



# 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>Renato</b>	Middle Name (if any) <b>N/A</b>	Family Name (Last Name) <b>SUGA</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>Renato</b>	Middle Name (if any) <b>N/A</b>	Family Name (Last Name) <b>SUGA</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: SUGA, Renato**

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

**TABLE OF CONTENTS**

Petitioner: **SUGA, Renato**

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

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

<p><b><u>Forms</u></b></p>	<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>
<p><b><u>Petition Cover Letter</u></b></p>	<ul style="list-style-type: none"> <li>● Summary of Cover Letter</li> <li>● Petition Cover Letter</li> <li>● Exhibit List</li> </ul>
<p><b><u>Exhibit A</u></b></p>	<p>Resume</p>
<p><b><u>Exhibit B</u></b> <b>ELIGIBILITY CRITERIA</b></p>	<p><b>Advanced Degree:</b></p> <ul style="list-style-type: none"> <li>● Bachelor's degree in Computer Science from the Federal University of Parana – Brazil, and Transcripts, and corresponding translation – 2005</li> <li>● Diploma of Specialization in Engineering economics and Financial Market PUCPR, and Transcripts and corresponding translation - 2007</li> <li>● Graduate Microprogram – Laval University and Transcripts and corresponding translation - 2013</li> <li>● <b>Master</b> of Science Diploma from Laval University in Canada and Transcripts and corresponding translation – 2017</li> <li>● AEC - Specialist in Big Data and Business Intelligence from Cégep de Sainte-Foy and Transcripts and corresponding translation - 2019</li> <li>● Technical Specialization in Artificial Intelligence from College Study - and Transcripts and corresponding translation - 2025</li> <li>● Academic Evaluation</li> <li>● Work Records: <ul style="list-style-type: none"> <li>- Employer’s Letter – Hydro Quebec - Canada (from 01/17/2022 to Present)</li> <li>- Employer’s Letter – Revenu Quebec – Canada (from 02/23/2016 to 07/19/2022)</li> <li>- Employer’s Letter – Oracle (from 09/24/2012 to 02/05/2016)</li> <li>- Employer’s Letter – CGI - Canada (from 04/19/2010 to 09/2012)</li> </ul> </li> </ul>

<p><b><u>Exhibit C</u></b> <b>NATIONAL INTEREST WAIVER</b></p>	<p><b>C.I – First Prong – Substantial Merit and National Importance:</b></p> <ul style="list-style-type: none"> <li>● Business Plan for R10S 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>● Professional Association <ul style="list-style-type: none"> <li>- ACM – Association for Computing Machinery</li> <li>- About the association</li> </ul> </li> <li>● Letters of Support: <ul style="list-style-type: none"> <li>- Mr. Mauricio Rafael Maurer</li> <li>- Mr. Theophane Godonou</li> <li>- Mr. Yuan Yao</li> <li>- Mr. Danilo Bartolini</li> </ul> </li> <li>● Evidence of High salary <ul style="list-style-type: none"> <li>- Foreign Income Tax</li> <li>- Salary Comparison - Glassdoor</li> </ul> </li> <li>● Financial Feasibility <ul style="list-style-type: none"> <li>- Bank statements</li> <li>- Currency Conversion</li> </ul> </li> </ul>
<p><b><u>Exhibit D</u></b> <b>PERSONAL DOCUMENTS</b></p>	<ul style="list-style-type: none"> <li>● Birth Certificate and Corresponding Translation</li> <li>● Passport’s Biometrics Page</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>SUGA</b>	Applicant/Petitioner Full First Name <b>Renato</b>	Applicant/Petitioner Full Middle Name <b>N/A</b>
Email Address <b>renato.suga@gmail.com</b>		Mobile Phone Number (Text Message) <div style="background-color: #ccccff; height: 20px; width: 100%;"></div>





# 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**  
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**

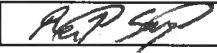
USCIS will send notices to both a represented party (the client) and his, her, or its attorney or accredited representative either through mail or electronic delivery. USCIS will send all secure identity documents and Travel Documents to the client's U.S. mailing address.

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)

1.b Given Name (First Name)

1.c Middle Name

2.a Page Number   
2.b Part Number   
2.c Item Number

2.d N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A

3.a Page Number   
3.b Part Number   
3.c Item Number

3.d N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A

4.a Page Number   
4.b Part Number   
4.c Item Number

4.d N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A

5.a Page Number   
5.b Part Number   
5.c Item Number

5.d N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A

6.a Page Number   
6.b Part Number   
6.c Item Number

6.d N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
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

For USCIS Use Only	Fee Stamp	Priority Date	Consulate	Action Block
	<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	
Remarks				

To be completed by an Attorney or Accredited Representative (if any).	<input checked="" type="checkbox"/> Select this box if Form G-28 or Form G-28I is attached.	Attorney State Bar Number (if applicable)	Attorney or Accredited Representative USCIS Online Account Number (if any)
		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

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.

Canada

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

3.b.  Apt.  Ste.  Flr.

3.c. City or Town

3.d. Province

3.e. Postal Code

3.f. Country

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)

4.b. Given Name (First Name)

4.c. Middle Name

**Mailing Address**

5.a. In Care Of Name

5.b. Street Number and Name

5.c.  Apt.  Ste.  Flr.

5.d. City or Town

5.e. Province

5.f. Postal Code

5.g. Country

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)

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

2. Type of Business

3. Date Established (mm/dd/yyyy)

4. Current Number of U.S. Employees

5. Gross Annual Income \$

6. Net Annual Income \$

7. NAICS Code

8. Labor Certification DOL Case Number



**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

General Manager and Software/Data Engineering Lead

12. Annual Income \$

N/A

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

1. Job Title

General and Operations Manager

2. SOC Code

1 1 - 1 0 2 1

3. Nontechnical Job Description

See page 8.

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?

6. Is this a permanent position?

Yes  No

7. Is this a new position?

Yes  No

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

\$ 120,000.00 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.

TBD

9.c. City or Town

Provo

9.d. State

UT

9.e. ZIP Code

TBD

**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)

N/A

1.b. Given Name (First Name)

N/A

1.c. Middle Name

N/A

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

N/A

3. Country of Birth

N/A

4. Relationship

N/A

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)

N/A

7.b. Given Name (First Name)

N/A

7.c. Middle Name

N/A

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

N/A

9. Country of Birth

N/A

10. Relationship

N/A

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)

HAVERROTH SILVA

Preparer's Given Name (First Name)

Otavio

2. Preparer's Business or Organization Name

HS Law Corp

***Preparer's Contact Information***

3. Preparer's Daytime Telephone Number

5102419336

4. Preparer's Mobile Telephone Number (if any)

5102419336


5. Preparer's Email Address (if any)

otavio@legalhs.com

***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)

01/29/2026



**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

3. Page Number  Part Number  Item Number

**Plan and direct business operations, software development, data systems, and AI solutions. Supervise teams, ensure cybersecurity compliance, manage budgets, optimize cloud infrastructure, and drive strategic growth and client satisfaction.**

4. Page Number  Part Number  Item Number

N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A

5. Page Number  Part Number  Item Number

N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A

6. Page Number  Part Number  Item Number

N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A

7. Page Number  Part Number  Item Number

N/A  
N/A  
N/A  
N/A  
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 *
	01/29/2026

Signer ID: FWEEG9HM18...

**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 *	2. First (given) Name *	3. Middle Initial §
HAVERROTH SILVA	Otavio	N/A
4. Firm/Business Name §		
HS Law Corp		
5. Signature *	6. Date Signed *	
	01/29/2026	

**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 *		
SUGA		
2. Foreign Worker's First (given) Name *		
Renato		
3. Foreign Worker's Middle Name(s) *		
N/A		
4. Address 1 (current) *		
900, Av Myrand		
5. Address 2 (apartment/suite/floor and number) §		
N/A		
6. City *	7. State *	8. Postal Code *
Quebec		G1V2V9
9. Country *	10. Province §	
Canada	Quebec	
11. Date of Birth (mm/dd/yyyy) *	12. Class of Admission *	13. Alien Registration Number (A#) (if applicable) *
03/26/1980	N/A	N/A
14. Country of Birth *		
Brazil		
15. Country of Citizenship or Nationality *		
Canada		

**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 type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> Doctorate (PhD) <input checked="" type="checkbox"/> Other Degree (JD, MD, etc.)	
1a. If "Other Degree" in question 1, specify the diploma/degree attained <b>Technical Specialization</b>	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field) <b>Artificial Intelligence</b>	
1c. Name of Institution that issued the degree/diploma <b>Cegep de Sainte-Foy</b>	
1d. Name of Country of institution identified in question 1c <b>Canada</b>	1e. Month/year attained (mm/yyyy) <b>01/2025</b>

**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 checked="" type="checkbox"/> Other Degree (JD, MD, etc.)	
1a. If "Other Degree" in question 1, specify the diploma/degree attained <b>Specialization</b>	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field) <b>Big Data and Business Intelligence</b>	
1c. Name of Institution that issued the degree/diploma <b>Cegep de Sainte-Foy</b>	
1d. Name of Country of Institution identified in question 1c <b>Canada</b>	1e. Month/year attained (mm/yyyy) <b>10/2019</b>

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 checked="" type="checkbox"/> Master's <input type="checkbox"/> Doctorate (PhD) <input checked="" 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) <b>Science in Administration - Information Technology Management</b>	
1c. Name of Institution that issued the degree/diploma <b>Laval University</b>	
1d. Name of Country of Institution identified in question 1c <b>Canada</b>	1e. Month/year attained (mm/yyyy) <b>12/2017</b>

**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 checked="" type="checkbox"/> Other Degree (JD, MD, etc.)	
1a. If "Other Degree" in question 1, specify the diploma/degree attained <b>Graduate Microprogram</b>	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field) <b>Business Administration - Information Technology Management</b>	
1c. Name of Institution that issued the degree/diploma <b>Laval University</b>	
1d. Name of Country of Institution identified in question 1c <b>Canada</b>	1e. Month/year attained (mm/yyyy) <b>01/2013</b>

**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 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 <b>Specialization</b>	
1b. Specify major(s) and/or field(s) of study (may list more than one related major and more than one field) <b>Engineering Economic and Financial Market</b>	
1c. Name of Institution that issued the degree/diploma <b>Pontifica Universidade Catolica do Parana</b>	
1d. Name of Country of Institution identified in question 1c <b>Brazil</b>	1e. Month/year attained (mm/yyyy) <b>11/2007</b>

**C. Foreign Worker Training Qualifications §**

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

1. Name of Institution/School/Training provider <b>Neo4j</b>
1a. Name of training, coursework, experience received <b>Graph Data Science Certified</b>

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 U.S. Department of Labor



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) <b>2021</b>

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

1. Name of Institution/School/Training provider <b>Neo4j</b>		
1a. Name of training, coursework, experience received <b>Certified Neo4j Professional</b>		
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) <b>03/2020</b>

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

1. Name of Institution/School/Training provider <b>Coursera</b>		
1a. Name of training, coursework, experience received <b>Big Data Integration and Processing</b>		
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) <b>01/2017</b>

**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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 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 (up to 1,500 characters)	

**E. Foreign Worker Work Experience §**

**a. Work Experience 1**

1. Employer Name <b>Hydro Québec</b>			
1a. Address 1 <b>75, boulevard René-Lévesque Ouest</b>			
1b. Address 2 <b>N/A</b>			
1c. City or Town <b>Montreal</b>			1d. Postal Code <b>H2Z 1A4</b>
1e. Country <b>Canada</b>		1f. State, Territory, or Province <b>Quebec</b>	
1g. Job Title <b>Analytics Developer</b>			
1h. Start Date (mm/yyyy) <b>01/2022</b>	1i. End Date (mm/yyyy) <b>N/A</b>	1j. Present <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	1k. Hours Worked Per Week <b>40</b>

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**U.S. Department of Labor**



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

- Transformed large datasets using Databricks (SQL, Python) for analytics pipelines.
- Developed ETL workflows with Talend to integrate Oracle and CSV data into AzureStorage.
- Created Azure Data Factory pipelines for scalable data processing.
- Explored Neo4j-based graph database project

**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	<b>B</b>	1a. Section Name or Category of Supplemental Information	<b>Foreign Worker Education</b>
1b. Supplemental Information. (up to 1,500 characters)			
f. Educational Attainment Information 6 Major/field of study: Computer Science Name of Institution: Federal University of Parana Name of Country of Institution: Brazil Date From - To: 1998 - 2005 Level of Education: Bachelor's Degree			

**B. Supplemental Information 2 §**

1. Section and Item Number	<b>C</b>	1a. Section Name or Category of Supplemental Information	<b>Foreign Worker Training Qualification</b>
1b. Supplemental Information. (up to 1,500 characters)			
d. Training, Certification(s), and/or License(s) Information 4 Name of Institution: Microsoft Title Obtained/Experience Received: MCTS: .NET Framework Applications			

**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>b. Work Experience 2</b>  <b>Employer Name:</b> Revenu Quebec  <b>Address of Employer:</b> Quebec, Canada  <b>Job Title:</b> Database Developer  <b>Date From - To:</b> 01/2020 - 07/2022  <b>Job Duties:</b>            extracted data from Oracle database and successfully ran a pilot program using graph databases, mainly Neo4j.            The goal was to perform social network analysis on a tax-payer and companies networks.</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>c. Work Experience 3</b>  <b>Employer Name:</b> Revenu Quebec  <b>Address of Employer:</b> Quebec, Canada  <b>Job Title:</b> Data Analyst  <b>Date From - To:</b> 07/2018 - 01/2020  <b>Job Duties:</b>            Data analysis using SAS. The role was to ensure data quality from external sources that Revenu Quebec interacted with in order to avoid tax evasion</p>			

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	E	1a. Section Name or Category of Supplemental Information	Foreign Worker Work Experience
1b. Supplemental Information. (up to 1,500 characters)  <b>d. Work Experience 4</b> <b>Employer Name:</b> Revenu Quebec <b>Address of Employer:</b> Quebec, Canada <b>Job Title:</b> System Analyst/Web Developer <b>Date From – To:</b> 09/2016 – 07/2018 <b>Job Duties:</b> Webdevelopment using .NET framework, C# and Angular			

**B. Supplemental Information 2 §**

1. Section and Item Number	E	1a. Section Name or Category of Supplemental Information	Foreign Worker Work Experience
1b. Supplemental Information. (up to 1,500 characters)  <b>e. Work Experience 5</b> <b>Employer Name:</b> Oracle <b>Address of Employer:</b> Quebec, Canada <b>Job Title:</b> Software Developer and Software Maintenance Level 2 <b>Date From – To:</b> 09/2012 – 02/2016 <b>Job Duties:</b> Developed web features for the Review software using Java, Flex, and JavaScript Analyzed and resolved client-reported bugs to ensure minimal downtime Prioritized and triaged issues based on customer impact Collaborated with cross-functional teams following Agile/Scrum methodologies Utilized tools such as Git, SVN, and ANTLR for version control and code generation Wrote and maintained PL/SQL queries for data-related bug fixes Operated in a Linux environment for development and			

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
1b. Supplemental Information. (up to 1,500 characters)  <b>f. Work Experience 6</b> <b>Employer Name:</b> TechResult <b>Address of Employer:</b> Curitiba, Brazil <b>Job Title:</b> System Analyst Developer <b>Date From - To:</b> 03/2010 - 09/2012 <b>Job Duties:</b> Developed multiple web applications using C#, ASP.NET, and SQL Server Created a custom code generator that drastically reduced development time, enhancing team productivity Contributed to the Mono Project, implementing .NET functionalities for Linux platforms Delivered programming training (C# and ASP.NET) as part of the Microsoft Student 2 Business program Designed and maintained SSRS reports and supported database development with SQL Server Utilized Visual Studio (2003-2008), Team System, and SourceSafe for development and version control Applied Agile methodologies (Scrum) in all project phases			

**B. Supplemental Information 2 §**

1. Section and Item Number	E	1a. Section Name or Category of Supplemental Information	Foreign Worker Work Experience
1b. Supplemental Information. (up to 1,500 characters)  <b>g. Work Experience 7</b> <b>Employer Name:</b> CGI <b>Address of Employer:</b> Quebec, Canada <b>Job Title:</b> IT Consultant <b>Date From - To:</b> 04/2010 - 09/2012 <b>Job Duties:</b> Developed a ship travel reservation web application for Desgagnés using ASP.NET, VB.NET, and SQL Server 2005 Maintained and enhanced systems for RAMQ, working with VB.NET, PL/SQL scripts, and BizTalk rules to support daily operations Generated managerial reports for CARRA using SSRS and SQL Server 2005 Worked across multiple projects and technologies as a consultant, adapting to client-specific needs Followed Agile methodologies (Scrum) for project management Utilized tools such as Visual Studio (2005/2008), Team System, and SourceSafe for development and version control			

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

## SUMMARY OF COVER LETTER

**Petitioner: SUGA, Renato**

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

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

This petition is filed on behalf of **Mr. Renato Suga**, with over 20 years of progressive experience in software/data engineering, big data, graph analytics (Neo4j) and AI-driven fraud detection, with substantial work for public agencies and regulated industries in Canada and Brazil. He holds a **Master's degree in IT Management (Université Laval)**, a **Bachelor's degree in Computer Science (UFPR)**, **postgraduate studies in Engineering Economics & Financial Market**, and **advanced training in big data/BI and artificial intelligence**. He has served in senior technical roles at organizations such as Oracle, CGI, Revenu Québec, and Hydro Québec. He now proposes to launch **R10S Consulting** in the United States, a RegTech firm focused on AI-driven compliance and fraud-prevention solutions. The initiative seeks to modernize compliance infrastructure, strengthen risk management, and provide scalable digital tools for financial institutions and public agencies, contributing directly to U.S. economic security and innovation.

Mr. Suga'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:** Mr. Suga's proposed endeavor, through **R10S Consulting**, focuses on delivering AI-driven compliance and fraud-prevention solutions tailored for financial institutions, public agencies, and regulated industries. By addressing challenges such as regulatory complexity, fraud detection, data integration, and automation of compliance processes, the company directly responds to priorities of national importance. These solutions strengthen U.S. financial and public-sector infrastructure, support regulatory modernization, and contribute to national economic security and innovation. The venture also projects the creation of new skilled jobs and positive multiplier effects, reinforcing its alignment with federal goals in resilience, competitiveness, and technological advancement.

**2. Well-Positioned to Advance the Proposed Endeavor:** Mr. Suga's academic background, including a Master's in IT Management, a Bachelor's in Computer Science, and advanced training in Big Data and AI, combined with over 20 years of experience at organizations such as Oracle, CGI, Revenu Québec, and Hydro Québec, uniquely positions him to lead this endeavor. His track record in building scalable data pipelines and applying AI to compliance and fraud-prevention systems demonstrates his capacity to deliver solutions of national relevance. This expertise, reinforced by strong letters of support, confirms his readiness to execute and expand the proposed venture in the United States.

**3. Balancing of Benefits to the United States:** Mr. Suga will serve as **General Manager & Software/Data Engineering Lead of R10S Consulting**, generating jobs in technology, compliance, and AI-driven risk management while modernizing practices that are essential to economic competitiveness. Rather than competing for existing roles, he will create new employment opportunities in specialized areas, expand compliance capacity for financial institutions and public agencies, and strengthen digital risk-prevention frameworks. Given his entrepreneurial role, the labor certification process does not apply, as his work is designed to generate broad economic and regulatory benefits for the United States.

Considering these factors, **Mr. Renato Suga meets all the qualifications for a National Interest Waiver**. We respectfully request a thorough review of the enclosed petition letter and supporting documentation, as they provide comprehensive evidence of his qualifications and the projected impact of his endeavor. We request favorable adjudication of this I-140 petition, recognizing **Mr. Renato Suga's critical contributions to U.S. compliance, artificial intelligence, regulatory technology, and the broader national interest**.

