

A banner with a blue background. On the left, there is a photograph of a modern building's exterior with a blue metal railing. On the right, there is a photograph of a bright, modern office interior with large windows and several black chairs around a table.

Corporate Services
Risk Management

PROVENTUS.COM*sulting*

Avenida da Liberdade, 258 – 9º
1250-149 Lisboa - Portugal

About Us

- ✓ PROVENTUS.COMsulting is building bridges between **international investors and the Portuguese-speaking market.**
- ✓ We provide our clients with **professional, tailor-made services** that enable them to successfully achieve their goals.
- ✓ Our clients value us for being **a flexible, independent and reliable partner**, always providing impartial information and advice, based on a holistic approach.
- ✓ Through our **international background**, we act in accordance with local customs.
- ✓ We identify and implement **the most appropriate solutions** by combining experience, knowledge, creativity, efficiency, and transparency.

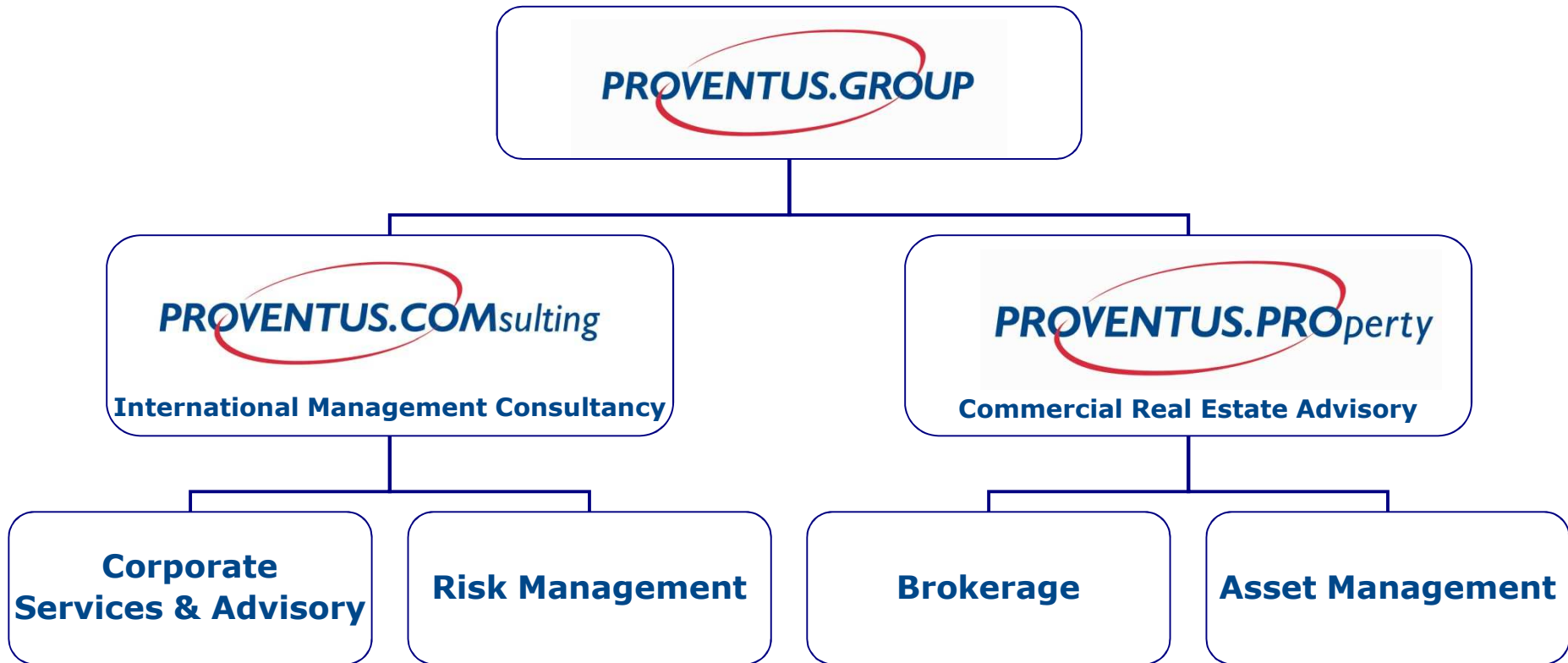
Background

- ✓ PROVENTUS.COMsulting was incorporated in **Portugal** in the year 2000
- ✓ Since 2001, we have been carrying out projects in **Brazil**
- ✓ Our mission continues to be the professional **support of investors in Portugal & Brazil**
 - ✓ Corporate Services & Advisory
 - ✓ Commercial Real Estate Advisory
- ✓ Over the past **10 years**, two additional areas have emerged:
 - ✓ **Asset Management**
 - ✓ **Risk Management**

Robert C. Gericke, LL.M.

- ✓ 10+ years consultancy and investment banking
- ✓ Worked and lived in Germany, Brazil, Spain, Portugal, and UK
- ✓ Academic background: laws and business administration/economics
- ✓ Professional training in **finance, risk management, and real estate**
- ✓ Languages: German, English, Portuguese, Spanish, French
- ✓ Focussed, no-nonsense team player acting in the best interest of his clients

Company Structure



Areas of Specialization

As an international consultancy firm, we provide our clients with professional services that enable them to successfully achieve their goals.

Our professional services cover the following areas:

