SEK 562 billion).
- ▶ Investments eligible for support include: Innovation, the Environment, Culture, Infrastructure, Industry, Export of Brazilian machinery, equipment and services, among others.

Financing offering

- ▶ Within the environmental sector BNDES has several lines of financing and other initiatives including the Climate Fund Program which aims to offer support to implement undertakings, acquire machinery and equipment, as well as foster technological development. The program is subdivided into six sub-programs:
 - Efficient Means of Transport: to reducing greenhouse gas emissions in collective urban passenger transport
 - Efficient Machinery and Equipment: to acquire and produce machinery as well as equipment that have a good energy efficiency rate
 - Renewable Energy: local generation and distribution of renewable energy through the use of biomass, capture of solar radiation, wave and wind energy
 - Waste into Energy: support for projects in urban cleaning management and waste control to generate energy, located in one of the municipalities identified by the Ministry of the Environment as a priority.
 - Wood Coal: to improve the efficiency in production.
 - Combating Desertification: recovering biomes

Loans aimed for dev. Overview

THE BNDES SUPPORT ENVIRONMENTAL PROGRAMS IN VARIOUS AREAS



BNDES CAN PROVIDE FINANCING TO YOUR CUSTOMER IN BRAZIL

FINANCING SUPPORT TO FINANCE BRAZILIAN CUSTOMER

Criteria's for application

- ▶ According to their webpage financing from the BNDES is applicable for private companies with headquarters and administration in Brazil.
- ▶ However, according to our interviews a foreign Swedish company can be financed if he will be the one who operates the project and the company is established in Brazil and fulfil certain criteria's resulting in development of Brazil. In case of only product provider, the loan must be done to the Brazilian company (customer).

In addition, the following minimum requirements apply:

- Fiscal, tax and social obligations must be up-to-date
- Satisfactory registration must be presented;
- Capacity to make payment;
- Enough guarantees to cover the risk of the operation;
- Client cannot be undergoing credit recovery;
- Comply with legislation related to imports, in case of financing for imports of machinery and equipment; and
- Comply with environmental legislation.

Aimed for dev. of Brazil

How to apply

- ▶ Requests can be made directly with the BNDES or indirectly through a partnership with a network of accredited financial institutions located nationwide.
- ▶ A consultation letter, with a description of the project should initially be prepared upon which a credit risk committee will do a credit risk analysis.
- ▶ The environmental section of BNDES will analyze if the project description is correct according the BNDES criteria and decide weather or not the project should be presented to the board, who will finally decide on approval.
- ▶ The environmental section role is also to assist on the first step, to help in how to prepare a consultation letter according to BNDES criteria

BNDES WILL SUPPORT ENVIRONMENTAL PROJECTS RESULTING IN THE POSITIVE DEVELOPMENT OF BRAZIL



THE INTER-AMERICAN DEVELOPMENT BANK (IDB) FINANCES DEVELOPMENT PROJECTS IN BRAZIL



FINANCING OF DEVELOPMENT IN BRAZIL

About the institution

- ▶ Established in 1959, the Inter-American development bank (IDB) is a leading source of development financing for Latin America and the Caribbean.
- ▶ IDB provide loans, grants, and perform research. The shareholders comprise of 48 member countries incl. 26 Latin American and Caribbean borrowing members, who have a majority ownership of the IDB. The Bank is funded from four sources: member countries' subscriptions and contributions, borrowings from capital markets, own equity, and co-financing ventures.
- ▶ Approved lending and grants in 2012 amount to USD 11.4 billion (approx. SEK 74 billion). Brazil is one of the IDB's founding member countries. Since 1961, the Bank has approved USD 40 billion in loans and guarantees for Brazil.
- ▶ In 2011, the Bank's current portfolio of projects in Brazil totaled nearly USD 9 billion whereas approx. a quarter is directed at environmental programs.

Financing offering

- ▶ The IDB lends to national, provincial, state and municipal governments as well as to private sector companies.
- ▶ The IDB Group's financial products include loans, grants, guarantees and equity investments. Grants are non-reimbursable funds provided for technical cooperation programs. Some grants may be repaid to the IDB if the program eventually obtains a loan, either from the Bank itself or another source.
- ▶ In Jan14, the IDB approved a Green Line Partnership with Banco Pine S.A. in Brazil to expand access to financing for environmentally sustainable projects, particularly biofuels and renewable energy projects.

Loans aimed for dev. Overview

THE IDB SUPPORT ENVIRONMENTAL PROGRAMS IN VARIOUS AREAS



THE INTER-AMERICAN DEVELOPMENT BANK (IDB)



FINANCING OF DEVELOPMENT IN BRAZIL

Criteria's for application

- ▶ Projects may be considered for IDB financing if they meet the following main criteria's:
 - ▶ Contribute to the development of an IDB borrowing member country.
 - ▶ Are financially and technically viable
 - ▶ Comply with IDB's high environmental and social safeguards standards
-
- ▶ IDB's six strategic objectives: (i) stimulate social and productive inclusion; (ii) improve the condition of the country's infrastructure; (iii) promote the development of sustainable cities; (iv) improve the institutional capacity of public entities; (v) increase the sustainable management of natural resources and climate change mitigation and adaptation actions; and (vi) promote development through the private sector.

Aimed for dev. of Brazil

How to apply

- ▶ Depending on the type of financing needed different application procedures apply.
 - ▶ Extensive information on the available financing options are available on their website: <http://www.iadb.org>
-
- ▶ The contact person in Brazil is Daniela Carrera Marquis and she can be contacted at: +55 61 3317-4200
 - ▶ [Email: BIIDBrasil@iadb.org](mailto:BIIDBrasil@iadb.org)

IDB PROVIDE FINANCIAL SUPPORT FOR ENVIRONMENTAL PROJECTS IN BRAZIL

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PROCESSFILTER RECEIVED FINANCING THROUGH NOPEF AND BUSINESS SWEDEN

Company Background in Latin America

- ▶ The Swedish environmental company Processfilter AB is a global supplier of filtration systems and process ventilation for the industry.
- ▶ Processfilter needed support in the evaluation of the potential of the Brazilian market and received financial support in order to achieve this.

Received Financing

- ▶ Processfilter received financing support from NOPEF for international expansion to conduct a feasibility study which was partly financed by NOPEF.
- ▶ From Business Sweden, Processfilter received co-financed projects (50% subsidy from government) through:
 - ▶ i) evaluating the potential of the Brazilian market through a Business Opportunity Project and
 - ▶ ii) a company establishment, Sales & marketing support and administrative support of the local subsidiary (Green BSO).

Project Objectives

- ▶ Goal of the study conducted by Business Sweden was to understand the market potential for industrial air filtration solutions in Brazil and to identify its main clients and competitors.
- ▶ Understand government incentives to control emissions
- ▶ Goal was to support Processfilter in opening and administering a legal entity in Brazil.

Results

- ▶ Outlined the Brazilian market for process ventilation equipment
- ▶ Business Sweden held meetings with both international and local players representing Processfilter.
- ▶ Business Sweden led application process for import exclusion towards Brazilian government to improve Processfilter's price competitiveness in the market. The application was approved reducing import taxes from 16% to 2%.



THANK YOU

For additional questions regarding financing possibilities, please contact:

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For additional questions regarding Business Sweden's support in Brazil, please contact:

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