Sincerely,

A handwritten signature in blue ink, appearing to read "Otavio Haverroth Silva".

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

September 12, 2025.

VIA USPS

USCIS

Attn: I-140

P.O. Box 660128

Dallas, TX 75266-0128

**Ref: I-140 Immigrant Visa Self-Petition of Mr. Renato Suga – Request for National Interest Waiver under the EB-2 Classification**

**STEM PROFESSIONAL AND PROPOSED ENDEAVOR**

**CIP Code 11.0701 – Computer Science and Artificial Intelligence**

Dear Immigration Officer,

Please note that our firm represents Mr. Renato Suga (hereinafter “Mr. Suga”) in his I-140 Immigrant Visa Self-Petition under the EB-2 category. We respectfully request his classification as a professional with 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. Suga is a STEM professional with over 20 years of progressive experience in software/data engineering, big data, graph analytics (Neo4j) and AI-driven fraud detection, with substantial work for public agencies and regulated industries in Canada and Brazil. He holds a **Master’s degree in IT Management (Université Laval)**, a **Bachelor’s degree in Computer Science (UFPR)**, **postgraduate studies in Engineering Economics & Financial Market**, and **advanced training in big data/Bi and artificial intelligence**. His exceptional qualifications and record of impact in data infrastructure, fraud analytics, and compliance-oriented solutions establish his eligibility for the EB-2 classification via the advanced degree pathway.

Through his proposal, R10S Consulting, a U.S.-based data and AI consultancy to be headquartered in Provo, Utah, will provide specialized solutions in graph-based fraud detection, data integration and quality, AI/ML for risk/compliance, and forensic data modeling for public and private entities. The endeavor directly supports U.S. priorities in combating fraud, modernizing legacy systems, improving data governance, and strengthening compliance in regulated sectors.

Once Mr. Suga’s classification is established, in accordance with the framework established in *Matter of Dhanasar*, we will demonstrate that:

- His proposed endeavor has substantial merit and national importance, particularly in advancing **fraud detection, data integrity, and AI-enabled risk management** for government and regulated industries – **Section 3.1**;

- He is exceptionally well-positioned to advance this endeavor, based on his proven record leading graph analytics initiatives (e.g., Neo4j pilots for tax-fraud detection), building scalable data pipelines, and delivering high-impact results in public agencies and global companies – **Section 3.2**; and
- On balance, it is beneficial to the United States to waive the job offer and labor certification requirements to enable timely deployment of high-value data/AI solutions that protect public revenue, reduce fraud losses, and modernize critical data infrastructure – **Section 3.3**.

The evidence enclosed with this petition will establish, **by a preponderance of the evidence**, that Mr. Suga’s contributions will serve the national interest of the United States and satisfy all elements of the EB-2 NIW standard.

## 1. THE EB-2 CLASSIFICATION

### 1.1 **ADVANCED DEGREE**

To qualify as a professional holding an advanced degree under the EB-2 category, the petitioner must demonstrate possession of either a U.S. advanced degree or its foreign equivalent. Mr. Renato Suga fully meets the regulatory requirements of this classification, both through his academic credentials and his distinguished professional trajectory.

Mr. Suga holds a **Master’s degree in IT Management** from Université Laval, Canada, a **Bachelor's degree of Science in Computer Science** from the Universidade Federal do Paraná (UFPR), Brazil, as well as postgraduate studies in Engineering Economics and Financial Market (PUC-PR, Brazil). He has also completed an AEC in Big Data and Business Intelligence at Cégep Ste-Foy, Canada, and is currently pursuing a specialization in a rtificial i ntelligence, further strengthening his academic foundation in cutting-edge STEM disciplines. His degrees have been evaluated as equivalent to a U.S. Master of Science in Information Technology Management and a Bachelor of Science in Computer Science, awarded by regionally accredited institutions (**Exhibit B**).

<p style="text-align: center;"><b>Academic Equivalency in the United States</b></p> <p style="text-align: center;"><b>BACHELOR OF SCIENCE IN COMPUTER SCIENCE</b></p> <p style="text-align: center;"><b>ONE YEAR OF GRADUATE STUDY IN FINANCIAL ENGINEERING</b></p> <p style="text-align: center;"><b>MASTER OF SCIENCE IN INFORMATION TECHNOLOGY MANAGEMENT</b></p>
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This combination of academic credentials, supported by certifications such as Neo4j Certified Professional and Graph Data Science, provides a solid foundation for his classification, particularly in the context of data science, fraud detection, and AI-driven compliance solutions.

In addition to his academic qualifications, **Mr. Suga has over two decades of full-time experience in software engineering, big data, graph analytics, and digital transformation projects**. He has served in senior roles, developing and scaling complex data-driven solutions with direct impact on public administration and regulated sectors in both Brazil and Canada. This cumulative experience, well beyond the five-year post-baccalaureate threshold, confirms his eligibility as a member of the advanced degree professions, pursuant to 8 CFR § 204.5(k)(2).

Attached please find his resume and work records (**Exhibits A and B**), as summarized below:

- **From 2022 to Present – Data Engineer at Hydro Québec, Canada:** designed and maintained ETL pipelines using Talend, Databricks, Azure Data Factory, and Control-M; pipelines developed by Mr. Suga have been running for two years under heavy loads with minimal need for modifications, establishing him as a peer reference in Talend.
- **From 2016 to 2022 – System Analyst, Developer, Data Analyst at Revenu Québec, Canada:** led the development of a Neo4j-based graph analytics pilot project that increased tax fraud detection accuracy from 15% to 80%, later replicated across multiple departments; earlier roles included data quality analysis with SAS and .NET/Angular web development, directly supporting tax compliance and fraud-prevention initiatives.
- **From 2012 to 2016 – Software Developer & Software maintenance level 2 at Oracle, Canada:** contributed to Oracle Taleo’s “Review” software with Java, Flex, and PL/SQL; improved client bug-resolution processes, reducing a backlog of 20 critical cases to near zero, significantly enhancing software stability and client satisfaction.
- **From 2010 to 2012 – IT Consultant at CGI, Canada:** developed web solutions and reporting systems for clients such as Desgagnés, RAMQ, and CARRA, working with ASP.NET, SQL Server, BizTalk, and SSRS; projects focused on healthcare, insurance, and retirement administration systems.
- **From 2010 to 2012 – System Analyst & Developer at TechResult, Brazil:** continued leading software development projects in C#, ASP.NET, and SQL Server, consolidating his expertise in enterprise application development.
- **In 2008 – Instructor, Microsoft Student to Business Program, Brazil:** taught C# and ASP.NET programming to new professionals, supporting workforce development in technology and strengthening talent pipelines for the Brazilian IT market.
- **From 2006 to 2007 – System Analyst, TechResult, Brazil:** developed a customized *Code Generator* tool that reduced development tasks from a week to just a few hours, dramatically increasing company productivity and efficiency.
- **From 2005 to 2008 – System Analyst & Developer, TechResult, Brazil:** worked on multiple projects using C#, ASP.NET, and SQL Server, gaining solid technical expertise in software development.
- **In 2005 – Contributor, Mono Project:** participated in the open-source Mono Project, focused on implementing .NET for Linux and other platforms, reinforcing cross-platform software innovation.

Thus, Mr. Suga has demonstrated that he has **over 5 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. Suga fully satisfies the advanced degree requirement under INA §203(b)(2) and 8 CFR 204.5(k)(3)(i)(B). He holds a **Master’s degree in Information Technology from Laval University**, which is equivalent to a U.S. master’s degree, thereby independently meeting the

advanced degree criterion. In addition, he also holds a **Bachelor's degree in Computer Science from Brazil** and has accumulated **well over five years of progressive, post-baccalaureate professional experience** in software engineering, data analytics, and compliance-driven technology solutions, including senior roles at Oracle, CGI, Revenu Québec, and Hydro Québec. **Therefore, Mr. Suga not only qualifies through his U.S.-equivalent master's degree but also independently meets the alternative pathway of a bachelor's degree plus more than five years of progressive experience, further underscoring his eligibility for EB-2 classification.**

It is important to note that meeting the EB-2 category requirements does not necessitate fulfilling both criteria (advanced degree and exceptional ability); rather, the petitioner must establish eligibility under either criterion. This petition focuses primarily on Mr. Suga's qualifications as an advanced degree holder without extensive discussion of the exceptional ability criterion.

Nevertheless, as a precaution, we note that Mr. Suga also meets the criteria for exceptional ability, satisfying at least three of the qualifying factors under the Immigration and Nationality Act (INA). Thus, it is reasonable to conclude that, in the alternative, **Mr. Suga would also qualify for the EB-2 immigrant preference as a professional of exceptional ability**

## **2. THE PROPOSED ENDEAVOR** *R10S Consulting*

The proposed endeavor of Mr. Renato Suga involves the launch and leadership of **R10S Consulting**, a U.S.-based technology and data consulting company focused on applying **graph data science, artificial intelligence, and big data analytics** to address fraud detection, compliance challenges, and digital transformation needs across multiple industries (Exhibit C.I).

The company's mission is to **deliver advanced fraud detection and risk management solutions**, leveraging cutting-edge AI and graph technologies to identify complex patterns in financial transactions, public procurement, and regulated markets. In doing so, R10S Consulting will fill critical gaps in the U.S. market by providing specialized services that are both highly technical and strategically aligned with **national priorities in economic resilience, financial integrity, and technology innovation.**

According to the business plan (Exhibit C.I), R10S Consulting will provide four primary services:

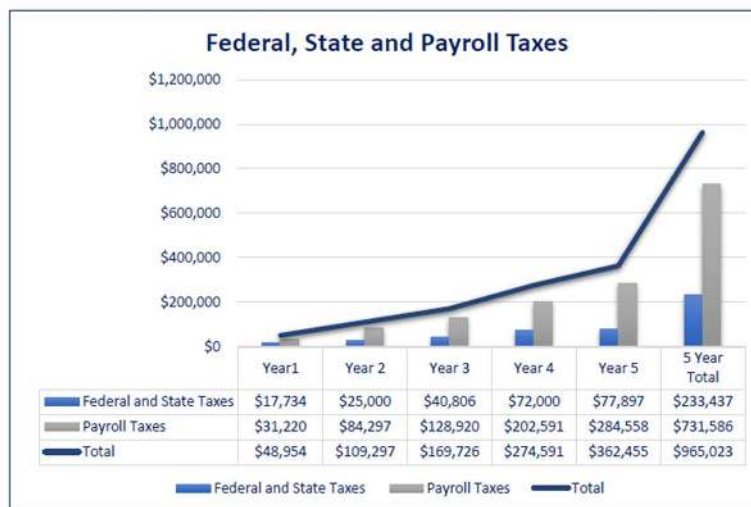
- **Fraud Detection Platform Using Graph Databases and Artificial Intelligence**
- **Data Integration and Quality Services for Public Agencies and Regulated Industries**
- **Data Modeling Consulting for Digital Forensics and Investigations**
- **Custom AI Solutions for Risk Analysis and Compliance Monitoring**

Furthermore, R10S Consulting's projected growth underscores its economic impact. With sales expected to grow from \$482,500 in the first year to approximately \$3,814.038 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.**



R10S Consulting’s business plan foresees significant job creation and economic benefits. **The company's hiring plan includes increasing its workforce from four (4) professionals in the first year to twenty-five (25) in the fifth year.** This growth, driven by growing demand for R10S Consulting’s services, is expected to contribute substantially to local and national employment.

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 \$233,437**, while **payroll taxes will amount to \$731,586**, reflecting R10S Consulting’s expanding workforce and compensation base.



As the company scales and employs up to 25 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, office leasing, and technology service contracts, R10S Consulting will generate secondary tax flows from its suppliers and commercial partners.

<i>Personnel Plan</i>					
	Year 1	Year 2	Year 3	Year 4	Year 5
General Manager and Software/Data Engineering Lead - Mr. Renato Suga	1	1	1	1	1
Graph Database Developer	1	1	1	2	3
Data Engineer	1	1	1	2	3
Machine Learning Engineer	0	1	1	1	3
Full-Stack Developer	0	1	1	2	2
Compliance & Data Privacy Consultant	0	0	1	2	2
IT Technician	0	0	1	1	2
Project Manager	0	1	1	2	2
Marketing and Communications Specialist	0	0	1	1	1
Sales Representative	1	1	2	2	3
Administrative Manager	0	1	1	1	1
Customer Service Representative	0	0	1	2	2
<b>Total People</b>	<b>4</b>	<b>8</b>	<b>13</b>	<b>19</b>	<b>25</b>

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, R10S Consulting was conceived to address the critical demand for advanced fraud detection, compliance modernization, and AI-driven risk management, while also driving economic development through job creation, technological innovation, and the strengthening of financial integrity systems. The company’s vision, services, and expansion model reflect an innovative and strategic approach to modernizing fraud prevention and compliance infrastructure in the United States. More details on the company’s operating strategy, market positioning, and anticipated contributions to U.S. national interests can be found in the attached business plan (**Exhibit C.I**) and will also be thoroughly examined in the following sections discussing the substantial merit and national importance 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 traditional labor certification and job offer requirements 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 demonstrates:

- I.** 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. Suga satisfies all three prongs of the *Dhanasar framework*:

- His proposed endeavor, **the launch of R10S Consulting to deliver AI-driven fraud detection, big data analytics, and compliance modernization services**, has substantial merit and clear national importance, given its alignment with U.S. priorities in financial integrity, public procurement efficiency, and economic resilience.
- He is exceptionally well-positioned to advance this endeavor, bringing over 20 years of experience in software engineering, big data, and public-sector consulting, as well as advanced academic credentials and specialized certifications.
- On balance, granting a waiver of the job offer and labor certification is in the best interests of the United States, as Mr. Suga’s endeavor will not compete for existing positions but rather create new employment opportunities, strengthen critical compliance systems, and generate measurable economic and technological benefits.

Accordingly, this petition demonstrates through documentary evidence, expert letters, and the attached **business plan (Exhibit C.I)** that Mr. Suga’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 endeavor led by Mr. Suga, through the establishment of R10S Consulting, possesses both substantial merit and national importance. The company is dedicated to advancing fraud detection, compliance modernization, and digital transformation in the United States by applying artificial intelligence, graph data science, and big data analytics to some of the most pressing challenges in both the public and private sectors.

#### **3.1.1 BUSINESS PLAN**

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

**R10S Consulting** will be established in the United States as a technology and consulting firm focused on AI-powered fraud detection, regulatory compliance, and digital transformation. The company's core mission is to provide intelligent, data-driven solutions that improve transparency, risk management, and operational efficiency in critical sectors such as finance, procurement, and government oversight. By leveraging advanced techniques in graph analytics, artificial intelligence, and big data, R10S Consulting will help organizations modernize their compliance frameworks, detect complex fraud schemes, and strengthen the integrity of institutional processes essential to the country's economic and regulatory resilience. The proposed endeavor of Mr. Suga is the

establishment of **R10S Consulting**, a U.S.-based firm specializing in **fraud detection, compliance modernization, and AI-driven digital transformation**. The company will provide **cutting-edge consulting and technological solutions** at the intersection of **artificial intelligence, graph data science, and big data analytics**, with a mission to strengthen the U.S. financial, procurement, and regulatory ecosystems.

The business plan (Exhibit C.I) outlines a phased growth strategy. In the first year, R10S Consulting will focus on **advisory services and pilot projects** in fraud detection and compliance for financial institutions, public procurement agencies, and regulated industries. These initial efforts will emphasize proof-of-concept implementations using graph-based algorithms and machine learning models to identify hidden fraud patterns and compliance risks.

By Year 3, the company anticipates expanding its services to include **custom-built digital platforms for fraud monitoring and risk management**, serving a larger client base across financial, healthcare, and insurance sectors. By Year 5, R10S Consulting projects employing up to **25 full-time professionals, including data scientists, AI engineers, compliance analysts, and software developers**, with revenue growth reflecting its role as a reliable partner in advancing national priorities around fraud prevention and digital security.

The substantial merit of this endeavor derives from its **direct economic and regulatory impact**:

- **Fraud Detection and Prevention:** Mitigating billions in annual economic losses through scalable AI-powered solutions.
- **Compliance Modernization:** Supporting both public and private entities in adapting to increasingly complex regulatory frameworks.
- **Technological Innovation:** Applying state-of-the-art methods in AI and graph databases to solve systemic inefficiencies.
- **Economic Growth and Job Creation:** Generating direct employment in high-value technology fields and indirect contributions through vendor and partner networks.

R10S Consulting, led by Mr. Suga, will offer innovative compliance and fraud detection solutions, applying AI, graph science, and big data analytics to increase transparency and efficiency in vulnerable sectors such as finance, healthcare, and public administration. **The plan projects revenue growth from \$482,000 in the first year to approximately \$3.8 million by year five, with the creation of 25 highly skilled jobs, directly contributing to regional economic development and the modernization of fraud prevention and compliance infrastructure in the United States.**

Finally, as a data science and compliance professional with extensive experience in fraud detection, artificial intelligence, and big data platforms, Mr. Suga represents a **STEM professional** leading a high-impact project in a STEM field, Computer and Information Sciences, with direct implications for the economic integrity, competitiveness, and regulatory resilience of the United States.

Mr. Suga's expertise is strongly aligned with areas listed on the **DHS List of STEM-Designated Programs**, reflecting the strategic importance of his work in developing digital compliance and fraud-prevention solutions. His education and proposed project fall under the following:

- **11.0701 – Computer Science:** Encompasses computational theory, algorithms, data science, and systems design, directly aligned with Mr. Suga's academic background and his professional applications in AI-driven compliance and fraud detection.

- **11.0102 – Artificial Intelligence:** Focuses on machine learning, neural networks, and algorithmic reasoning, which are at the core of Mr. Suga’s work in applying graph-based AI models for fraud detection and regulatory modernization.
- **52.1399 – Management Science and Quantitative Methods, Other:** Related to the application of quantitative modeling and predictive analytics to solve business and regulatory challenges, consistent with Mr. Suga’s focus on optimizing procurement processes, financial oversight, and compliance frameworks.

These codes confirm that both his academic training and his entrepreneurial endeavor are situated within recognized STEM fields, reinforcing that the exemption from labor certification is aligned with the national interest of the United States.

These classifications highlight the STEM relevance and national importance of Mr. Suga’s field, further supporting the substantial merit of his proposed endeavor. The USCIS Policy Manual, in its revised "Chapter 5 - Advanced Degree or Exceptional Ability" dated January 21, 2022, underscores the significance of contributions from individuals like Mr. Suga:

USCIS recognizes the importance of progress in STEM fields and the essential role of persons with advanced STEM degrees in fostering this progress, especially in focused critical and emerging technologies or other STEM areas important to U.S. competitiveness or national security.

To identify a critical and emerging technology field, officers consider governmental, academic, and other authoritative and instructive sources, and all other evidence submitted by the petitioner. The lists of critical and emerging technology subfields published by the Executive Office of the President, by either the National Science and Technology Council or the National Security Council, are examples of authoritative lists. Officers may find that a STEM area is important to competitiveness or security in a variety of circumstances, for example, when the evidence in the record demonstrates that an endeavor will help the United States to remain ahead of strategic competitors or current and potential adversaries, or relates to a field, including those that are research and development-intensive industries, where appropriate activity and investment, both early and later in the development cycle, may contribute to the United States achieving or maintaining technology leadership or peer status among allies and partners.

With respect to the first prong, as in all cases, the evidence must demonstrate that a STEM endeavor has both substantial merit and national importance. Many proposed endeavors that aim to advance STEM technologies and research, whether in academic or industry settings, not only have substantial merit in relation to U.S. science and technology interests but also have sufficiently broad potential implications to demonstrate national importance.

In conclusion, Mr. Suga’s endeavor through R10S Consulting is an innovative initiative to strengthen U.S. compliance and fraud-prevention infrastructure. By applying AI and data science to support SMEs, financial institutions, and regulated industries, the project promotes transparency, efficiency, and resilience, with projected growth and the creation of 25 skilled jobs. These factors, combined with his STEM expertise, position the initiative as directly aligned with U.S. national interests.