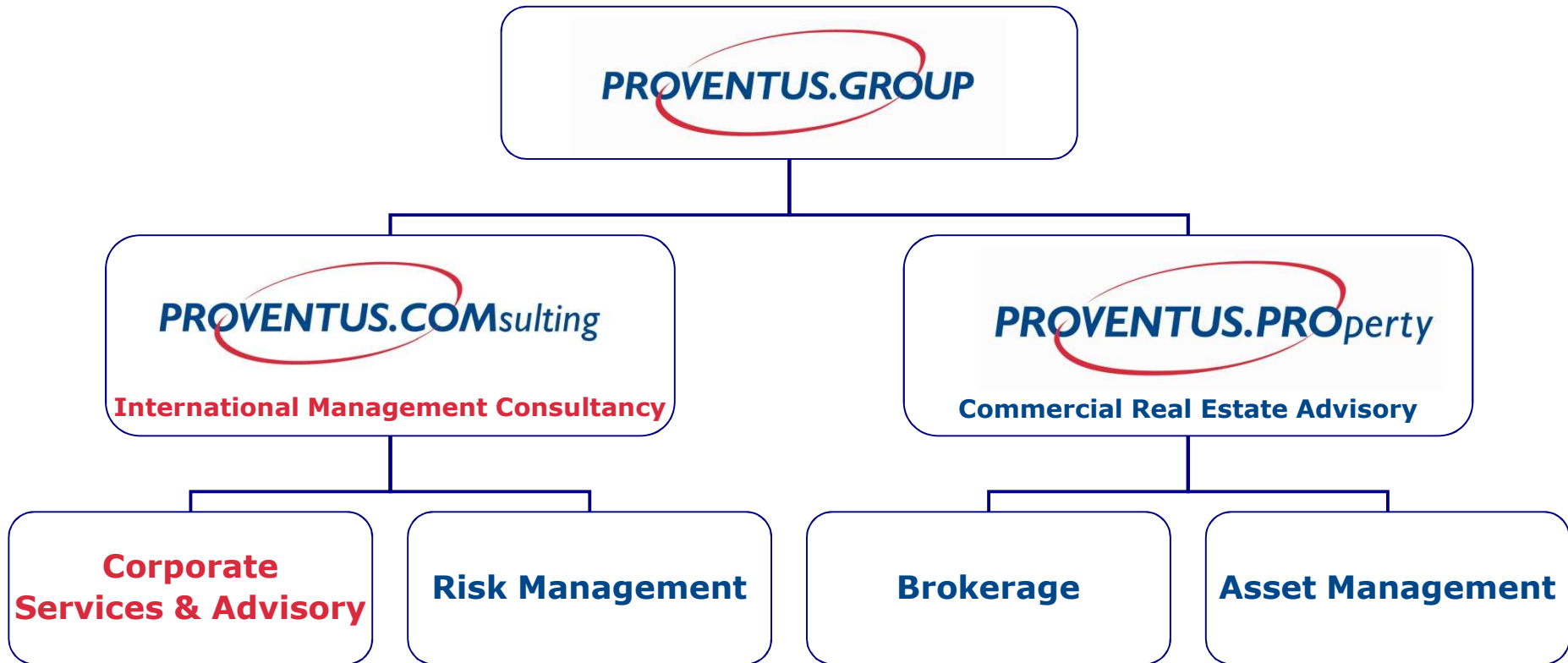
Services

- ✓ **Advisory & Service**
- ✓ Finance & Tax
- ✓ **Risk Management**
- ✓ HR & Interim Management
- ✓ Marketing

Areas of Expertise

- ✓ Commercial Real Estate
- ✓ **Financial Institutions**
- ✓ Trade & Commerce
- ✓ Health & Tourism
- ✓ Energy & Environment

Corporate Services & Advisory



Corporate Services