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

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

The proposed endeavor of Mr. Renato Suga through R10S Consulting has clear national and even global implications. The company is set to provide modern data and analytics solutions that help organizations detect fraud, stay compliant with regulations, and upgrade outdated systems. R10S Consulting works in areas that handle large amounts of information, such as government, finance, healthcare, and infrastructure. By using advanced databases, artificial intelligence, and secure data systems, R10S allows organizations to identify risks and issues faster and better meet growing legal and regulatory requirements. These solutions directly support U.S. priorities in safeguarding economic stability, protecting public resources, and modernizing regulatory frameworks, ensuring greater transparency and efficiency.

Beyond the immediate business impact, the initiative strengthens the United States' global leadership in digital compliance and fraud-prevention technologies. As demand for advanced risk-management solutions grows worldwide, R10S Consulting positions itself as a strategic contributor to market integrity, competitiveness, and resilience, reinforcing the substantial merit and national importance of Mr. Suga's endeavor under *Matter of Dhanasar*.

Here are several key points detailing why Mr. Suga's endeavor is of national importance:

- **Strengthening Compliance and Risk Management Infrastructure:** As small and medium-sized businesses and financial institutions face increasing challenges from fraud, cybercrime, and regulatory complexity, R10S Consulting provides AI-driven compliance and fraud-prevention solutions. These tools improve accuracy, reliability, and efficiency in detecting risks, reducing financial losses and operational inefficiencies.

**National Importance:** By strengthening the compliance infrastructure, the project enhances the competitiveness and resilience of entire industries, supporting sustainable economic growth in the U.S.

- **Supporting Underserved Markets and Regulated Sectors:** R10S Consulting offers specialized services to sectors with stringent regulatory requirements, such as banking, healthcare, and government procurement. These solutions ensure full compliance, while also extending access to advanced technologies for organizations with limited resources.

**National Importance:** Expanding access to secure compliance tools reduces systemic vulnerabilities, strengthens equity, and promotes integrity in essential markets, aligning with federal objectives.

- **Development of Integrated Technology Solutions:** Mr. Suga leads the design of a scalable AI platform that integrates data science, predictive analytics, and graph-based risk mapping to identify patterns of fraud and non-compliance across industries.

**National Importance:** These technological innovations modernize compliance and auditing, contributing to efficiency and productivity across multiple sectors of the economy.

- **Reduction of Fraud-Related Costs and Risks:** By automating risk detection and compliance checks, the R10S platform reduces waste, financial exposure, and legal penalties for businesses, while improving their market competitiveness.

**National Importance:** Stronger compliance mechanisms are fundamental to safeguarding U.S. economic stability and preventing costly disruptions, particularly in a global environment of rising financial crime.

- **Alignment with STEM Areas and Technology Priorities:** Mr. Suga’s work is classified under STEM fields, particularly Computer Science (CIP 11.0701) and Artificial Intelligence (CIP 11.0102), reinforcing the strategic technological relevance of his contributions.

**National Importance:** By advancing AI-based compliance and fraud-prevention technologies, his work directly supports U.S. priorities in innovation, financial security, and global competitiveness

The U.S. government has been stepping up efforts to strengthen critical digital and financial infrastructure, promoting policies that emphasize decentralization, transparency, and regional resilience. In line with these guidelines, Mr. Suga’s R10S Consulting is strategically positioned to support small and medium-sized businesses, financial institutions, and public agencies, especially in areas facing growing challenges with fraud, compliance, and risk management.

Through its AI-driven platform for fraud detection, compliance automation, and risk modeling, R10S empowers organizations to increase efficiency, reduce systemic vulnerabilities, and strengthen institutional trust. This aligns with federal priorities for modernization, economic security, and resilience against financial crime, contributing to a safer and more competitive U.S. economy.

The global RegTech (Regulatory Technology) market is experiencing accelerated growth, reflecting the increasing demand for technology-driven compliance and risk management solutions. **According to IMARC Group (2024)<sup>1</sup>, the global RegTech market was valued at approximately USD 15.8 billion in 2024 and is projected to reach USD 70.8 billion by 2033, with a compound annual growth rate (CAGR) of 18.0% between 2025 and 2033.**

This rapid expansion is driven by the digital transformation of financial services, stricter regulatory requirements, and the urgent need for more efficient compliance processes. This scenario reinforces the strategic importance of initiatives like Mr. Suga’s R10S Consulting, which develops advanced AI-based solutions to optimize compliance, prevent fraud, and support both financial institutions and public-sector agencies. **By addressing systemic risks and modernizing compliance infrastructure, R10S directly contributes to U.S. national priorities in financial security, innovation, and economic competitiveness.**

In conclusion, the project led by Mr. Suga is highly aligned with the national interest of the United States. Its contributions in technology, compliance infrastructure, fraud prevention, and AI-driven risk management make it a qualified candidate for a National Interest Waiver, ensuring the continuity of its economic and technological impact in the country.

This is certainly one of the most important factors when assessing national importance. This is because there is no room for interpretation: the precedent decision, *Dhanasar*, expressly includes the “significant potential to employ U.S. workers” OR “other substantial positive economic effects” as factors determinative of national importance.

Under the leadership of Mr. Renato Suga, R10S Consulting is strategically positioned to make a significant contribution to the creation of skilled jobs in the United States, especially in the areas of compliance technology, risk management, and AI-driven regulatory solutions. The company expects to employ approximately **25 full-time professionals by its fifth year of operation**, including software engineers, data scientists, compliance analysts, legal technology consultants, and client support specialists, all aligned with highly qualified technical and regulatory occupations.

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<sup>1</sup> <https://www.imarcgroup.com/regtech-market>

The planned workforce expansion is a direct result of Mr. Suga’s proven expertise in developing scalable digital solutions and his ability to drive the company’s strategic growth. His technical leadership and business vision will be instrumental in guiding operational, technological, and commercial decisions, ensuring that R10S Consulting delivers innovative compliance and fraud-prevention solutions adapted to U.S. market needs.

In addition to the direct creation of jobs, R10S Consulting’s operations will also stimulate the local value chain, generating indirect opportunities in areas such as IT services, legal and regulatory advisory partnerships, customer support, and digital infrastructure maintenance. This multiplier effect will contribute to local and regional economies, while reinforcing national priorities in innovation, financial security, and regulatory modernization.

In evaluating the broader economic impact of job creation, it is critical to consider the direct positions generated by an enterprise as well as the indirect employment effects across related sectors. One standard approach to quantifying this **extended 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 supported in the broader economy for each direct job created in a given industry. For the computer systems design and related services sector, where R10S Consulting is categorized, the EPI reports a job multiplier of 283.4.

This means that for every 100 direct jobs, an additional 283.4 indirect jobs are created in supplier industries and through induced consumer spending from the newly employed workforce.

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

Applying this multiplier to R10S Consulting’s projections, the creation of 25 direct, high-skilled positions by year five under **Mr. Suga’s leadership is expected to support approximately 70 additional indirect jobs in the U.S. economy.** These positions include roles in adjacent sectors such as administrative support, logistics, training services, equipment supply, and local services benefiting from employee expenditures. This amplifies the endeavor’s overall economic contribution, fulfilling one of the core evaluative criteria established in the *Dhanasar* precedent for determining national importance.

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. This is a matter of semantics.

In conclusion, R10S Consulting represents a high-impact initiative with strong potential to generate sustainable economic benefits, create jobs, and support logistics modernization, factors that justify

its qualification as an enterprise of national interest under the criteria proposed in *Matter of Dhanasar*.

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

Mr. Suga’s proposed endeavor, R10S Consulting, is directly aligned with issues that the United States government has declared of national importance, especially regarding **digital transformation and strengthening critical infrastructure for regional economic growth**.

R10S Consulting’s mission is aligned with recent federal priorities that emphasize fairness, transparency, and resilience in the financial sector. Notably, President Trump’s **Executive Order on Guaranteeing Fair Banking for All Americans (August 7, 2025)**<sup>2</sup> directs federal regulators to eliminate discriminatory practices in banking, remove “reputational risk” from supervisory guidelines, and ensure equal access to financial services across the country. By providing AI-driven compliance and fraud-prevention solutions, R10S Consulting supports these priorities by strengthening institutional trust, ensuring regulatory fairness, and creating more transparent compliance frameworks. This alignment positions the company to directly contribute to national goals of safeguarding financial security, promoting inclusive access to services, and reinforcing the competitiveness of U.S. businesses in a global economy.

Furthermore, the **Trump administration's 2025 AI Action Plan**<sup>3</sup> promotes the development of trustworthy, bias-free AI systems, with policy measures to enhance regulatory compliance and innovation in sectors such as finance and technology. By providing AI-powered compliance and fraud prevention solutions, R10S Consulting supports these priorities, enhancing financial integrity, regulatory effectiveness, and fair access to services under robust legal and technological frameworks.

In summary, Mr. Suga’s R10S Consulting delivers measurable benefits to the U.S. economy by modernizing compliance processes, enhancing fraud prevention, and supporting regulatory resilience. His initiative directly addresses structural challenges in finance and public administration, aligning with federal priorities and reinforcing the national importance of granting a National Interest Waiver.

### **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 does not demand proof of guaranteed success but rather credible evidence of qualifications, experience, and progress made toward implementation. Mr. Suga’s proven expertise in IT, compliance, and risk management positions him uniquely to establish and expand R10S Consulting successfully in the United States.

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

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<sup>2</sup> <https://www.whitehouse.gov/presidential-actions/2025/08/guaranteeing-fair-banking-for-all-americans/>

<sup>3</sup> <https://www.ai.gov/action-plan>

Mr. Suga is uniquely qualified to lead and expand the proposed endeavor in the United States, based on his strong academic background and extensive professional experience in information technology, compliance, and risk management. He holds a **Bachelor of Science in Computer Science** from the Federal University of Paraná in 2005 and later completed a **postgraduate specialization in Engineering Economics and Financial Market** at Pontificia Universidade Católica do Paraná in 2007. **In Canada, he advanced his education with a Master of science in Administration - Information Technology Management** at Université Laval in 2017, followed by an **AEC specialist in Big Data and Business Intelligence** from Cégep Sainte-Foy in 2019.

He is currently finalizing a specialization in Artificial Intelligence, also at Cégep Sainte-Foy, with expected completion in 2025. His education is **complemented by international certifications and training, such as Neo4j Certified Professional (2020), Neo4j Graph Data Science (2021), and professional courses in management, finance, and data science from institutions like UCI and Johns Hopkins University.** **This academic foundation has provided him with both technical expertise and strategic insight, equipping him to work at the intersection of technology, analytics, and regulatory compliance.**

Professionally, Mr. Suga has accumulated **more than 20 years of progressive experience in software development, data analysis, and compliance technology.** At Hydro Quebec **from 2022 to present** as Developer I, he built and maintained large-scale data pipelines, ensuring high performance and availability for enterprise analytics systems serving one of Canada's largest utilities.

At **Revenu Québec, where he worked from 2016 to 2022**, he advanced from System Analyst and Web Developer to Data Analyst and finally Database Developer. In these roles, he contributed to high-impact initiatives such as developing graph-based analytics with Neo4j to map taxpayer and corporate relationships, enhancing fraud detection and compliance monitoring for the government.

**Prior to that, from 2012 to 2016, he worked at Oracle in Quebec as a software developer** and later in customer success, where he significantly improved the efficiency of technical support by reducing a backlog of unresolved issues from about twenty cases to nearly zero and sustaining it at consistently low levels. Earlier, **he served at CGI in Quebec between 2010 to 2012**, delivering IT consulting for clients such as RAMQ and CARRA, with projects involving .NET development, SQL Server, and reporting solutions for government agencies.

In Brazil, he **also worked with TechResult between 2010 to 2012**, as a systems analyst and developer, supporting enterprise applications and systems integration. **Since 2005**, Mr. Suga has been continuously involved in the field of software development and information technology.

Furthermore, Mr. Suga's distinguished career has been consistently recognized with high salaries, reflecting his advanced expertise in data analysis, artificial intelligence, and compliance technology. According to his most recent records, Mr. Suga earns an annual income of **approximately CAD \$128,904 (Exhibit C.II).**

For comparison, the specialized platform **Glassdoor<sup>4</sup>** reports that the average compensation for professionals in his role is about **CAD \$74,000** per year equivalent to roughly **USD \$54,000** per year<sup>5</sup>. This demonstrates that Mr. Suga's earnings are significantly above the average for his professional category, underscoring his status as a highly qualified and competitive expert in his field. His above-average compensation highlights his market recognition and his ability to lead

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<sup>4</sup> [https://www.glassdoor.com/Salaries/quebec-developer-salary-SRCH\\_IL\\_0,6\\_IS4082\\_KO7,16.htm](https://www.glassdoor.com/Salaries/quebec-developer-salary-SRCH_IL_0,6_IS4082_KO7,16.htm)

<sup>5</sup> <https://www.oanda.com/currency-converter/en/?from=CAD&to=USD&amount=74>

complex, high-impact initiatives such as those planned through R10S Consulting in the United States.

Total pay range  
**CA\$57K - CA\$89K/yr**  
CA\$74K/yr Median total pay

In addition, Mr. Suga is a member of the Association for Computing Machinery (Exhibit C.II):



Mr. Suga’s professional history clearly demonstrates that he is well-positioned to lead and expand R10S Consulting in the United States. With over two decades of progressive experience in data analysis, artificial intelligence, and compliance solutions, he has accumulated the knowledge and expertise necessary to competently execute every stage of the proposed endeavor. His current career achievements, including earnings well above the market average according to Glassdoor benchmarks, highlight the recognition of his skills and the impact of his work in highly complex environments.

In summary, Mr. Suga’s career reflects a unique combination of technical expertise, strategic leadership, and innovation in digital compliance and fraud-prevention solutions. His solid academic foundation, long-standing professional experience, and proven ability to design scalable platforms and improve operational efficiency confirm that he is uniquely qualified to lead R10S Consulting’s development in the United States. This combination of technical mastery, entrepreneurial vision, and consistent professional recognition positions him strategically to advance U.S. priorities in technological innovation, regulatory modernization, and economic resilience, fully satisfying the second prong of the NIW framework.

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

In addition to his strong academic background and extensive professional achievements, Mr. Suga’s qualifications and preparedness to lead the proposed endeavor are further supported by detailed letters from independent experts in data science, software engineering, and compliance technology. These professionals, with decades of experience in both the private and public sectors, have directly observed and attested to the impact of Mr. Suga’s work on advanced analytics, fraud detection, and large-scale data integration projects.

As outlined in the USCIS Policy Manual, these letters serve as objective, third-party validation of his exceptional technical expertise, professional reputation, and significant contributions to the fields of artificial intelligence, data engineering, and regulatory technology. Collectively, they reinforce Mr. Suga’s unique position to lead the growth of R10S Consulting in the United States, driving innovation in compliance automation, fraud prevention, and digital governance that directly supports national priorities in economic security and technological resilience.

For example, **Mr. Théophile Godonou**, a Machine Learning Engineer at Revenu Québec with advanced training from Université Laval, Georgia Tech, and MIT, highlights Mr. Renato Suga’s leadership in developing a graph database methodology that transformed tax fraud detection. His contribution raised detection rates from 15% to 80% and established a scalable framework now used across multiple departments, demonstrating his rare technical autonomy and impact on public-sector innovation.

*“Mr. Suga played a central role in leading a pilot project that implemented a graph database (Neo4j) to conduct social network analysis aimed at identifying potential tax avoidance schemes. [...] The practical outcome of Mr. Suga’s work was a marked improvement in detection success rates—from approximately 15% under previous systems to around 80% in the cases where the graph database approach was implemented.”*

**Mr. Mauricio Rafael Maurer**, currently a Senior Graphics Engineer at Meta Platforms, Inc., with over 17 years of experience in C++ development and 2D/3D graphics, and prior roles at institutions such as MathWorks and FactSet. He holds Master’s degrees in Computer Science from both SUNY Stony Brook and the Federal University of Paraná, in addition to his Bachelor’s from UFPR. Mr. Maurer highlights Mr. Suga’s ability to deliver innovative, high-impact technical solutions, including the creation of a customized “Code Generator” tool at TechResult that drastically reduced backend development time and set new benchmarks for efficiency. He further emphasizes Mr. Suga’s proactive problem-solving skills, advanced technical proficiency, and contributions to internationally recognized projects such as the open-source Mono framework.

*“Mr. Suga made a significant contribution during our time at TechResult by independently creating a tailored ‘Code Generator’ solution. This tool, built specifically for the company’s internal development process, enabled backend development tasks that typically took days or weeks to be completed within minutes or hours. The implementation of this tool represented a profound operational improvement, resulting in a cumulative saving of hundreds of development hours across various projects. His initiative not only accelerated project timelines but also established a new internal benchmark for process optimization within the company.”*

**Mr. Yuan Yao**, a Business Intelligence Architect and Developer with over 15 years of experience in data warehousing and analytics at major organizations across North America and Europe, highlights Mr. Renato Suga’s leadership at Hydro Québec. Mr. Yao emphasizes how Mr. Suga developed robust ETL pipelines using Talend to automate ingestion from multiple legacy systems, directly supporting energy demand forecasting and cost estimation. His contributions saved colleagues dozens of hours, improved operational efficiency, and produced solutions that remain reliable and replicable across the company.

*“One of the most significant instances of Mr. Suga’s technical impact was his role in automating data ingestion from numerous legacy sources. His pipelines were instrumental in enabling Hydro Québec’s energy demand forecasting and cost estimation processes, areas that are vital for both operational efficiency and strategic planning. By ensuring the timely availability of high-quality data, Mr. Suga’s work directly supported management’s ability to make informed decisions based on reliable and up-to-date information.”*

Relatedly, **Mr. Danilo Bartolini**, Team Lead of Software Engineering at Seven.One Entertainment Group in Germany, emphasizes Mr. Suga’s strong technical skills, problem-solving capacity, and discipline in high-pressure environments. Mr. Bartolini highlights how Mr. Suga played a key role in improving Oracle’s bug resolution process, reducing a backlog of over 20 critical issues and implementing structured practices that became internal references for efficiency and consistency.

*“One example that illustrates Mr. Suga’s professionalism and technical discipline was his role in improving the internal bug resolution process. When we joined the maintenance support team, there was a persistent backlog of over 20 critical issues, which required constant client follow-ups and reactive responses. Mr. Suga helped implement more efficient triaging and tracking mechanisms, allowing the team to bring the open case volume under control.”*

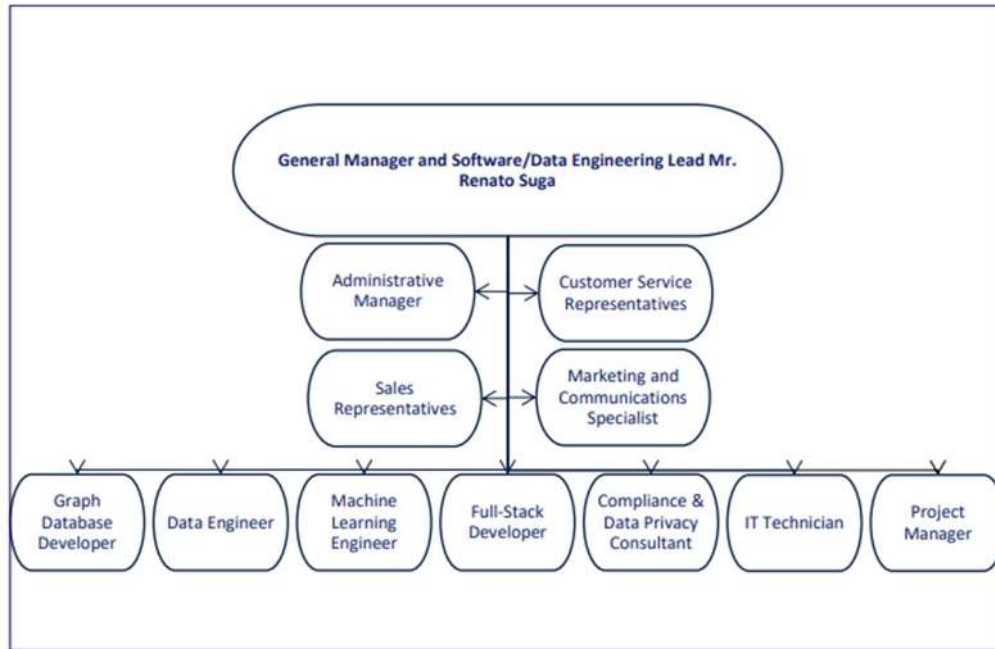
These letters are not mere statements of character; they present specific and substantiated accounts of Mr. Suga’s advanced technical expertise, leadership capacity, and the measurable impact of his contributions in information technology, compliance, and data-driven innovation. Collectively, they confirm that he is uniquely qualified to lead R10S Consulting in a way that directly advances the strategic interests of the United States.