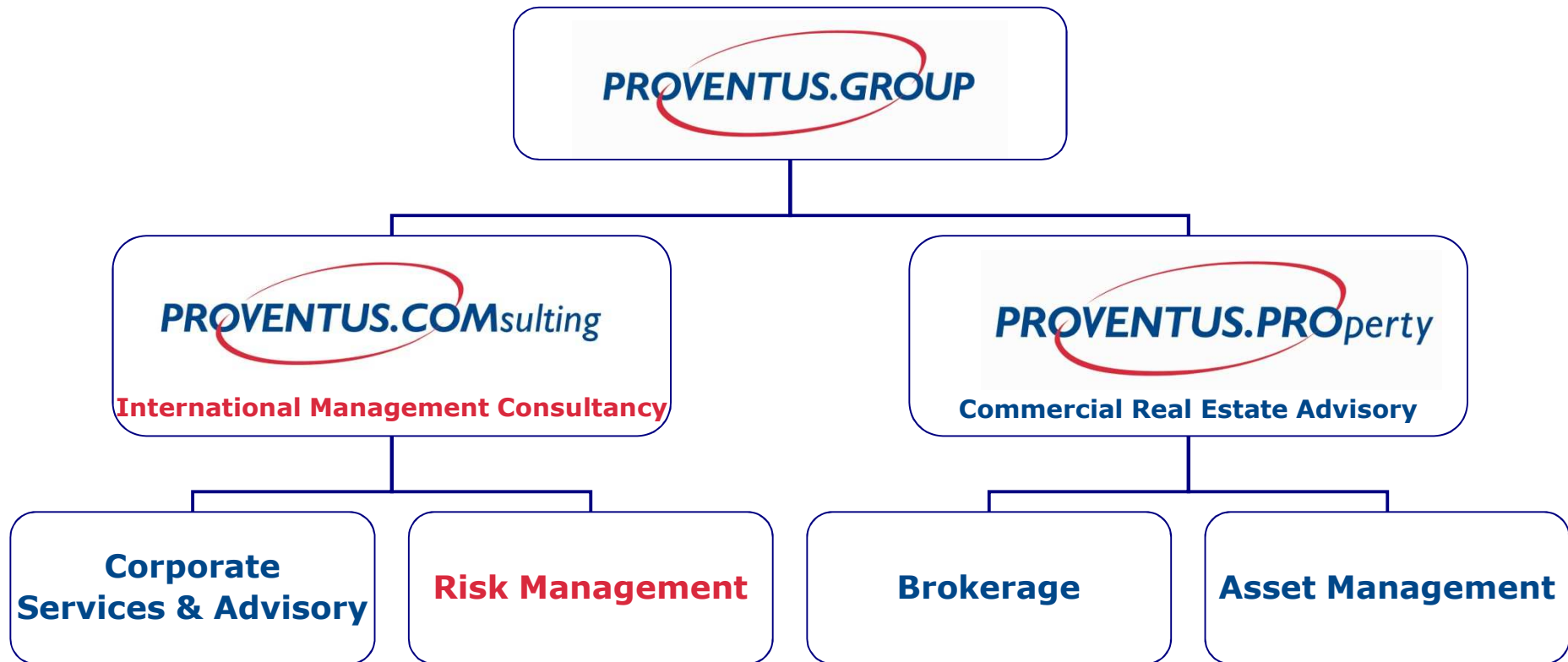
- ✓ Company/Subsidiary Setup
- ✓ Branch Management
- ✓ **Interim Management**
- ✓ Project Management
- ✓ Contract Management
- ✓ Administrative Representation
 - ✓ Fiscal Representation
 - ✓ Commercial Representation
 - ✓ **Business Partner Matching**
 - ✓ Accounting
 - ✓ Translations
 - ✓ Human Resources

- ✓ **Portfolio Management**
- ✓ Financial & Tax Advisory and Planning
- ✓ **Debt and Equity:** Consulting, Arrangement, and Restructuring
- ✓ Financial Analysis
- ✓ Market Analysis
- ✓ **Due-Diligence**
- ✓ Company Valuations
- ✓ **Joint Ventures / Mergers & Acquisitions**
- ✓ Negotiations
- ✓ Internationalization of Companies
- ✓ Workshops

Example Down-Sizing of Subsidiary

- ✓ **Situation:** Portuguese subsidiary of global player with severe issues at local level of general and financial management
- ✓ Identification of issues and reporting to headquarters
- ✓ **Definition and implementation of strategy**
- ✓ Replacement of managers; Employee agreements
- ✓ Transfer/sale of stock
- ✓ **Closing of premises**
- ✓ Transfer of company offices
- ✓ Local accounting and group reporting
- ✓ **Collection management**
- ✓ Close cooperation with lawyers, credit insurances, accountants, and group finance department
- ✓ **Result: Recovery of several million Euros** over a five-year period; amicable lay-offs without court intervention

Risk Management



Risk Management

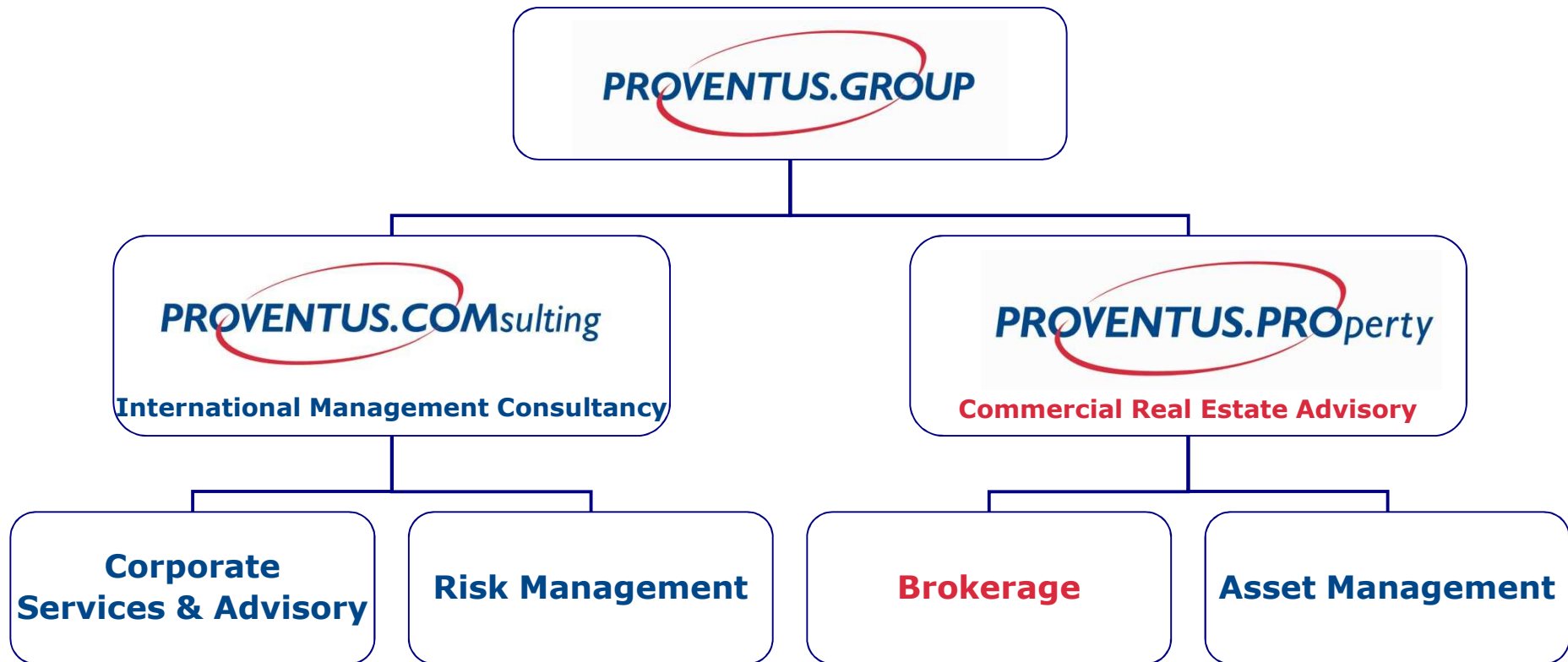
- ✓ Identification and Mitigation of **Risks:**
 - ✓ **Financial** Risk
 - ✓ **Market** Risk
 - ✓ **Operational** Risk
- ✓ Interim Management
- ✓ **Financial Analysis**
- ✓ Organizational Analysis
- ✓ Portfolio Analysis
- ✓ **Portfolio Restructuring**
- ✓ Corporate Restructuring
- ✓ Workout Management
- ✓ **Recoveries / Turnarounds**
- ✓ Insolvency Administration
- ✓ **Debt Collection**

Example Credit Risk Management

- ✓ Commercial real estate loan portfolios in excess of EUR 7bn
– **UK, Netherlands, Portugal & Spain**
- ✓ Analysis and summary of individual loan agreements
- ✓ Rating to establish Probability of Default (PD)
- ✓ Calculation of Loss Given Default (LGD)
- ✓ Grouping by Expected Loss (EL) classes
- ✓ **Separation into “Performing” & “Non-Performing”**
- ✓ Definition of specific strategies per sub-portfolio and on an individual deal level