Each statement consistently reinforces that Mr. Suga is well-positioned to carry out the proposed endeavor, demonstrating how his work contributes concretely to national priorities such as regulatory modernization, financial security, fraud prevention, and the application of artificial intelligence in risk management.

Given the national importance of strengthening compliance infrastructure and advancing RegTech solutions to protect economic resilience, we respectfully request that the Service consider these expert statements (**Exhibit C.II**) as compelling evidence of Mr. Suga’s exceptional qualifications.

### 3.2.3 PLAN FOR FUTURE ACTIVITIES:

Mr. Suga is set to play a key role in the technology leadership and operations of R10S Consulting, as outlined in the organizational structure presented in the business plan (**Exhibit C.I**):



Mr. Suga is set to play a key role in the technology leadership and operations of **R10S Consulting**, as outlined in the organizational structure presented in the business plan (Exhibit C.I). Drawing on his extensive professional experience and leadership roles in information technology, compliance, and risk management, Mr. Suga has the skills needed to navigate operational challenges and drive business success. In this role, Mr. Suga will lead a comprehensive suite of initiatives aimed at delivering innovation, operational resilience, and sustained growth, including:

- Oversee all business operations, including planning, budgeting, and strategic execution.
- Lead technical development and architecture of data engineering and AI-based solutions.
- Ensure service quality, customer satisfaction, and long-term business sustainability.
- Manage the integration of cybersecurity protocols and cloud infrastructure.
- Supervise software engineering teams and ensure compliance with industry standards.
- Build and maintain relationships with clients, partners, and vendors.
- Monitor financial performance and manage cost control measures.
- Guide hiring, team development, and organizational growth initiatives.

Under Mr. Suga’s leadership, R10S Consulting will implement advanced AI-based compliance and fraud-prevention solutions, modernizing processes for financial institutions and public-sector organizations. He will be directly engaged in developing scalable digital strategies, supervising specialized teams, and fostering a collaborative environment to ensure operational excellence.

In addition, he will manage strategic relationships with partners, regulatory bodies, and industry stakeholders to expand the company’s presence across multiple states and strengthen client trust. With extensive experience in IT operations, public procurement, and compliance management, combined with a record of leadership in government and consulting projects, Mr. Suga is well prepared to guide technical decisions, drive innovation, and position R10S as a reference in the RegTech sector.

Finally, by continuously monitoring emerging trends in artificial intelligence and regulatory technology, Mr. Suga will ensure that R10S Consulting remains competitive, innovative, and aligned with U.S. best practices, reinforcing his ability to deliver measurable impact in compliance and risk management. In addition to his technical and managerial qualifications, Mr. Suga has secured the necessary financial resources to launch and sustain the proposed endeavor (**Exhibit C.II**). **As described in Item 2.5.1 of the business plan (Exhibit C.I), R10S Consulting is expected to require an initial investment of US\$40,000.**

Startup	
Requirements	
Startup Expenses	
Legal	\$1,500
Insurance	\$500
Marketing	\$3,000
Rent/Deposit	\$3,600
Computers/Phones/Tablets	\$2,500
Office furniture	\$1,400
Equipment	\$5,000
Servers and licenses	\$5,000
Stationery	\$1,500
<b>Total Startup Expenses</b>	<b>\$24,000</b>
Startup Assets	
Cash Required	\$16,000
Startup Inventory	\$0
Long-term Assets	\$0
<b>Total Assets</b>	<b>\$16,000</b>
<b>Total Requirements</b>	<b>\$40,000</b>

**Mr. Suga has committed to personally funding from his resources, according to his financial documents (Exhibit C.II).**

Mr. Suga has secured sufficient financial resources to independently sustain and implement the proposed endeavor. He currently holds R\$196,014.33 in Brazil, equivalent to approximately US\$36,517.37, in addition to CAD\$281,910.33 in Canada, equivalent to approximately US\$204,905.00. Together, his available assets surpass US\$240,000.00, which is far above the estimated US\$40,000.00 required for the initial implementation of his business plan. This demonstrates not only his financial capacity to fully execute the proposed endeavor without reliance on external funding, but also his strong personal commitment and preparedness to ensure the long-term success and sustainability of R10S Consulting in the United States

**Conversion result**

Conversion from: Real/BRL (790)  
Amount to convert: 196,014.33

To: United States Dollar/USD (220)  
Conversion result: 36,517.378

Exchange rate date used: 12/09/2025

Rate:

1 Real/BRL (790) = 0.1862995 United States Dollar/USD (220)

1 United States Dollar/USD (220) = 5.3677 Real/BRL (790)

ACCOUNT STATEMENT	
Order execution only account	
Current month balance: <b>\$177,357.19</b> (January 31, 2025) Last month balance: <b>\$174,573.90</b> (December 31, 2024)	
RENATO SUGA	
5-900 AV MYRAND AVE QUEBEC QC G1V 2V9	Account #: 51710116 Type: Individual Registered Retirement Savings Plan (RRSP) Currency: CAD/USD Current month: January 31, 2025 Account opened: February 20, 2017 Dealer: Questade, Inc.

ACCOUNT STATEMENT	
Order execution only account	
Current month balance: <b>\$104,553.14</b> (January 31, 2025) Last month balance: <b>\$101,169.28</b> (December 31, 2024)	
RENATO SUGA	
5-900 AV MYRAND AVE QUEBEC QC G1V 2V9	Account #: 51576950 Type: Individual Tax-Free Savings Account (TFSA) Currency: CAD/USD Current month: January 31, 2025 Account opened: May 14, 2013 Dealer: Questade, Inc.

**conversion:**



Furthermore, Mr. Suga’s available resources, totaling over US\$240,000.00, will serve as ample startup capital to maintain operational liquidity during the critical initial phase of R10S Consulting. This ensures the company’s ability to manage ongoing obligations with financial stability and independence. Such a well-structured financial position underscores Mr. Suga’s preparedness and capacity to execute the proposed endeavor without relying on external funding, while also demonstrating his personal commitment to ensuring the long-term viability of the enterprise in the United States.

Taken together, the evidence clearly and convincingly demonstrates that Mr. Suga is exceptionally well-positioned to advance the proposed endeavor. His strong academic foundation in Information Technology and extensive professional trajectory in IT operations, compliance, and risk management, combined with progressively responsible roles in both public and private institutions, accredit him as a highly capable leader in developing AI-driven compliance and fraud-prevention solutions. With two decades of relevant experience, including leadership in public-sector projects in Brazil and Canada, Mr. Suga brings the ideal combination of technical knowledge, strategic vision, and practical expertise to successfully establish and scale R10S Consulting in the U.S. His ability to lead complex projects, deliver tangible results, and implement replicable methodologies for compliance and fraud detection has been consistently validated in his career.

In addition, Mr. Suga has already developed a solid business plan with strategies for organic growth, competitive positioning, and technological integration, all adapted to the U.S. market. His dedication to the project is evident not only from his direct involvement but also from his personal financial investment in its success. The combination of these factors, advanced technical expertise, proven leadership, professional recognition, and detailed operational planning, strongly supports the conclusion that Mr. Suga is prepared to make a concrete and sustainable contribution aligned with U.S. strategic priorities through his proposed endeavor.

**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 limitations of the labor certification process. When a foreign national brings significant and unique benefits to a particular field beyond what is expected from a typical job, they should not be denied permanent residence solely because another individual could perform the job adequately.

Mr. Suga clearly exemplifies this principle. As a highly skilled IT professional and data/software engineer with a long track record in public-sector compliance, IT operations, and the development of AI-driven fraud-prevention and risk-management solutions, his business proposition goes beyond a traditional job placement. **R10S Consulting** represents a strategic contribution to the modernization of compliance infrastructure in the United States, with positive impacts on financial institutions, regulatory processes, and technological security in critical sectors. Requiring Mr. Suga to undergo a labor certification process, even though other professionals could theoretically fill similar positions, would be to ignore the unique value that his experience, proven track record of execution, and entrepreneurial vision bring to the national public interest.

According to the third prong in the Dhanasar framework, adjudicators must conduct a balancing test by considering the national interest of requiring job offers and labor certifications against other factors that the foreign national brings to the table. This balancing act involves analyzing various factors, including:

- Whether it would be impractical for the foreign national to secure a job offer or for the petitioner to obtain a labor certification, given the nature of the foreign national's qualifications or proposed endeavor.
- Whether the United States would still benefit from the foreign national's contributions even if qualified U.S. workers are available.
- Whether the national interest in the foreign national's contributions is urgent enough to justify bypassing the labor certification process.

The Dhanasar decision elucidates that while these factors are not stringent prerequisites, they serve as valuable considerations. When collectively assessed, they offer insight into the potential benefits of waiving the job offer and labor certification requirements for the United States.

The evidence furnished within this petition compellingly illustrates the imperative national interest in bypassing the arduous procedures associated with the job offer and labor certification process. Hence, a favorable decision is merited.

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

Given the autonomous nature of the proposed endeavor, in which **Mr. Renato Suga will serve as General Manager and Software/Data Engineering Lead of R10S Consulting**, submitting to the traditional labor certification process is impractical. This process was created to protect American workers from being replaced by foreign labor. However, Mr. Suga's initiative, rather than filling an existing job opening, is intended to create new jobs and foster economic growth in strategic sectors of the United States.

- **Nature of the Entrepreneurial Venture:** As an independent entrepreneur, Mr. Suga is structuring an innovative RegTech consulting firm, fundamentally different from conventional employment relationships. The labor certification process does not adequately address cases like his, in which the applicant creates employment opportunities rather than competes for them.
- **Job Creation and Economic Impact:** R10S Consulting is designed to generate direct and indirect employment through the development of AI-based compliance platforms, partnerships with financial institutions and public agencies, and the scaling of its consulting

services. Its model will strengthen organizational efficiency, support regulatory modernization, and contribute to economic resilience, resulting in sustained tax contributions and broad economic benefits.

- **Self-sustainability and Broad Contribution:** Through R10S Consulting, Mr. Suga not only ensures his own financial sustainability but also promotes measurable positive impacts on the U.S. economy by advancing regulatory technology solutions critical to financial stability and public trust. This underscores the exceptional nature of his contribution, making it unnecessary and counterproductive to impose the requirement of a traditional labor certification.

Mr. Suga has provided consistent evidence of his intent and capacity to operate as a self-employed entrepreneur in the United States, emphasizing the potential of his endeavor to generate skilled jobs, increase tax revenues, and modernize compliance and fraud-prevention frameworks. These factors make the requirement of labor certification incompatible with the structure and objectives of his endeavor, strongly supporting the request for a National Interest Waiver.

### **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. Suga's solid track record as an entrepreneur and leader in information technology, compliance, and risk management, he is clearly positioned to successfully advance his proposed venture in the United States. Even in a scenario where American workers are available, Mr. Suga's specific and strategic contributions offer substantial and differentiated advantages for the country:

- **Unique Qualifications and Expertise:** Mr. Suga combines a rare mix of technical expertise in IT operations, data engineering, and AI-based compliance systems with extensive experience in integrating technology into risk management and regulatory processes. His career path, which includes leadership roles in public administration, consulting, and technology-driven compliance projects, demonstrates his capacity to design and implement innovative solutions that improve efficiency and security in highly regulated environments.
- **Recognition and consistent track record:** Throughout his career, Mr. Suga has consistently held senior positions of trust in government and institutional settings, reflecting his professional recognition and credibility. His leadership in implementing digital frameworks for compliance and procurement processes underscores his ability to deliver high-impact results in areas critical to economic and institutional resilience.
- **Technical support and validated impact:** The evidence presented, including letters of support from experienced professionals who have worked with him, a proven history of leading organizational modernization projects, and the creation of advanced solutions in compliance and fraud prevention, confirms that Mr. Suga offers an innovative and practical perspective with direct potential to impact the competitiveness and modernization of the American RegTech sector.
- **Additional contributions:** Although the American market has skilled professionals in IT and compliance, the solutions created by Mr. Suga stand out for their ability to address complex challenges at the intersection of technology, regulation, and risk management. His expertise in integrating artificial intelligence into compliance processes fills a crucial gap in preventing fraud and ensuring regulatory efficiency, strengthening institutional trust and economic security.

In conclusion, while there are qualified American workers in the areas of IT and compliance, the combination of Mr. Suga’s experience, technical recognition, entrepreneurial spirit, and validated results distinguishes him. His presence in the United States, through R10S Consulting, will bring concrete and lasting benefits to the regulatory technology ecosystem, reinforcing financial security, supporting public and private institutions, and driving innovation. Thus, dispensing with the labor certification process in his case directly serves the national interest

### **3.3.3 WHETHER THE NATIONAL INTEREST IN THE FOREIGN NATIONAL’S CONTRIBUTIONS IS URGENT ENOUGH TO JUSTIFY BYPASSING THE LABOR CERTIFICATION PROCESS:**

The national interest in Mr. Suga’s contributions is urgent and clearly justifiable for purposes of exemption from the labor certification process. His extensive technical expertise and ability to lead complex compliance and digital transformation projects reinforce the immediate and strategic benefits that his venture will bring to the United States.

- **Current expertise:** The RegTech sector is undergoing rapid transformation, driven by stricter regulatory requirements, rising risks of fraud, and the urgent need for automation in compliance processes. Mr. Suga has deep expertise in IT operations, data engineering, and AI-driven risk management solutions, having led initiatives in both government and consulting environments. His ability to design and implement digital compliance frameworks adapted to complex contexts, as demonstrated in Brazil through his leadership in public-sector modernization and procurement processes, is particularly relevant to the current challenges of the American regulatory landscape.
- **Immediate economic impact:** The rapid implementation of R10S Consulting in the United States will bring tangible and immediate economic effects. The project is structured to generate direct employment in highly skilled areas, increase tax revenues, and support institutions in strengthening their compliance and fraud-prevention infrastructure. Subjecting Mr. Suga to the labor certification process would delay these contributions and could jeopardize the strategic timing of his entry into the U.S. RegTech market.
- **Industry support:** The letters of support and evidence included in this petition highlight the urgency and relevance of Mr. Suga’s expertise in today’s regulatory and technological environment. Testimonials emphasize his leadership, innovation, and ability to deliver effective compliance and fraud-prevention solutions, underscoring the need to allow his contributions to materialize without unnecessary regulatory barriers.
- **Strategic advantage for the United States:** Allowing Mr. Suga to launch and lead his venture without delay will provide a strategic advantage to the U.S. RegTech industry. R10S Consulting represents a modern, efficient, and adaptable solution for compliance and risk management, with potential to be scaled across multiple industries and regional contexts, promoting innovation and enhancing competitiveness in a sector of growing national importance.

In short, the national interest in Mr. Suga’s contributions is unequivocal and urgent. His unique expertise, combined with the promise of immediate economic impact and technological innovation that his venture offers, fully justify the waiver of the labor certification process. His direct involvement will address critical compliance and fraud-prevention needs, strengthen institutional trust, and bring lasting benefits to the U.S. economy

#### 4. FINAL CONSIDERATIONS

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

1. The self-petitioner, Mr. Renato Suga, satisfies both the advanced degree and exceptional ability requirements under INA 203(b)(2). He holds a **Bachelor's degree** in Computer Science, a **Master degree** of Science in Administration - Information Technology Management, and has built a professional career of **over two decades** in information technology, data engineering, compliance, and regulatory technology. His experience includes senior leadership positions in government institutions and consulting, with recognized expertise in fraud prevention, public procurement, and compliance management. His academic credentials, technical qualifications, and professional achievements clearly demonstrate a level of expertise that exceeds what is typically found in the field, qualifying him for both legal classifications.
2. The proposed endeavor has substantial merit and national importance: R10S Consulting is aligned with strategic U.S. priorities such as strengthening compliance infrastructure, advancing AI-driven regulatory technology, protecting financial systems, and modernizing public procurement processes. Mr. Suga's proposal directly contributes to fraud prevention, regulatory transparency, and economic security by providing AI-based tools that enhance institutional efficiency and resilience. By addressing systemic risks in compliance and regulation, the venture meets the first criterion of the precedent established in *Matter of Dhanasar*, with relevant impact and direct alignment with federal objectives of financial stability and innovation
3. The self-petitioner is well-positioned to advance the endeavor. Mr. Suga brings two decades of progressive experience in information technology, data engineering, and compliance systems, having served in key positions at major institutions such as Revenu Québec, Hydro Québec, Oracle, and CGI, as well as in previous development projects at TechResult in Brazil. He has demonstrated the ability to design, implement, and scale advanced data solutions, including fraud detection frameworks and automated ETL pipelines that continue to operate under high demand with minimal maintenance. This experience directly supports the foundation of R10S Consulting's implementation in the United States. Furthermore, he presents a robust business plan, a track record of professional recognition, above-industry compensation levels, and solid letters of support from independent experts, consolidating his technical and strategic capabilities to successfully execute the proposed endeavor.
4. On balance, it would be beneficial to the United States to waive the requirement of a job offer and labor certification. The labor certification process is impracticable for self-employed individuals like Mr. Suga due to the nature of his role in creating, rather than filling, jobs. His endeavor has the potential to generate numerous skilled positions for U.S. workers, while also strengthening compliance frameworks, improving fraud-prevention systems, and contributing significantly to the national economy.

Accordingly, **Mr. Renato Suga merits a favorable adjudication of this I-140 petition** under the Employment-Based Second Preference category with a request for a waiver of the job offer and labor certification requirements, pursuant to INA §203(b)(2)(B). His qualifications, consistent leadership in high-responsibility roles, and proven impact in regulatory technology and compliance clearly align with the legislative intent of the National Interest Waiver provision. Mr. Suga's work

advances digital compliance infrastructure and AI-driven risk management, areas directly tied to economic security, innovation, and competitiveness in the United States.

We respectfully request USCIS to approve this petition in light of the overwhelming evidence of national benefit and professional excellence.

Should you require any further information or documentation, please do not hesitate to contact my office. Thank you in advance for your kind assistance with this matter.

Sincerely,



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

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Graduate Microprogram - Laval University and Transcripts and corresponding translation - 2013 32-47

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# **Exhibit A**

# RENATO SUGA

Email | [renato.suga@gmail.com](mailto:renato.suga@gmail.com)

Phone | +1 418 575 0678

---

Motivated AI enthusiast with a strong background in software and data engineering, seeking opportunities to apply and develop my knowledge of machine learning, graph databases, and data analytics. Coursework hands-on experience in Python, Neo4j, and Databricks, Linux, including supervised and unsupervised learning and reinforcement learning.

Have already tutored interns, newcomers and served as instructor of .NET introductory course

---

## PROFESSIONAL EXPERIENCE

### ROLE

Hydro Quebec | Montreal-QC, Canada

01/2022 - PRESENT

ETL and analytics analysis and development using Talend, Databricks, Azure Datafactory, Control-m.