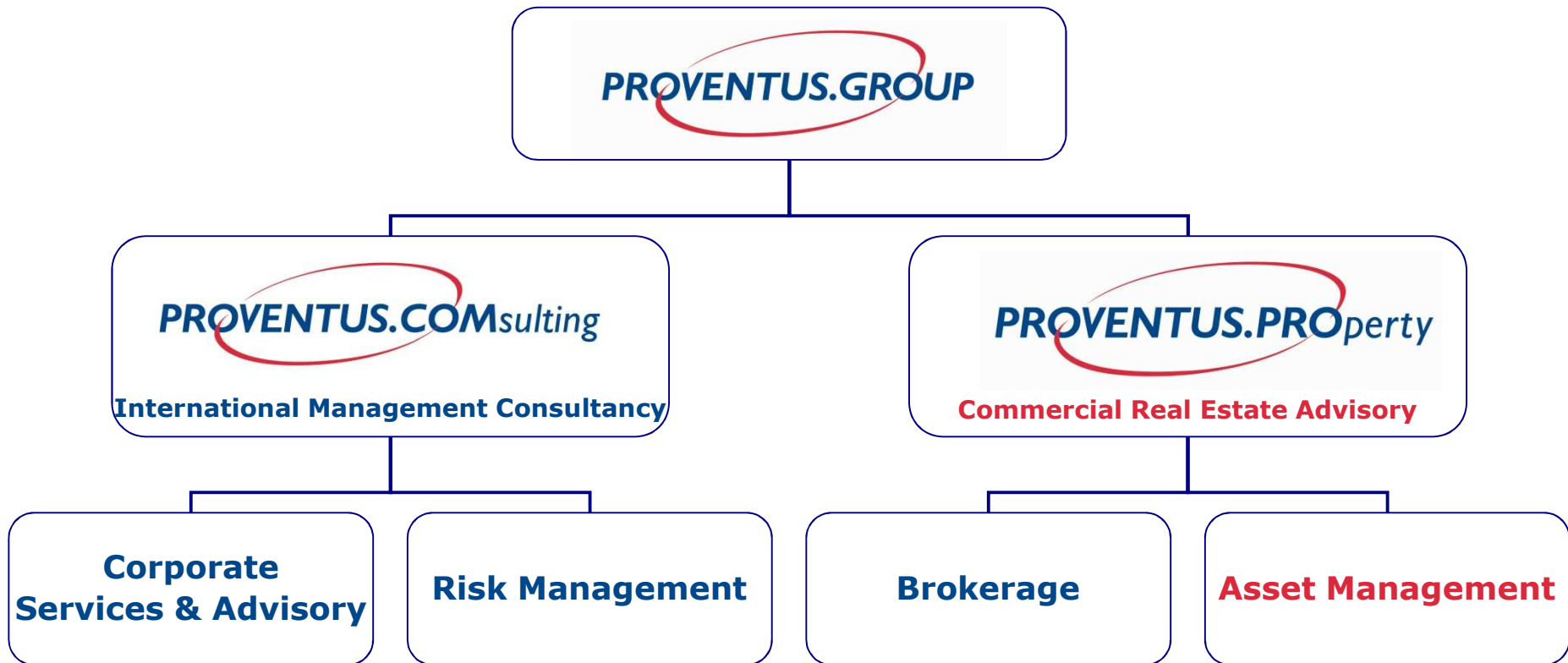
- ✓ Consequent and **pro-active portfolio management**
 - ✓ Workout/Sale
 - ✓ Risk mitigation and identification of new business opportunities

Brokerage



- ✓ **Commercial Real Estate Brokerage**
- ✓ Individual real estate assets and portfolios
 - ✓ Retail
 - ✓ Office
 - ✓ Industrial
 - ✓ Tourism
- ✓ **Residential Property Brokerage**
- ✓ Top-end residential units and investment assets
 - ✓ Villas
 - ✓ Town houses
 - ✓ Resorts
 - ✓ Luxury apartments

Asset Management



Asset Management

- ✓ **Pro-active management** of individual real estate assets and portfolios
- ✓ **Value increase** by structured, focused property management
 - ✓ Rent renegotiation
 - ✓ Tenant relocation
 - ✓ **Improvement of tenant mix**
 - ✓ Modernisation of common areas
 - ✓ Tenant interaction & complaints management
 - ✓ **Identification of building opportunities** (expansion, change of use)
- ✓ **Strategic Advice**
 - ✓ Analysis of different investment scenarios
 - ✓ Implementation of investment strategy
 - ✓ **Asset repositioning**
 - ✓ Tenant negotiations
 - ✓ Identification of alternative **exit strategies**

Example Asset Management

- ✓ **Asset:** Downtown Lisbon office and retail complex
- ✓ **Tasks**
 - ✓ **Rent collection**
 - ✓ Tenant interaction & complaints management
 - ✓ Maintenance of common areas
 - ✓ Coordination of works
 - ✓ **Negotiations with planning authorities**
- ✓ **Strategic Advice**
 - ✓ **Repositioning**
 - ✓ Tenant negotiations
 - ✓ **Analysis of different investment scenarios**
 - ✓ Alternative exit strategies



Corporate Services
Risk Management

PROVENTUS.COM*sulting*

Robert C. Gericke, LL.M.
robert.gericke@proventus.com

Avenida da Liberdade, 258 – 9º
1250-149 Lisboa – Portugal
Tel.: +351 218 822 660
Fax: +351 218 822 661