Notable contributions:

- becoming a peer reference in Talend
- ETL pipelines I developed running now for 2 years (2023-2024) under heavy loads requiring very little to no modifications.

### ROLE (SYSTEM ANALYST, DEVELOPER, DATA ANALYST)

Revenu Quebec | Quebec, QC - Canada

09/2016 - 07/2022

Database Developer (01/2020 - 07/2022): extracted data from Oracle database and successfully ran a pilot program using graph databases, mainly Neo4j. The goal was to perform social network analysis on a tax-payer and companies networks.

Data Analyst (07/2018 - 01/2020): Data analysis using SAS. The role was to ensure data quality from external sources that Revenu Quebec interacted with in order to avoid tax evasion

System Analyst/Web Developer (09/2016 - 07/2018): Webdevelopment using .NET framework, C# and Angular

Main accomplishments: doing the development part of the graph database pilot project which allows for a much deeper analysis of relationships between tax-payers and companies when it comes to detecting fiscal schemes.

### ROLE (SOFTWARE DEVELOPER AND SOFTWARE MAINTENANCE LEVEL 2)

Oracle | Quebec, QC - Canada

09/2012 - 02/2016

- Oracle Taleo's 'Review' software development (software analysis and development): web development using Java, Flex, Javascript

- Customer Success team (software maintenance): Responsible for fixing client-found bugs where the priority allows the client to resume their normal operations as soon as possible with a minimum friction and downtime.

Main accomplishment: reducing the bug stack that was around 20 for months to 0 and then always keeping it low, around 5.

Main technologies/tools involved: Java, flex, pl/sql, git, svn, antlr, linux, agile methodologies, scrum

### **ROLE (IT CONSULTANT)**

CGI| Quebec-QC, Canada

04/2010 - 09/2012

As a consultant, worked on different projects for different clients

- Desgagnés: development of a web solution (ASP.net/VB.net, SQL Server 2005) for ship travel reservation
- RAMQ (Régie d'Assurance Maladie du Québec - Quebec's Health Insurance System): different interventions, such as: vb.net, pl/sql scripts, Biztalk rules.

This was a maintenance mission where I had to work with quite a number of different technologies in order to support RAMQ's operations

- CARRA (Commission administrative des régimes de retraite et d'assurances - Commission of retirement assurance): this mission consisted of producing managerial information for directors and ministers. Main tasks consisted of producing reports using SSRS and SQL Server 2005 Main technologies/tools:

Visual Studio 2005, Visual Studio 2008, SQL Server 2005, SQL Server 2008, SSRS, Source safe, Team System, PL/SQL, vb.net, biztalk, agile methodologies, scrum

### **ROLE (SYSTEM ANALYST DEVELOPER)**

TechResult| Curitiba-BR, Brazil

03/2010 - 09/2012

- (2005-2008) Worked on several different projects, but all of them involving C#, ASP.NET and SQL Server
- (2008) Worked as instructor for the program Microsoft Student 2 Business, a program aimed at developing talents for the work market. Taught C# and asp.net programming
- (2005) Took part in the Mono Project, an implementation of the .net platform for Linux and other platforms ([https://www.mono-project.com/archived/old\\_visual\\_basic/](https://www.mono-project.com/archived/old_visual_basic/))
- (2006-2007): developed a code generator suited to the company's pattern. With this solution, some tasks that would otherwise take a week would be done in a few hours. This increased dramatically the company's productivity.

Main technologies/tools:

Visual Studio 2003, Visual Studio 2005, Visual Studio 2008, SQL Server 2005, SQL Server 2008, SSRS, Source safe, Team System, C#, ASP.net, Linux, Mono, agile methodologies, scrum

## ACADEMIC BACKGROUND

### **TECHNICAL SPECIALIZATION IN ARTIFICIAL INTELLIGENCE**

Cegep Ste Foy

Quebec, QC, Canada

Finished in September 2025

### **AEC - SPECIALIST IN BIG DATA AND BUSINESS INTELLIGENCE**

Cegep Ste Foy

Quebec, QC, Canada

Finished in October 2019

### **MASTER OF SCIENCE IN ADMINISTRATION - INFORMATION TECHNOLOGY MANAGEMENT**

Laval University

Quebec, QC, Canada

Finished in December 2017

### **GRADUATE MICROPROGRAM IN BUSINESS ADMINISTRATION - INFORMATION TECHNOLOGY MANAGEMENT**

Laval University

Quebec, QC, Canada

Finished in January 2013

### **GRADUATE COURSE - SPECIALIZATION (LATO SENSU) - ENGINEERING ECONOMICS AND FINANCIAL MARKET**

Pontifical Catholic University of Parana

Curitiba, PR, Brazil

Finished in November 2007

### **BSC COMPUTER SCIENCE**

Federal University of Parana

Curitiba, PR, Brazil

June 2005

---

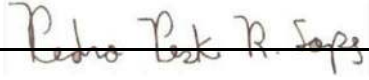
## MAIN COURSES / SEMINARS

- **MICROSOFT STUDENT TO BUSINESS - INSTRUCTOR - 11/24/2008 - 12/11/2008**
- 

## CERTIFICATIONS

- **NEO4J CERTIFIED PROFESSIONAL - 03/2020**  
VALIDATION LINK (FUNCTIONAL AS OF 2025-02-02):
  - **NEO4J GRAPH DATA SCIENCE CERTIFICATION - 05/2021**  
VALIDATION LINK (FUNCTIONAL AS OF 2025-02-02):
  - **BIG DATA INTEGRATION AND PROCESSING (UC SAN DIEGO)- 01/2017**  
VALIDATION LINK (FUNCTIONAL AS OF 2025-02-02):
  - **BIG DATA MODELING AND MANAGEMENT SYSTEMS (UC SAN DIEGO)- 09/2016**  
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VALIDATION LINK (FUNCTIONAL AS OF 2025-02-02):
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VALIDATION LINK (FUNCTIONAL AS OF 2025-02-02):
  - **GETTING AND CLEANING DATA (JOHNS HOPKINS UNIVERSITY)- 10/2014**  
VALIDATION LINK (FUNCTIONAL AS OF 2025-02-02):
-

I, Pedro Peski Ribeiro Lopes, 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 and French 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 09, 2025.

# RENATO SUGA

E-mail | [renato.suga@gmail.com](mailto:renato.suga@gmail.com)

Telefone | +1 418 575 0678

---

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Visual Studio 2003, Visual Studio 2005, Visual Studio 2008, SQL Server 2005, SQL Server 2008, SSRS, Source safe, Team System, C#, ASP.net, Linux, Mono, agile methodologies, scrum

# EDUCAÇÃO

## **SPÉCIALISATION TECHNIQUE EN INTELLIGENCE ARTIFICIELLE**

Cegep Ste Foy

Quebec, QC, Canada

Finished in September 2025

## **AEC - SPÉCLIASTE EN MEGADONNÉES ET INTELLIGENCE D’AFFAIRES**

Cegep Ste Foy

Quebec, QC, Canada

Finished in October 2019

## **MAÎTRISE EN SCIENCES DE L’ADMINISTRATION - GESTION DE TECHNOLOGIES DE L’INFORMATION**

Laval University

Quebec, QC, Canada

Finished in December 2017

## **MICROPROGRAMME DE DEUXIÈME CYCLE EN ADMINISTRATION D’AFFAIRES - GESTION DES TECHNOLOGIES DE L’INFORMATION**

Laval University

Quebec, QC, Canada

Finished in January 2013

## **GRADUATE COURSE - SPECIALIZATION (LATO SENSU) - ENGINEERING ECONOMICS AND FINANCIAL MARKET**

Pontifical Catholic University of Parana

Curitiba, PR, Brazil

Finished in November 2007

## **BSC COMPUTER SCIENCE**

Federal University of Parana

Curitiba, PR, Brazil

June 2005

## PRINCIPAIS CURSOS / SEMINÁRIOS

- **MICROSOFT STUDENT TO BUSINESS - INSTRUCTOR - 24/11/2008 - 10/11/2008**
- 

## CERTIFICAÇÕES

- **NEO4J CERTIFIED PROFESSIONAL - 03/2020**  
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  - **NEO4J GRAPH DATA SCIENCE CERTIFICATION - 05/2021**  
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  - **FINANCIAL FOR NON-FINANCIAL PROFESSIONALS (UCI)- 08/2015**  
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VALIDATION LINK (FUNCTIONAL AS OF 2025-02-02):
  - **GETTING AND CLEANING DATA (JOHNS HOPKINS UNIVERSITY)- 10/2014**  
VALIDATION LINK (FUNCTIONAL AS OF 2025-02-02):
-

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



# Andréa de Macedo Valério

Official Translator

Attorney-at-law

Address: Rua Padre Anchieta 2177, apt. 1202 – CEP 80730-000 – Curitiba – Parana – Brazil  
Tel: 55 41 30241304 Mobile: 55 41 88072708 Email: tradutorapublica@gmail.com  
Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532  
*Official Translator duly sworn-in and admitted into office since November, 1988.*

Translation Nr: 52  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 97

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify, for the due purposes, that on this date I received a document drawn-up in Portuguese, identified as follows: Diploma/Certificate, which I translate into English, with the following tenor.

Federative Republic of Brazil  
Universidade Federal do Paraná  
(Federal University of Parana)

## *Diploma: Bachelor's Degree – Computer Science*

*The Chancellor of the Federal University of Parana, making use of his attributions and taking into consideration the conclusion of the Computer Science Undergraduate Course/Program of Study on June 8<sup>th</sup>, 2005, awards the degree of Bachelor of Computer Science to Renato Suga, Brazilian, born on March 26<sup>th</sup>, 1980, in the State of Parana, the bearer of ID Card No. 7086438-0 issued by the Parana Identification Agency, and grants him the present diploma so that he may enjoy all legal rights and prerogatives thereto pertaining.*

*Curitiba, June 8<sup>th</sup>, 2005*

(signature)  
**Renato Suga**  
Bearer

(signature)  
**Professor Carlos Augusto Moreira Júnior, Ph.D.**  
University Chancellor

### Back part of Diploma:

1. Computer Science (Bachelor's Degree) Course/Program of Study  
Accredited by Ministry's Administration Rule 1407 published on Official Newspaper on 29/08/1993
2. FEDERAL UNIVERSITY OF PARANA  
DEPARTMENT OF EXACT SCIENCE – COMPUTER SCIENCE UNDERGRADUATE PROGRAM OF STUDY  
The course name was altered from B.Sc. in Informatics to B.Sc. in Computer Science, in accordance with resolution # 61/2001 – CEPE (Education Committee) and according to recommendation by the Specialists' Committee of the Ministry of Education in compliance with procedure 23000.012579/2000-67.
3. Ministry of Education – Federal University of Parana – General Register – Diploma Unit  
Administrative Rules # 71, 10/21/77 and # 30, 05/23/79, in accordance with Ministry's Administrative Rule # 726 of 10/21/77.  
Diploma/Certificate recorded under entry 70358, Book UF-151, folio 470, Procedure 29074/06-53  
Curitiba, October 2<sup>nd</sup>, 2006  
João Nilton Fagundes de Oliveira (signature) - Department Head

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND EXECUTED THIS TRANSLATION ON THE DATE FIRST ABOVE MENTIONED.

*Andréa de Macedo Valério*  
**Andréa de Macedo Valério**  
Official Translator





# Andréa de Macedo Valério

Official Translator

Attorney-at-law

Address: Rua Padre Anchieta 2177, apt. 1202 – CEP 80730-000 – Curitiba – Parana – Brazil  
Tel: 55 41 30241304 Mobile: 55 41 88072708 Email: tradutorapublica@gmail.com  
Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532  
*Official Translator duly sworn-in and admitted into office since November, 1988.*

I hereby certify for all lawful purposes that the attached Official Transcript was translated by myself, Andrea de Macedo Valerio, an Official Translator in Brazil duly sworn-in and admitted into office on November 15, 1988. The attached document (translation 51, book 213, pages 91, 92, 93, 94, 95, and 96, dated 10/03/2010), was translated into English from the Portuguese language. I certify further that the translation is accurate.

  
*Andrea de Macedo Valerio*  
Official Translator





# Andréa de Macedo Valério

Official Translator

Attorney-at-law

Address: Rua Padre Anchieta 2177, apt. 1202 – CEP 80730-000 – Curitiba – Parana – Brazil  
Tel: 55 41 30241304 Mobile: 55 41 88072708 Email: tradutorapublica@gmail.com  
Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532  
*Official Translator duly sworn-in and admitted into office since November, 1988.*

Translation Nr: 51  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 91

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify that on this date I received a document drawn-up in Portuguese, identified as: Official Transcript, which I translate into English, with the following tenor.

MINISTRY OF EDUCATION  
UNIVERSIDADE FEDERAL DO PARANÁ  
(FEDERAL UNIVERSITY OF PARANA)  
Academic Follow-up Center  
OFFICIAL TRANSCRIPT

### IDENTIFICATION

Name: RENATO SUGA

Registration: GRR19981247

City of Birth: CURITIBA

Nationality: Brazil

State: PR

Date of Birth: March 26<sup>th</sup>, 1980

### PERSONAL PAPERS

Paper Type  
ID Card

Paper Number  
70864380

Issuing Agency  
SSP

State  
PR

### UNIVERSITY ENTRANCE PUBLIC EXAM

YEAR: 1998

Score: 5,952.00

### UNDERGRADUATE PROGRAM OF STUDY

Computer Science Program of Study – Bachelor of Computer Science

Administration Rule 1407 issued on 09/27/93 – Published on Official Gazette on 11/30/93.

This Official Transcript is valid only when bearing the University Seal and the Registrar's signature.

*Note of Translator: University Seal affixed to all of the Transcript pages and Registrar's signature duly affixed to the first page.*

Student's Current Status: Graduation

University Seal: UNIVERSIDADE FEDERAL DO PARANÁ – UFPR (FEDERAL UNIVERSITY OF PARANA)  
UNDERGRADUATE DEPARTMENT

(signature and seal)  
MARILENE BAPTISTA DE OLIVEIRA  
Reg. 091260 – University Registrar



CURITIBA, April 2<sup>nd</sup>, 2008





# Andréa de Macedo Valério

Official Translator

Attorney-at-law

Address: Rua Padre Anchieta 2177, apt. 1202 – CEP 80730-000 – Curitiba – Parana – Brazil

Tel: 55 41 30241304 Mobile: 55 41 88072708 Email: tradutorapublica@gmail.com

Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532

Official Translator duly sworn-in and admitted into office since November, 1988.

Translation Nr: 51

Date: March 10<sup>th</sup>, 2010

Book: 213 Page(s): 92

Authorized by the Paraná State Board of Trade for the English Language, under number 532.

I hereby certify that on this date I received a document drawn-up in Portuguese, identified as: **Official Transcript (Continued)**, which I translate into English, with the following tenor.

## UNIVERSIDADE FEDERAL DO PARANÁ (FEDERAL UNIVERSITY OF PARANA)

Date: 02/04/2008  
Time: 12:59 pm

### Official Transcript

11.02.05.99.34 (IRA – Academic Performance Index Coefficient per student)

Program of Study: 21A - Computer Science – B.CS.

Version: 1988

Registration: GRR19981247

Name: RENATO SUGA

Code	Course/Activity	St	Credit	Hours	Grade	Attendance	Status
<b>Term: 1<sup>st</sup> Semester – 1998</b>							
CI055	ALGORITHMS AND DATA STRUCTURES I	A	3	60	70.00	86.67	Pass
CI063	PROGRAMMABLE MACHINES	A	3	60	81.00	100.00	Pass
CI066	PROGRAMMING WORKSHOP	A	3	60	87.00	83.33	Pass
CM045	ANALYTIC GEOMETRY	A	4	60	73.00	80.00	Pass
CM046	INTRODUCTION TO ALGEBRA	A	4	60	30.00	80.00	Fail
CM201	CALCULUS I	A	4	60	25.00	100.00	Fail
Credit/ Hours – Totals:			21	360	Coefficient: 0.6100		
<b>Term: 2<sup>nd</sup> Semester – 1998</b>							
CE003	STATISTICS II	A	4	60	73.00	96.67	Pass
CI056	ALGORITHMS AND DATA STRUCTURES II	A	3	60	70.00	100.00	Pass
CI067	COMPUTER SCIENCE WORKSHOP	A	3	60	93.00	100.00	Pass
CI068	LOGIC CIRCUITS	A	3	60	18.00	100.00	Fail
CM005	LINEAR ALGEBRA	A	4	60	70.00	100.00	Pass
CM201	CALCULUS I	A	4	60	73.00	100.00	Pass
Credit/ Hours – Totals:			21	360	Coefficient: 0.6617		
<b>Term: 1<sup>st</sup> Semester – 1999</b>							
CI057	ALGORITHMS AND DATA STRUCTURES III	A	3	60	36.00	75.00	Fail
CI064	BASIC SOFTWARE I	A	3	60	88.00	100.00	Pass
CI202	NUMERICAL METHODS	A	3	60	70.00	100.00	Pass





# Andréa de Macedo Valério

Official Translator

Attorney-at-law

Address: Rua Padre Anchieta 2177, apt. 1202 – CEP 80730-000 – Curitiba – Parana – Brazil  
Tel: 55 41 30241304 Mobile: 55 41 88072708 Email: tradutorapublica@gmail.com  
Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532  
Official Translator duly sworn-in and admitted into office since November, 1988.

Translation Nr: 51  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 93

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify that on this date I received a document drawn-up in Portuguese, identified as: **Official Transcript (Continued)**, which I translate into English, with the following tenor.

<b>UNIVERSIDADE FEDERAL DO PARANÁ</b> (FEDERAL UNIVERSITY OF PARANA)		Date: 02/04/2008 Time: 12:59 pm
<b>Official Transcript</b> 11.02.05.99.34 (IRA – Academic Performance Index Coefficient per student)		

Program of Study: <b>21A - Computer Science – B.CS.</b>	Version: <b>1988</b>
---	----------------------

Registration: <b>GRR19981247</b>
Name: <b>RENATO SUGA</b>

Code	Course/Activity	St	Credit	Hours	Grade	Attendance	Status
<b>Term: 1<sup>st</sup> Semester – 1999 (Continued)</b>							
CI210	DIGITAL PROJECTS AND MICROPROCESSORS	A	3	60	70.00	86.67	Pass
CI237	DISCRETE MATHEMATICS	A	3	60	38.00	93.33	Fail
CM202	CALCULUS II	A	4	60		0.00	Cancelled
SA214	INTRODUCTION TO ADMINISTRATION GENERAL THEORY	A	4	60	95.00	100.00	Pass
Credit/ Hours – Totals:			23	420		Coefficient: 0.6617	
<b>Term: 2<sup>nd</sup> Semester – 1999</b>							
CI068	LOGIC CIRCUITS	A	3	60	72.00	100.00	Pass
CI237	DISCRETE MATHEMATICS	A	3	60	92.00	100.00	Pass
CM046	INTRODUCTION TO ALGEBRA	A	4	60	87.00	100.00	Pass
Credit/ Hours – Totals:			10	180		Coefficient: 0.8367	
<b>Term: 1<sup>st</sup> Semester – 2000</b>							
CI057	ALGORITHMS AND DATA STRUCTURES III	A	3	60	62.00	100.00	Pass
CI062	ALTERNATIVE PROGRAMMING TECHNIQUES	A	3	60	82.00	93.33	Pass
CI235	SUPERVISED TRAINEESHIP I	A	4	180	77.00	100.00	Pass
HB021	BIBLIOGRAPHIC ADVISING		1	15	85.00	100.00	Pass
SIN069	BIBLIOGRAPHIC ADVISING		1	15	85.00	100.00	Dismissed w/ grade
Credit/ Hours – Totals:			12	330		Coefficient: 0.7591	
<b>Term: 2<sup>nd</sup> Semester – 2000</b>							
CI058	COMPUTER NETWORK I	A	3	60	76.00	95.00	Pass
CI059	INTR. TO COMPUTER SC. THEORY	A	3	60	57.00	96.67	Pass
CI065	ALGORITHMS AND GRAPH THEORY	A	3	60	46.00	96.67	Fail





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Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532  
Official Translator duly sworn-in and admitted into office since November, 1988.

Translation Nr: 51  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 94

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify that on this date I received a document drawn-up in Portuguese, identified as:  
**Official Transcript (Continued)**, which I translate into English, with the following tenor.

<b>UNIVERSIDADE FEDERAL DO PARANÁ</b> (FEDERAL UNIVERSITY OF PARANA)	Date: 02/04/2008 Time: 12:59 pm
<b>Official Transcript</b>	
11.02.05.99.34 (IRA – Academic Performance Index Coefficient per student)	

Program of Study: 21A - Computer Science – B.CS.	Version: 1988
--	---------------

Registration: GRR19981247
Name: RENATO SUGA

Code	Course/Activity	St	Credit	Hours	Grade	Attendance	Status
<b>Term: 2<sup>nd</sup> Semester – 2000 (Continued)</b>							
CI069	COMPUTER SCIENCE BUSINESS MANAGEMENT	A	3	60	85.00	100.00	Dismissed w/ grade
CI219	SYSTEM ANALYSIS AND DESIGNS	A	3	60	78.00	100.00	Dismissed w/ grade
CI236	SUPERVISED TRAINEESHIP II	A	4	180	95.00	100.00	Pass
CM202	CALCULUS II	A	4	60	67.00	100.00	Pass
CM224	OPERATIONS RESEARCH I	A	4	60	72.00	90.00	Pass
HL077	COMMUNICATION AND LINGUISTICS	A	4	60	81.00	100.00	Dismissed w/ grade
SC203	APPLIED FINANCE MATHEMATICS	A	4	60	57.00	100.00	Pass
SE045	ECONOMICS II	A	4	60	85.00	100.00	Dismissed w/ grade
Credit/ Hours – Totals:			39	780	Coefficient: 0.7608		
<b>Term: 1<sup>st</sup> Semester – 2001</b>							
CI065	ALGORITHMS AND GRAPH THEORY	A	3	60	71.00	96.67	Pass
CI211	CONSTRUCTION OF COMPILERS	A	3	60	13.00	50.00	Fail
CI214	PROGRAMMING LANGUAGE STRUCTURES	A	3	60	74.00	100.00	Pass
CI220	SYSTEMS THEORY	A	3	60	77.00	100.00	Pass
CI221	SOFTWARE ENGINEERING	A	3	60	75.00	96.67	Pass
HB056	PAPER PREPARATION AND PRESENTATION		1	15	85.00	100.00	Pass
SIN064	PAPER PREPARATION AND PRESENTATION		1	15	85.00	100.00	Dismissed w/ grade
Credit/ Hours – Totals:			17	330	Coefficient: 0.6409		
<b>Term: 2<sup>nd</sup> Semester – 2001</b>							
CI211	CONSTRUCTION OF COMPILERS	A	3	60	74.00	100.00	Pass





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Official Translator duly sworn-in and admitted into office since November, 1988.

Translation Nr: 51  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 95

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify that on this date I received a document drawn-up in Portuguese, identified as: **Official Transcript (Continued)**, which I translate into English, with the following tenor.

<b>UNIVERSIDADE FEDERAL DO PARANÁ</b> (FEDERAL UNIVERSITY OF PARANA)		Date: 02/04/2008 Time: 12:59 pm
<b>Official Transcript</b>		
11.02.05.99.34 (IRA – Academic Performance Index Coefficient per student)		

Program of Study: <b>21A - Computer Science – B.CS.</b>	Version: <b>1988</b>
---	----------------------

Registration: <b>GRR19981247</b>
Name: <b>RENATO SUGA</b>

Code	Course/Activity	St	Credit	Hours	Grade	Attendance	Status
<b>Term: 2<sup>nd</sup> Semester – 2001 (Continued)</b>							
CI212	COMPUTER ORGANIZATION AND ARCHITECTURE	A	3	60	57.00	100.00	Pass
CI233	FINAL PAPER I	A	4	120	100.00	100.00	Pass
Credit/ Hours – Totals:			10	240	Coefficient: 0.8275		
<b>Term: 1<sup>st</sup> Semester – 2002</b>							
CI060	INFORMATION TECHNOLOGY SEMINARS I	A	2	30	100.00	93.33	Pass
CI085	TOPICS ON COMPUTER GRAPHICS	A	3	60	77.00	83.33	Pass
CI209	ARTIFICIAL INTELLIGENCE	A	3	60		0.00	Cancelled
CI215	OPERATIONAL SYSTEMS	A	3	60	57.00	90.00	Pass
CI218	DATA BANK SYSTEMS	A	3	60	93.00	96.67	Pass
SC202	COST ACCOUNTING FOR INFORMATION TECHNOLOGY	A	4	60	70.00	96.67	Pass
Credit/ Hours – Totals:			18	330	Coefficient: 0.7711		
<b>Term: 2<sup>nd</sup> Semester – 2002</b>							
CI061	COMPUTER NETWORK II	A	3	60		0.00	Cancelled
CI071	FINAL PAPER ON SOFTWARE ENGINEERING II	A	6	120		0.00	Cancelled
CI096	TOPICS ON MAN-MACHINE INTERFACE	A	3	60	90.00	86.67	Pass
CI205	TECHNOLOGY INFORMATION PRODUCTION MANAGEMENT I	A	3	60	75.00	76.67	Pass
SA017	BUSINESS ADMINISTRATION III	A	3	60		0.00	Cancelled
Credit/ Hours – Totals:			18	360	Coefficient: 0.8250		
<b>Term: 1<sup>st</sup> Semester – 2003</b>							
PC003	KNOWLEDGE EXCHANGE PARTICIPATION III		0	240	0.00	0.00	Fail
Credit/ Hours – Totals:			0	240	Coefficient: 0.0000		





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Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532  
Official Translator duly sworn-in and admitted into office since November, 1988.

Translation Nr: 51  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 96

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify that on this date I received a document drawn-up in Portuguese, identified as: Official Transcript (Continued), which I translate into English, with the following tenor.

<b>UNIVERSIDADE FEDERAL DO PARANÁ</b> (FEDERAL UNIVERSITY OF PARANA)	Date: 02/04/2008 Time: 12:59 pm
<b>Official Transcript</b> 11.02.05.99.34 (IRA – Academic Performance Index Coefficient per student)	

Program of Study: <b>21A - Computer Science – B.CS.</b>	Version: <b>1988</b>
---	----------------------

Registration: <b>GRR19981247</b>
Name: <b>RENATO SUGA</b>

Code	Course/Activity	St	Credit	Hours	Grade	Attendance	Status
<b>Term: 2<sup>nd</sup> Semester – 2003</b>							
PC004	KNOWLEDGE EXCHANGE PARTICIPATION IV		0	450	70.00	100.00	Pass
Credit/ Hours – Totals:			0	450			Coefficient: 0.7000
<b>Term: 1<sup>st</sup> Semester – 2004</b>							
CI209	ARTIFICIAL INTELLIGENCE	A	3	60		0.00	Full Cancellation
TRT001	FULL CANCELLATION					0.00	Full Cancellation
Credit/ Hours – Totals:			3	60			Coefficient: 0.0000
<b>Term: 2<sup>nd</sup> Semester – 2004</b>							
CI061	COMPUTER NETWORK II	A	3	60	75.00	90.00	Pass
CI071	FINAL PAPER ON SOFTWARE ENGINEERING II	A	6	120	78.00	100.00	Pass
CI204	INFORMATION TECHNOLOGY MANAGEMENT	A	3	60	95.00	100.00	Pass
CI206	INFORMATION TECHNIQUES MANAGEMENT AND TECHNOLOGICAL INNOVATION	A	3	60	78.00	83.33	Pass
Credit/ Hours – Totals:			15	300			Coefficient: 0.8080
Full Totals:			162	3660			Coefficient: 0.6864
<b>A = Active I = Inactive</b>							

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND EXECUTED THIS TRANSLATION ON THE DATE FIRST ABOVE MENTIONED.



*Andréa de Macedo Valério*  
Andréa de Macedo Valério  
Official Translator





# Andréa de Macedo Valério

Official Translator

Attorney-at-law

Address: Rua Padre Anchieta 2177, apt. 1202 – CEP 80730-000 – Curitiba – Parana – Brazil

Tel: 55 41 30241304 Mobile: 55 41 88072708 Email: tradutorapublica@gmail.com

Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532

*Official Translator duly sworn-in and admitted into office since November, 1988.*

I hereby certify for all lawful purposes that the attached Official Transcript was translated by myself, Andrea de Macedo Valerio, an Official Translator in Brazil duly sworn-in and admitted into office on November 15, 1988. The attached document (translation 53, book 213, pages 98 and 99, dated 10/03/2010), was translated into English from the Portuguese language. I certify further that the translation is accurate.

  
Andréa de Macedo Valério  
Official Translator





República Federativa do Brasil

UNIVERSIDADE FEDERAL DO PARANÁ

### Diploma de Bacharel em Ciência da Computação

O Reitor da Universidade Federal do Paraná, no uso de suas atribuições e tendo em vista a conclusão do Curso de Bacharelado em Ciência da Computação, em 08 de junho de 2005, confere o título de Bacharel em Ciência da Computação a **Renato Suga**, brasileiro, natural do Estado do Paraná, nascido a 26 de março de 1980, portador da Carteira de Identidade n.º 7.086.438-0, expedida pelo Instituto de Identificação do Paraná, e outorga-lhe o presente diploma, a fim de que possa gozar de todos os direitos e prerrogativas legais.

Curitiba, 08 de junho de 2005.

*Renato Suga*

Renato Suga  
Diplomado

*Carlos Augusto Moreira Júnior*


Prof. Dr. Carlos Augusto Moreira Júnior  
Reitor



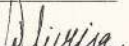
CURSO DE BACHARELADO EM INFORMÁTICA  
Reconhecido pela Portaria Ministerial nº 1.407,  
publicada no D.O.U. em 26/09/1993.

UNIVERSIDADE FEDERAL DO PARANÁ  
SETOR DE CIÊNCIAS EXATAS  
BACHARELADO EM CIÊNCIA DA  
COMPUTAÇÃO

O nome do curso foi alterado de  
Bacharelado em Informática para Bacharelado em  
Ciência da Computação de acordo com a  
resolução nº 61/2001 - CEPE e recomendação da  
Comissão de Especialistas do MEC (CEEInf),  
conformia processo nº 23000.012578/2000-67.

 MINISTÉRIO DA EDUCAÇÃO  
UNIVERSIDADE FEDERAL DO PARANÁ  
Pró-Reitoria de Graduação  
NAA - Unidade de Diplomas

Por delegação de competência do D.A.U., Portaria nº 71, de  
21/10/77, Portaria da SESU, nº 30, de 23/05/79, e nos  
termos da Portaria Ministerial nº 726, de 21/10/77.  
Diploma registrado sob nº 70358, no  
livro UF-151, Fls. 470, Proc. 29074/06-53  
Curitiba, 2 de outubro de 2006

  
João Nilton Fagundes de Oliveira  
Diretor da Unidade de Diplomas

Por delegação de competência, de acordo com art. 6º do  
Decreto nº 83.937/79 e nos termos da Portaria nº 1.646,  
de 01/08/2005 do Reitor da UFPR.

V- 259/07

**KENJI ODA**  
TRABALHO PÚBLICO  
MAT. PARANÁ, 400  
CPF. 005.010.255/01  
CURITIBA - PARANÁ



MINISTÉRIO DA EDUCAÇÃO  
UNIVERSIDADE FEDERAL DO PARANÁ  
Núcleo de Acompanhamento Acadêmico

### HISTÓRICO ESCOLAR

#### IDENTIFICAÇÃO

Nome : **RENATO SUGA**

Matricula : GRR19981247

Naturalidade : CURITIBA

Nacionalidade : Brasileira

UF: PR

Nascimento: 26/03/1980

#### DOCUMENTOS

Tipo Documento	Número Documento	Órgão Emissor	UF
Carteira de Identidade	70864380	SSP	PR

#### ESCOLARIDADE

Estabelecimento:

Local:

UF:

Conclusão:

Forma de Ingresso: Vestibular

Ano: 1998

Matérias	Notas
Escore do Vestibular	5.952,00

#### CURSO SUPERIOR

Curso de Ciência da Computação - Bacharelado

Portaria 1407 de 27/09/93 - Publicado no D.O.U. em 30/11/93

Data de Conclusão do Curso:

Data da Colação de Grau:

O presente Histórico somente terá validade quando constarem o carimbo e assinatura do responsável.

Observações:

Situação do Aluno Formatura



*Marlene Baptista de Oliveira*  
**MARILENE BAPTISTA DE OLIVEIRA**  
Matic. Nº 091260  
UFPR/PROGRAD/NAA

Visto:

CURITIBA, 02.04.2008



## UNIVERSIDADE FEDERAL DO PARANÁ

11.02.05.99.34 Histórico Escolar (IRA por Aluno)

Data: 02/04/2008  
Hora: 12:59

Curso: 21A - Curso de Ciência da Computação - Bacharelado

Versão: 1998

Matrícula: GRR19981247

Nome Aluno: RENATO SUGA

S.D. Código	Nome Disciplina/Atividade	CR.	C.H.	Média	Freq.	Situação	Local
<b>Período: 1o. Semestre de 1998</b>							
A CI055	ALGORITMOS E ESTRUTURAS DE DADOS I	3	60	70,00	86,67	Aprovado	
A CI063	MAQUINAS PROGRAMAVES	3	60	81,00	100,00	Aprovado	
A CI066	OFICINA DE PROGRAMAÇÃO	3	60	87,00	83,33	Aprovado	
A CM045	GEOMETRIA ANALITICA	4	60	73,00	80,00	Aprovado	
A CM046	INTRODUÇÃO A ALGEBRA	4	60	30,00	80,00	Reprovado	
A CM201	CALCULO DIFERENCIAL E INTEGRAL I	4	60	25,00	100,00	Reprovado	
<b>Total Créditos/ Carga Horária no Período:</b>		21	360	<b>Índice de Rendimento Acad.:</b>		0,6100	
<b>Período: 2o. Semestre de 1998</b>							
A CE003	ESTATISTICA II	4	60	73,00	96,67	Aprovado	
A CI056	ALGORITMOS E ESTRUTURAS DE DADOS II	3	60	70,00	100,00	Aprovado	
A CI067	OFICINA DE COMPUTAÇÃO	3	60	93,00	100,00	Aprovado	
A CI068	CIRCUITOS LOGICOS	3	60	18,00	100,00	Reprovado	
A CM005	ALGEBRA LINEAR	4	60	70,00	100,00	Aprovado	
A CM201	CALCULO DIFERENCIAL E INTEGRAL I	4	60	73,00	100,00	Aprovado	
<b>Total Créditos/ Carga Horária no Período:</b>		21	360	<b>Índice de Rendimento Acad.:</b>		0,6617	
<b>Período: 1o. Semestre de 1999</b>							
A CI057	ALGORITMOS E ESTRUTURAS DE DADOS III	3	60	36,00	75,00	Reprovado	
A CI064	SOFTWARE BASICO I	3	60	88,00	100,00	Aprovado	
A CI202	METODOS NUMERICOS	3	60	70,00	100,00	Aprovado	
A CI210	PROJETOS DIGITAIS E MICROPROCESSADORES	3	60	70,00	86,67	Aprovado	
A CI237	MATEMATICA DISCRETA	3	60	38,00	93,33	Reprovado	
A CM202	CALCULO DIFERENCIAL E INTEGRAL II	4	60		0,00	Cancelado	
A SA214	INTRODUÇÃO A TEORIA GERAL DA ADMINISTRAÇÃO	4	60	95,00	100,00	Aprovado	
<b>Total Créditos/ Carga Horária no Período:</b>		23	420	<b>Índice de Rendimento Acad.:</b>		0,6617	
<b>Período: 2o. Semestre de 1999</b>							
A CI068	CIRCUITOS LOGICOS	3	60	72,00	100,00	Aprovado	
A CI237	MATEMATICA DISCRETA	3	60	92,00	100,00	Aprovado	
A CM046	INTRODUÇÃO A ALGEBRA	4	60	87,00	100,00	Aprovado	
<b>Total Créditos/ Carga Horária no Período:</b>		10	180	<b>Índice de Rendimento Acad.:</b>		0,8367	
<b>Período: 1o. Semestre de 2000</b>							
A CI057	ALGORITMOS E ESTRUTURAS DE DADOS III	3	60	62,00	100,00	Aprovado	
A CI062	TECNICAS ALTERNATIVAS DE PROGRAMAÇÃO	3	60	82,00	93,33	Aprovado	
A CI235	ESTAGIO SUPERVISIONADO I	4	180	77,00	100,00	Aprovado	
HB021	ORIENTAÇÃO BIBLIOGRAFICA	1	15	85,00	100,00	Aprovado	
SIN069	ORIENTAÇÃO BIBLIOGRAFICA	1	15	85,00	100,00	Disp. c/nt	
<b>Total Créditos/ Carga Horária no Período:</b>		12	330	<b>Índice de Rendimento Acad.:</b>		0,7591	
<b>Período: 2o. Semestre de 2000</b>							
A CI058	REDE DE COMPUTADORES I	3	60	76,00	95,00	Aprovado	
A CI059	INTRODUÇÃO A TEORIA DA COMPUTAÇÃO	3	60	57,00	96,67	Aprovado	
A CI065	ALGORITMOS E TEORIA DOS GRAFOS	3	60	46,00	96,67	Reprovado	
A CI069	ADMINISTRAÇÃO DE EMPRESAS DE INFORMÁTICA	3	60	85,00	100,00	Disp. c/nt	
A CI219	ANÁLISE E PROJETOS DE SISTEMAS	3	60	78,00	100,00	Disp. c/nt	
A CI236	ESTAGIO SUPERVISIONADO II	4	180	95,00	100,00	Aprovado	
A CM202	CALCULO DIFERENCIAL E INTEGRAL II	4	60	67,00	100,00	Aprovado	
A CM224	PESQUISA OPERACIONAL I	4	60	72,00	90,00	Aprovado	
A HL077	COMUNICAÇÃO E LINGUÍSTICA	4	60	81,00	100,00	Disp. c/nt	
A SC203	MATEMATICA FINANCEIRA PARA INFORMÁTICA	4	60	57,00	100,00	Aprovado	
A SE045	ECONOMIA II	4	60	85,00	100,00	Disp. c/nt	

A = Ativa I = Inativa

Página: 1



## UNIVERSIDADE FEDERAL DO PARANÁ

11.02.05.99.34 Histórico Escolar (IRA por Aluno)

Data: 02/04/2008

Hora: 12:59

Curso: 21A - Curso de Ciência da Computação - Bacharelado

Versão: 1998

Matrícula: GRR19981247

Nome Aluno: RENATO SUGA

S.D. Código	Nome Disciplina/Atividade	CR	C.H.	Média	Freq.	Situação	Local
Total Créditos/ Carga Horária no Período:		39	780	Índice de Rendimento Acad.: 0,7608			
<b>Período: 1o. Semestre de 2001</b>							
A	CI065 ALGORITMOS E TEORIA DOS GRAFOS	3	60	71,00	96,67	Aprovado	
A	CI211 CONSTRUÇÃO DE COMPILADORES	3	60	13,00	50,00	Reprovado	
A	CI214 ESTRUTURAS DE LINGUAGENS DE PROGRAMAÇÃO	3	60	74,00	100,00	Aprovado	
A	CI220 TEORIA DE SISTEMAS	3	60	77,00	100,00	Aprovado	
A	CI221 ENGENHARIA DE SOFTWARE	3	60	75,00	96,67	Aprovado	
	HB056 ELABORAÇÃO E APRESENTAÇÃO DE TRABALHOS	1	15	85,00	100,00	Aprovado	
	SIN064 ELABORAÇÃO E APRESENTAÇÃO DE TRABALHOS	1	15	85,00	100,00	Disp. c/nt	
Total Créditos/ Carga Horária no Período:		17	330	Índice de Rendimento Acad.: 0,6409			
<b>Período: 2o. Semestre de 2001</b>							
A	CI211 CONSTRUÇÃO DE COMPILADORES	3	60	74,00	100,00	Aprovado	
A	CI212 ORGANIZAÇÃO E ARQUIT. DE COMPUTADORES	3	60	57,00	100,00	Aprovado	
A	CI233 TRABALHO DE GRADUAÇÃO I	4	120	100,00	100,00	Aprovado	
Total Créditos/ Carga Horária no Período:		10	240	Índice de Rendimento Acad.: 0,8275			
<b>Período: 1o. Semestre de 2002</b>							
A	CI060 SEMINÁRIOS DE INFORMÁTICA I	2	30	100,00	93,33	Aprovado	
A	CI085 TÓPICOS EM COMPUTAÇÃO GRÁFICA	3	60	77,00	83,33	Aprovado	
A	CI209 INTELIGÊNCIA ARTIFICIAL	3	60		0,00	Cancelado	
A	CI215 SISTEMAS OPERACIONAIS	3	60	57,00	90,00	Aprovado	
A	CI218 SISTEMAS DE BANCOS DE DADOS	3	60	93,00	96,67	Aprovado	
A	SC202 CONTABILIDADE DE CUSTOS PARA INFORMÁTICA	4	60	70,00	96,67	Aprovado	
Total Créditos/ Carga Horária no Período:		18	330	Índice de Rendimento Acad.: 0,7711			
<b>Período: 2o. Semestre de 2002</b>							
A	CI061 REDE DE COMPUTADORES II	3	60		0,00	Cancelado	
A	CI071 TRABALHO DE GRADUAÇÃO EM ENGENHARIA DE SOFTWARE II	6	120		0,00	Cancelado	
A	CI096 TÓPICOS EM INTERFACE HOMEM-MAQUINA	3	60	90,00	86,67	Aprovado	
A	CI205 ADMINISTRAÇÃO DA PRODUÇÃO P/ INFORMÁTICA	3	60	75,00	76,67	Aprovado	
A	SA017 ADMINISTRAÇÃO III	3	60		0,00	Cancelado	
Total Créditos/ Carga Horária no Período:		18	360	Índice de Rendimento Acad.: 0,8250			
<b>Período: 1o. Semestre de 2003</b>							
	PC003 PARTICIPAÇÃO EM CONVÊNIO III	0	240	0,00	0,00	Reprovado	
Total Créditos/ Carga Horária no Período:		0	240	Índice de Rendimento Acad.: 0,0000			
<b>Período: 2o. Semestre de 2003</b>							
	PC004 PARTICIPAÇÃO EM CONVÊNIO IV	0	450	70,00	100,00	Aprovado	
Total Créditos/ Carga Horária no Período:		0	450	Índice de Rendimento Acad.: 0,7000			
<b>Período: 1o. Semestre de 2004</b>							
A	CI209 INTELIGÊNCIA ARTIFICIAL	3	60		0,00	Tr. Total	
	TRT001 TRANCAMENTO TOTAL				0,00	Tr. Total	
Total Créditos/ Carga Horária no Período:		3	60	Índice de Rendimento Acad.: 0,0000			
<b>Período: 2o. Semestre de 2004</b>							
A	CI061 REDE DE COMPUTADORES II	3	60	75,00	90,00	Aprovado	
A	CI071 TRABALHO DE GRADUAÇÃO EM ENGENHARIA DE SOFTWARE II	6	120	78,00	100,00	Aprovado	
A	CI204 ADMINISTRAÇÃO DE INFORMÁTICA	3	60	95,00	100,00	Aprovado	
A	CI206 ADMIN. DE TEC. DE INFORM. E INOV. TEC.	3	60	78,00	83,33	Aprovado	
Total Créditos/ Carga Horária no Período:		15	300	Índice de Rendimento Acad.: 0,8080			

A = Ativa I = Inativa

Página: 2



UNIVERSIDADE FEDERAL DO PARANÁ

Data: 02/04/2008  
Hora: 12:59

11.02.05.99.34 Histórico Escolar (IRA por Aluno)

Curso: 21A - Curso de Ciência da Computação - Bacharelado

Versão: 1998

Matrícula: GRR19981247

Nome Aluno: RENATO SUGA

S.D. Código	Nome Disciplina/Atividade	CR	C.H.	Média	Freq.	Situação	Local
Total Créditos/Carga Horária :		162	3660	Índice de Rend. Acad. Geral:		0,6864	

Local Dispensa





# Andréa de Macedo Valério

Official Translator

Attorney-at-law

Address: Rua Padre Anchieta 2177, apt. 1202 – CEP 80730-000 – Curitiba – Parana – Brazil  
Tel: 55 41 30241304 Mobile: 55 41 88072708 Email: tradutorapublica@gmail.com  
Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532  
Official Translator duly sworn-in and admitted into office since November, 1988.

Translation Nr: 54  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 100

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify for the due purposes that on this date I received a document drawn-up in Portuguese, identified as: Certificate, which I translate into English, with the following tenor.

**Pontificia Universidade Católica do Paraná**  
(Pontifical Catholic University of Parana)

## CERTIFICATE

The Dean of the **Pontificia Universidade Católica do Paraná / PUCPR** (Pontifical Catholic University of Parana) making use of his attributions and taking into consideration the conclusion of the 360-hour Graduate Course – Specialization (*Lato Sensu*) in **ENGINEERING ECONOMICS AND FINANCIAL MARKET** in compliance with Administrative Rule Nr. 01/2001 – CNE issued by the National Education Board and Administrative Rule CNE/CES 142/2001 issued by the National Education Board and the State Education Board, held from 20/03/2006 through 05/03/2007, awards this certificate to **RENATO SUGA**.

Curitiba, November 7<sup>th</sup>, 2007

(signature)

CLEMENTE IVO JULIATTO  
University Dean

(signature)

RICARDO TESCAROLO  
Graduate Education Dean

### Back part of Certificate:

Seal:

Pontifical Catholic University of Parana  
Graduate Course and Research Department  
This certificate is registered on page 10, book 06, under number 281.  
Curitiba, November 7<sup>th</sup>, 2007  
PAULO HENRIQUE LAPORTE AMBROZEWICZ (signature) – Graduate Course Coordinator

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND EXECUTED THIS TRANSLATION ON THE DATE FIRST ABOVE MENTIONED.



*Andréa de Macedo Valério*  
\_\_\_\_\_  
Andréa de Macedo Valério  
Official Translator





# Andréa de Macedo Valério

Official Translator

Attorney-at-law

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Translation Nr: 53  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 98

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify for the due purposes that on this date I received a document drawn-up in Portuguese identified as follows: Official Transcript, which I translate into English, with the following tenor.

**Pontificia Universidade Católica do Paraná**  
(Pontifical Catholic University of Parana)

## Graduate Department Official Transcript

We hereby certify that **RENATO SUGA**, born on 26/03/1980, enrolled at this University under code 88991942, the bearer of ID Card number 7086438-0 issued by the Identification Agency of Parana completed the Post Graduate Specialization Course (*Lato Sensu*) in Engineering Economics and Financial Market, in compliance with Resolution 01/2001 – CNE (National Board of Education) and Administrative Rule CNE/CES 142/2001, held from March 20, 2006 through March 5, 2007, amounting to 360 hours.

This graduate course was duly sanctioned by Rule 97/2005 – CONSUN (University Board), on 03.10.2005.

Courses	Professor	Hours	Credit	Grade	Att.%	Status
PG206	Ethics Antonio Raimundo dos Santos Ph.D.	15	0	10.0	100	Pass
PG2549	Epistemology Antonio Raimundo dos Santos Ph.D.	15	0	9.0	100	Pass
PG2619	Science Methods Carlos Augusto C Fontanini MSc	15	0	7.0	100	Pass
PG2630	Strategic Cost Management Cleonice Bastos Pompermayer Ph.D.	45	0	7.4	100	Pass
PG2631	Investment Analysis and Decisions Antonio Carlos Pompermayer MSc	45	0	9.3	100	Pass
PG2632	Numerical Methods Applied to Corporate Decisions Wesley Vieira da Silva Ph.D.	30	0	10.0	100	Pass
PG2633	Brazilian Macroeconomic Environment José Luiz Oreiro Ph.D.	45	0	9.2	100	Pass
PG2634	Stock Market Game Sergio Back Specialist	30	0	9.0	100	Pass





# Andréa de Macedo Valério

Official Translator

Attorney-at-law

Address: Rua Padre Anchieta 2177, apt. 1202 – CEP 80730-000 – Curitiba – Paraná – Brazil  
Tel: 55 41 30241304 Mobile: 55 41 88072708 Email: tradutorapublica@gmail.com  
Bar Registration: 35054-OAB/PR Official Translator Board Nr. 532  
*Official Translator duly sworn-in and admitted into office since November, 1988.*

Translation Nr: 53  
Date: March 10<sup>th</sup>, 2010  
Book: 213 Page(s): 99

Authorized by the Paraná State  
Board of Trade for the English  
Language, under number 532.

I hereby certify for the due purposes that on this date I received a document drawn-up in Portuguese identified as follows: Official Transcript (Continued), which I translate into English, with the following tenor.

**Pontificia Universidade Católica do Paraná**  
(Pontifical Catholic University of Parana)

### Graduate Department Official Transcript

Courses		Hours	Credit	Grade	Att.%	Status
PG2635	Strategic Planning Eduardo Damiano da Silva	45	0	9.5	89	Pass
PG2637	Financial and Capital Market Luiz Afonso Cerqueira	45	0	7.5	100	Pass
PG4067	Financial Risk Management Erasmus Jorge Pilz de Andrade	30	0	8.5	100	Pass

Ph.D.

Specialist

MSc

Antonio Carlos Pompermayer

Deise Portugal Courá  
(Course Coordinators)

The student produced a Computer Science Diploma/Certificate.  
He defended the monograph entitled: Corporate Governance Index (CGI) versus Bovespa Index.

Grade: 8.0

Advisor: Professor Deise Portugal Courá

Curitiba, October 22<sup>nd</sup>, 2007

(signature)

Paulo Henrique Laporte Ambrozewicz  
Continued Education Dean

(signature)

Contents checked by:  
Claudia Just Graeml  
Administrative Officer

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND EXECUTED THIS TRANSLATION ON THE DATE FIRST ABOVE MENTIONED.

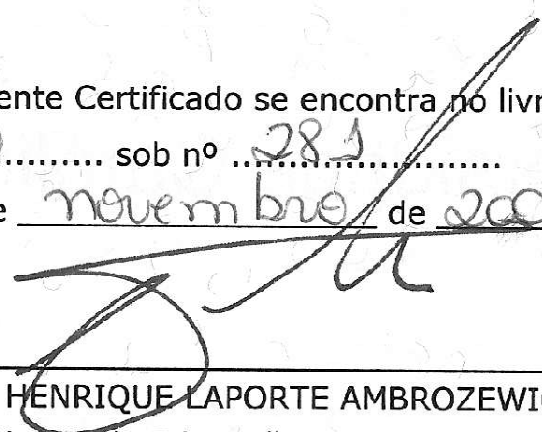


*Andréa de Macedo Valério*  
\_\_\_\_\_  
Andréa de Macedo Valério  
Official Translator



**Pontifícia Universidade Católica do Paraná  
Pró-Reitoria Comunitária e de Extensão**

O Registro do presente Certificado se encontra no livro nº 06  
à folha nº 10 ..... sob nº 281 .....  
Curitiba, 07 de novembro de 2007.

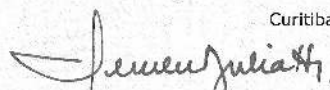
  
\_\_\_\_\_  
PAULO HENRIQUE LAPORTE AMBROZEWICZ  
Diretor de Educação Continuada

Pontifícia Universidade Católica do Paraná


# CERTIFICADO

O Reitor da Pontifícia Universidade Católica do Paraná / PUCPR, no uso de suas atribuições, tendo em vista a conclusão do Curso de Especialização (*Lato Sensu*) em **ENGENHARIA ECONÔMICA E MERCADO FINANCEIRO** nos termos da Resolução Nº 01/2001- Conselho Nacional de Educação, realizado no período de 20/03/2006 a 05/03/2007, perfazendo um total de 360 horas-aula, confere o presente certificado a **RENATO SUGA**.

Curitiba, 07 de novembro de 2007



CLEMENTE IVO JULIATTO  
Reitor



Ricardo Teschero  
Pró-Reitor Comunitário e de Extensão



Pontifícia Universidade Católica do Paraná  
Pró-Reitoria Comunitária e de Extensão

Histórico

Atestamos que **RENATO SUGA**, nascido em 26/03/1980, matriculado sob o código 88991942, portador da Carteira de Identidade nº 7086438-0, expedida pelo Instituto de Identificação do Paraná, concluiu o Curso de Especialização (*Lato Sensu*) em Engenharia Econômica e Mercado Financeiro, nos termos da Resolução Nº 01/2001- CNE e sob Parecer CNE/CES 142/2001, realizado no período de 20/03/2006 a 05/03/2007, perfazendo um total de 360 horas.  
O curso foi aprovado pela Resolução Nº 97/2005 - CONSUN, de 03.10.2005.

Disciplinas	Horas	Créd.	Nota	%Freq.	Result.
<b>Professor</b>					
PG206 Etica Antonio Raimundo dos Santos Doutor	15	0	10.0	100	Aprov.
PG2549 Epistemologia Antonio Raimundo dos Santos Doutor	15	0	9.0	100	Aprov.
PG2619 Metodologia Científica Carlos Augusto C Fontanini Mestre	15	0	7.0	100	Aprov.
PG2630 Gestão Estratégica de Custos Cleonice Bastos Pompermayer Doutor	45	0	7.4	100	Aprov.
PG2631 Análise e Decisões de Investimento Antonio Carlos Pompermayer Mestre	45	0	9.3	100	Aprov.
PG2632 Métodos Numéricos Aplicados as Decisões Empresariais Wesley Vieira Da Silva Doutor	30	0	10.0	100	Aprov.
PG2633 Conjuntura Macroeconômica Brasileira José Luiz Oreiro Doutor	45	0	9.2	100	Aprov.
PG2634 Jogo de Mercado Financeiro Sergio Back Especialista	30	0	9.0	100	Aprov.
PG2635 Planejamento Estratégico Eduardo Damião da Silva Doutor	45	0	9.5	89	Aprov.
PG2637 Mercado Financeiro e de Capitais Luiz Afonso Cerqueira Especialista	45	0	7.5	100	Aprov.
PG4067 Gestão do Risco Financeiro Erasmus Jorge Pilz de Andrade Mestre	30	0	8.5	100	Aprov.
					Antonio Carlos Pompermayer Deise Portugal Courá ( Coord. do Curso )

O aluno (a) apresentou o diploma do curso superior de Ciência da Computação.  
Apresentou monografia intitulada: Índice de governança corporativa (IGC) vs índice Bovespa, obtendo nota 8,0.  
Professor orientador: Deise Portugal Courá

Continua...



**Pontifícia Universidade Católica do Paraná**  
**Pró-Reitoria Comunitária e de Extensão**  
**Histórico**

Curitiba, 22 de outubro de 2007

---

Paulo Henrique Laporte Ambrozewicz  
Diretor de Educação Continuada

Conferido por:  
Claudia Just Graeml  
Técnico Administrativo

PUCPR



**LAVAL  
UNIVERSITY**

In view of the favorable report from the authorities attesting that

**Renato Suga**

has successfully completed the

**Graduate Microprogram in Business Administration - Information Technology  
Management**

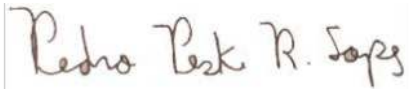
Laval University certifies, by virtue of the authority vested in it, the successful completion of a

**Graduate Microprogram**

In witness whereof, we have signed this certificate bearing the seal of the  
University.  
Québec, January 31, 2013

General secretary

**I, Pedro Peski Ribeiro Lopes, certify that the professional translation of this document from French 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: May 1, 2025.**



Vu le rapport favorable des autorités compétentes attestant que

**Renato Suga**

a terminé avec succès le

**Microprogramme de deuxième cycle en administration des affaires -  
gestion des technologies de l'information**

l'Université Laval atteste, en vertu des pouvoirs qu'elle détient, la réussite d'un

**Microprogramme de deuxième cycle**

En foi de quoi, nous avons signé la présente attestation  
portant le sceau de l'Université.

Québec, le 31 janvier 2013

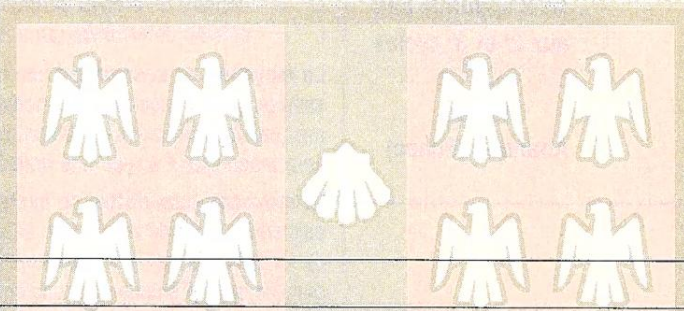
*Secrétaire générale*



Last name, first name: Suga, Renato

File no.: 910 204 263  
 Day of birth: March 26  
 Permanent code: SUGR 2603 8005  
 Issue date: 02/08/2013

Address: Suga, Renato  
 610, Grande Allée Ouest, ap2  
 Québec QC G1S 1B8



**PROGRAM(S) ATTENDED**

**Program:** Graduate Microprogram in Business Administration - Information Technology Management  
**Attendance:** Winter 2011 to Winter 2013  
**Diploma obtained:** Graduate certificate  
**Date of diploma:** 01/31/2013      **Credits required:** 15 credits      **Graduation average:** 3.53/4.33

**LAVAL UNIVERSITY CREDITS**

Subject	Course	Cycle	Title	Grade	Number of Credits / (UEC)	Points	Rep.
<b>Winter 2011</b>							
SIO	6001	2	E-business strategies	A+	3.0	12,99	
SIO	6015	2	E-business technologies	A-	3.0	11,01	

	Credits registered	Passed credits	Credits obtained	Credits for average	Points	Average
<b>Session totals (second cycle)</b>						
<b>Session:</b>	6,0	6,0	6,0	6,0	24,00	4,00
<b>Cumulative:</b>	6,0	6,0	6,0	6,0	24,00	4,00

## ATTENTION

In the event of any discrepancy with other sources of information, the provisions of the *Study Regulations* shall prevail.

### GRADING SYSTEM

Since fall 1995, Laval University has been using an alphabetical grading system that has more levels than the previous system.

#### SYSTEM FROM FALL 1995

	Levels	Numerical value	Note
<b>Pass</b>	A +	4,33	
	A	4,00	
	A -	3,67	
	B +	3,33	
	B	3,00	
	B -	2,67	
	C +	2,33	
	C	2,00	
	C -	1,67	<b>Does not apply to 2nd and 3rd cycles</b>
	D +	1,33	
	D	1,00	
<b>Fail</b>	E	0,00	<b>Fail</b>
	W	0,00	<b>Drop out (Fail)</b>

<b>Cycles</b>	1 First 2 Second 3 Third
	PU Pre-university UE Continuing education PD Postdoctorate PM Postdoctoral medical studies in dentistry PR Postdoctoral medical studies in medicine

#### CALCULATING AVERAGES

#### SESSION, CYCLE AND GRADUATION AVERAGES

These values are calculated on 4.33 according to the following formula:

$$M = \frac{\sum (P_i \times C_i)}{\sum C_i}$$

in which the symbols have the following meaning:

M = average

Σ = sum of

P = numerical value of the letter grade

C = number of credits attributed to the activity assessed

i = specific activity for which a grade has been awarded

The **session average** is an overall grade, calculated at the end of each session, for all the training activities of the same cycle in which the student has enrolled at Laval University during the session and for which he or she has received a numerical grade.

The **cumulative cycle average**, displayed in the "Summary" section, is calculated at the end of the last registration session. It includes training activities with a numerical grade taken at Laval University in this study cycle and, where applicable, those for which prior learning has been recognized. The cumulative average posted at the end of each session excludes credits obtained through prior learning assessment.

The **graduation average** is an overall grade, calculated at the end of the student's program, for all successful training activities in the same cycle that satisfy a program requirement and for which the student has received a numerical grade.

Prior to the fall 1995 session, all averages were calculated out of 5.00. Graduation averages have remained at 5.00.

However, session and cycle averages obtained for training activities completed prior to this date were transposed to 4.33.

#### MEANING OF CODES USED IN RELATION TO THE NOTE

AUD	Auditor
DF	In difficulty (PM cycle only)
F	Post-MD internship not completed
M	Evaluation deferred by Laval University (before summer 2009)
N	Failure (no contribution to the calculation of the average)
NA	Activity not evaluated
P	Success (no contribution to calculation of average)
T	Research activity without evaluation
V	Equivalence* or Recognition of experience
X	Withdrawal without failure
Z	Deadline granted (before summer 2009)

\* Equivalences granted for training activities completed at a Quebec university as of the 2009 summer session are shown with the grade obtained rather than the V grade. These grades are used to calculate the cycle average.

#### MEANING OF CODES USED IN RELATION TO HEADINGS

Rep.	Identifies a repeated training activity Ex: Repeated training activity excluded from average calculation In: Repeated training activity included in average calculation
------	---

UEC	Continuing education unit
Points	Result of the following calculation: numerical value of a mark multiplied by the number of credits allocated to the activity assessed.

1 credit = 45 hours

1 UEC = 10 hours

PM and PR cycles - Postgraduate medical studies

1 credit = 1 week of clinical internship

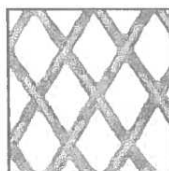
#### SAFETY FEATURES

This document, in use since September 2009, is printed on paper with the following characteristics:

- a watermark is integrated into the paper;
- the background is printed in red and gold, with the words LAVAL UNIVERSITY in white;
- the words LAVAL UNIVERSITY are printed as a micro-line on the reverse;
- an indelible stain appears throughout where a chemical is used to alter the document;
- the paper contains fluorescent fibers visible only under ultraviolet light.

The embossed seal of Laval University is not affixed to this document.

This watermark should appear when the document is held up to a light source.



#### ADDITIONAL INFORMATION

Any questions regarding the authenticity of this document should be addressed to:

Registrar's Office  
Jean-Charles-Bonenfant  
Pavilion  
2345, allée des Bibliothèques  
Local 2440  
Laval University  
Quebec City, Quebec G1V 0A6  
CANADA

Phone: 418 656-3080  
Fax: 418 656-5216  
reg@reg.ulaval.ca  
www.ulaval.ca



Last name, first name: Suga, Renato

File no.: 910 204 263  
 Day of birth: March 26  
 Permanent code: SUGR 2603 8005  
 Issue date: 02/08/2013

**LAVAL UNIVERSITY CREDITS**

Subject	Course	Cycle	Title	Grade	Number of Credits / (UEC)	Points	Rep.
<b>Autumn 2011</b>							
SIO	6011	2	Fundamentals of SIO implementation	B	3.0	9,00	
SIO	6032	2	SIO design I	B	3.0	9,00	

Session totals (second cycle)	Credits registered	Passed credits	Credits obtained	Credits for average	Points	Average
<b>Session:</b>	6,0	6,0	6,0	6,0	18,00	3,00
<b>Cumulative:</b>	12,0	12,0	12,0	12,0	42,00	3,50

**Winter 2012**

SIO	6012	2	SIO design II	A-	3.0	11,01	
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Session totals (second cycle)	Credits registered	Passed credits	Credits obtained	Credits for average	Points	Average
<b>Session:</b>	3,0	3,0	3,0	3,0	11,01	3,67
<b>Cumulative:</b>	15,0	15,0	15,0	15,0	53,01	3,53

**Autumn 2012**

**Latest academic performance:**

Authorized continuation

SIO	6002	2	Understanding the digital enterprise	B	3.0	9,00	
SIO	6025	2	Organizational and IT models	A-	3.0	11,01	

Session totals (second cycle)	Credits registered	Passed credits	Credits obtained	Credits for average	Points	Average
<b>Session:</b>	6,0	6,0	6,0	6,0	20,01	3,34
<b>Cumulative:</b>	21,0	21,0	21,0	21,0	73,02	3,48

## ATTENTION

In the event of any discrepancy with other sources of information, the provisions of the *Study Regulations* shall prevail.

### GRADING SYSTEM

Since fall 1995, Laval University has been using an alphabetical grading system that has more levels than the previous system.

#### SYSTEM FROM FALL 1995

	Levels	Numerical value	Note
<b>Pass</b>	A +	4,33	
	A	4,00	
	A -	3,67	
	B +	3,33	
	B	3,00	
	B -	2,67	
	C +	2,33	
	C	2,00	
	C -	1,67	<b>Does not apply to 2nd and 3rd cycles</b>
	D +	1,33	
	D	1,00	
<b>Fail</b>	E	0,00	<b>Fail Drop out (Fail)</b>
	W	0,00	

<b>Cycles</b>	1 First
	2 Second
	3 Third
	PU Pre-university UE Continuing education PD Postdoctorate PM Postdoctoral medical studies in dentistry PR Postdoctoral medical studies in medicine

#### CALCULATING AVERAGES

#### SESSION, CYCLE AND GRADUATION AVERAGES

These values are calculated on 4.33 according to the following formula:

$$M = \frac{\sum (P_i \times C_i)}{\sum C_i}$$

in which the symbols have the following meaning:

M = average

Σ = sum of

P = numerical value of the letter grade

C = number of credits attributed to the activity assessed

i = specific activity for which a grade has been awarded

The **session average** is an overall grade, calculated at the end of each session, for all the training activities of the same cycle in which the student has enrolled at Laval University during the session and for which he or she has received a numerical grade.

The **cumulative cycle average**, displayed in the "Summary" section, is calculated at the end of the last registration session. It includes training activities with a numerical grade taken at Laval University in this study cycle and, where applicable, those for which prior learning has been recognized. The cumulative average posted at the end of each session excludes credits obtained through prior learning assessment.

The **graduation average** is an overall grade, calculated at the end of the student's program, for all successful training activities in the same cycle that satisfy a program requirement and for which the student has received a numerical grade.

Prior to the fall 1995 session, all averages were calculated out of 5.00. Graduation averages have remained at 5.00.

However, session and cycle averages obtained for training activities completed prior to this date were transposed to 4.33.

#### MEANING OF CODES USED IN RELATION TO THE NOTE

AUD	Auditor
DF	In difficulty (PM cycle only)
F	Post-MD internship not completed
M	Evaluation deferred by Laval University (before summer 2009)
N	Failure (no contribution to the calculation of the average)
NA	Activity not evaluated
P	Success (no contribution to calculation of average)
T	Research activity without evaluation
V	Equivalence* or Recognition of experience
X	Withdrawal without failure
Z	Deadline granted (before summer 2009)

\* Equivalences granted for training activities completed at a Quebec university as of the 2009 summer session are shown with the grade obtained rather than the V grade. These grades are used to calculate the cycle average.

#### MEANING OF CODES USED IN RELATION TO HEADINGS

Rep.	Identifies a repeated training activity
	Ex: Repeated training activity excluded from average calculation
	In: Repeated training activity included in average calculation

UEC	Continuing education unit
Points	Result of the following calculation: numerical value of a mark multiplied by the number of credits allocated to the activity assessed.

1 credit = 45 hours

1 UEC = 10 hours

PM and PR cycles - Postgraduate medical studies

1 credit = 1 week of clinical internship

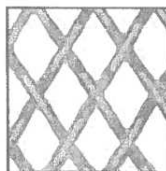
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 Quebec City, Quebec G1V 0A6  
 CANADA

Phone: 418 656-3080  
 Fax: 418 656-5216  
 reg@reg.ulaval.ca  
 www.ulaval.ca



Last name, first name: Suga, Renato

File no.: 910 204 263  
Day of birth: March 26  
Permanent code: SUGR 2603 8005  
Issue date: 02/08/2013

## SUMMARY

### SECOND CYCLE

	Credits registered	Passed credits	Credits obtained	Credits for average	Points	Average /4.33
Laval University:	21,0	21,0	21,0	21,0	73,02	3,48
Recognition of acquired skills:	0,0	0,0	0,0	0,0	0,00	0,00
<b>Total:</b>	<b>21,0</b>	<b>21,0</b>	<b>21,0</b>	<b>21,0</b>	<b>73,02</b>	<b>3,48</b>

See explanatory notes overleaf  
\*\*\* End of transcript \*\*\*

- E-business strategies
- E-business technologies

Registrar

## ATTENTION

In the event of any discrepancy with other sources of information, the provisions of the *Study Regulations* shall prevail.

### GRADING SYSTEM

Since fall 1995, Laval University has been using an alphabetical grading system that has more levels than the previous system.

#### SYSTEM FROM FALL 1995

Levels	Numerical value	Note
<b>Pass</b>	A +	4,33
	A	4,00
	A -	3,67
	B +	3,33
	B	3,00
	B -	2,67
	C +	2,33
	C	2,00
	C -	1,67
	D +	1,33
D	1,00	<b>Does not apply to 2nd and 3rd cycles</b>
<b>Fail</b>	E	
	W	0,00

#### Cycles

- 1 First
- 2 Second
- 3 Third

- PU Pre-university
- UE Continuing education
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#### CALCULATING AVERAGES

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- F Post-MD internship not completed
- M Evaluation deferred by Laval University (before summer 2009)
- N Failure (no contribution to the calculation of the average)
- NA Activity not evaluated
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- X Withdrawal without failure
- Z Deadline granted (before summer 2009)

\* Equivalences granted for training activities completed at a Quebec university as of the 2009 summer session are shown with the grade obtained rather than the V grade. These grades are used to calculate the cycle average.

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In: Repeated training activity included in average calculation

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- Points Result of the following calculation: numerical value of a mark multiplied by the number of credits allocated to the activity assessed.

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PM and PR cycles - Postgraduate medical studies

1 credit = 1 week of clinical internship

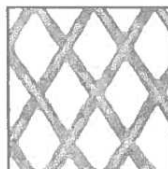
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Phone: 418 656-3080  
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reg@reg.ulaval.ca  
www.ulaval.ca

**I, Pedro Peski Ribeiro Lopes, certify that the professional translation of this document from French 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: May 23, 2025.**

**Nom, prénom:** Suga, Renato

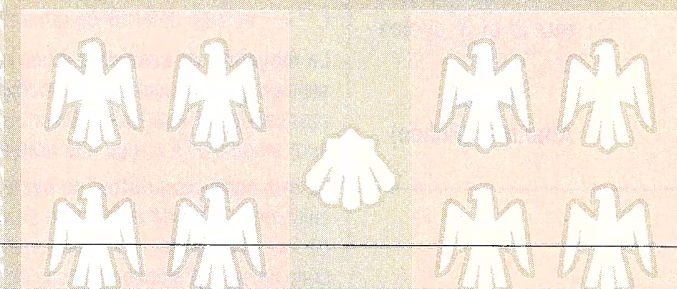
**No de dossier:** 910 204 263

**Jour de naissance:** 26 mars

**Code permanent:** SUGR 2603 8005

**Date d'émission:** 2013-02-08

**Adresse:** Suga, Renato  
610, Grande Allée Ouest, ap2  
Québec QC G1S 1B8



## PROGRAMME(S) FRÉQUENTÉ(S)

**Programme:** Microprogramme de deuxième cycle en administration des affaires - gestion des technologies de l'information  
**Fréquentation:** Hiver 2011 à Hiver 2013  
**Diplôme obtenu:** Attestation de deuxième cycle  
**Date du diplôme:** 2013-01-31      **Crédits exigés:** 15 crédits      **Moyenne de diplomation:** 3,53/4,33

## CRÉDITS DE L'UNIVERSITÉ LAVAL

Matière	Cours	Cycle	Titre	Note	Nombre de crédits / (UEC)	Points	Rép.
<b>Hiver 2011</b>							
SIO	6001	2	Stratégies d'affaires électroniques	A+	3.0	12,99	
SIO	6015	2	Technologies aff. électron.	A-	3.0	11,01	

Totaux de session (Deuxième cycle)	Crédits inscrits	Crédits réussis	Crédits obtenus	Crédits pour moyenne	Points	Moyenne
<b>Session:</b>	6,0	6,0	6,0	6,0	24,00	4,00
<b>Cumul:</b>	6,0	6,0	6,0	6,0	24,00	4,00

## AVERTISSEMENT

En cas de divergence avec d'autres sources d'information, les dispositions du *Règlement des études* prévalent.

## SYSTÈME DE NOTATION

L'Université Laval applique, depuis l'automne 1995, un système de notation alphabétique qui comporte un plus grand nombre d'échelons que le système précédent.

### SYSTÈME À PARTIR DE L'AUTOMNE 1995

	Échelons	Valeur numérique	Remarque
Succès	A +	4,33	
	A	4,00	
	A -	3,67	
	B +	3,33	
	B	3,00	
	B -	2,67	
	C +	2,33	
	C	2,00	
	C -	1,67	Ne s'applique pas aux 2 <sup>e</sup> et 3 <sup>e</sup> cycles
	D +	1,33	
D	1,00		
Échec	E	0,00	Échec
	W	0,00	Abandon (Échec)

Cycles	
1	Premier
2	Deuxième
3	Troisième
	PU Préuniversitaire
	UE Éducation continue
	PD Postdoctorat
	PM Études médicales postdoctorales en médecine dentaire
	PR Études médicales postdoctorales en médecine

### CALCUL DES MOYENNES

#### DE SESSION, DE CYCLE ET DE DIPLOMATION

Ces valeurs sont calculées sur 4,33 selon la formule suivante :

$$M = \frac{\sum (P_i \times C_i)}{\sum C_i}$$

dans laquelle les symboles ont la signification suivante :

- M = moyenne
- $\Sigma$  = somme de
- P = valeur numérique de la note exprimée en lettre
- C = nombre de crédits attribués à l'activité évaluée
- i = activité déterminée qui a été évaluée par une note

La **moyenne de session** est une note globale, calculée à la fin de chaque session, pour l'ensemble des activités de formation d'un même cycle auxquelles l'étudiant s'est inscrit à l'Université Laval pendant la session et pour lesquelles il a reçu une note à valeur numérique.

La **moyenne cumulative de cycle**, affichée dans la section « Bilan », est calculée à la fin de la dernière session d'inscription. Elle inclut les activités de formation ayant une note à valeur numérique suivies à l'Université Laval dans ce cycle d'études et, le cas échéant, celles ayant fait l'objet d'une reconnaissance des acquis. La moyenne cumulative affichée au terme de chaque session exclut les crédits obtenus par voie de reconnaissance des acquis.

La **moyenne de diplomation** est une note globale, calculée à la fin du programme de l'étudiant, pour l'ensemble des activités de formation de même cycle réussies qui satisfont une exigence du programme et pour lesquelles il a reçu une note à valeur numérique.

Avant la session d'automne 1995, toutes les moyennes étaient calculées sur 5,00. Les moyennes de diplomation sont demeurées sur 5,00. Toutefois, les moyennes de session et de cycle obtenues pour les activités de formation suivies avant cette date ont été transposées sur 4,33.

### SIGNIFICATION DES CODES UTILISÉS PAR RAPPORT À LA NOTE

AUD	Auditeur
DF	En difficulté (seulement au cycle PM)
F	Stage post-MD non complété
M	Évaluation différée par l'Université (avant l'été 2009)
N	Échec (sans contribution au calcul de la moyenne)
NA	Activité non évaluée
P	Succès (sans contribution au calcul de la moyenne)
T	Activité de recherche sans évaluation
V	Équivalence* ou Reconnaissance d'expérience
X	Abandon sans échec
Z	Délai accordé (avant l'été 2009)

\* Les équivalences accordées pour des activités de formation suivies dans un établissement universitaire québécois à compter de la session d'été 2009 sont affichées avec la note obtenue plutôt que la note V. Ces notes entrent dans le calcul de la moyenne de cycle.

### SIGNIFICATION DES CODES UTILISÉS PAR RAPPORT AUX RUBRIQUES

Rép.	Identifie une activité de formation répétée Ex : Activité de formation répétée exclue du calcul de la moyenne In : Activité de formation répétée incluse dans le calcul de la moyenne
UEC	Unité d'éducation continue
Points	Résultat du calcul suivant : valeur numérique d'une note multipliée par le nombre de crédits attribués à l'activité évaluée
1 crédit	= 45 heures
1 UEC	= 10 heures

Aux cycles PM et PR - Études médicales postdoctorales  
1 crédit = 1 semaine de stage clinique

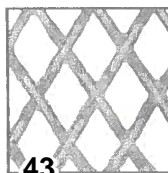
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CANADA

Téléphone : 418 656-3080  
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reg@reg.ulaval.ca  
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**Nom, prénom:** Suga, Renato

**No de dossier:** 910 204 263

**Jour de naissance:** 26 mars

**Code permanent:** SUGR 2603 8005

**Date d'émission:** 2013-02-08

**CRÉDITS DE L'UNIVERSITÉ LAVAL**

Matière	Cours	Cycle	Titre	Note	Nombre de crédits / (UEC)	Points	Rép.
<b>Automne 2011</b>							
SIO	6011	2	Fondements de la réalisation des SIO	B	3,0	9,00	
SIO	6032	2	Conception des SIO I	B	3,0	9,00	
<b>Totaux de session (Deuxième cycle)</b>				<b>Crédits inscrits</b>	<b>Crédits réussis</b>	<b>Crédits obtenus</b>	<b>Crédits pour moyenne</b>
<b>Session:</b>				6,0	6,0	6,0	6,0
<b>Cumul:</b>				12,0	12,0	12,0	12,0
						<b>Points</b>	<b>Moyenne</b>
						18,00	3,00
						42,00	3,50
<b>Hiver 2012</b>							
SIO	6012	2	Conception des SIO II	A-	3,0	11,01	
<b>Totaux de session (Deuxième cycle)</b>				<b>Crédits inscrits</b>	<b>Crédits réussis</b>	<b>Crédits obtenus</b>	<b>Crédits pour moyenne</b>
<b>Session:</b>				3,0	3,0	3,0	3,0
<b>Cumul:</b>				15,0	15,0	15,0	15,0
						<b>Points</b>	<b>Moyenne</b>
						11,01	3,67
						53,01	3,53
<b>Automne 2012</b>							
<b>Dernier rendement universitaire:</b>			Poursuite autorisée				
SIO	6002	2	Comprendre l'entreprise digitale	B	3,0	9,00	
SIO	6025	2	Modèles de l'organisation et TI	A-	3,0	11,01	
<b>Totaux de session (Deuxième cycle)</b>				<b>Crédits inscrits</b>	<b>Crédits réussis</b>	<b>Crédits obtenus</b>	<b>Crédits pour moyenne</b>
<b>Session:</b>				6,0	6,0	6,0	6,0
<b>Cumul:</b>				21,0	21,0	21,0	21,0
						<b>Points</b>	<b>Moyenne</b>
						20,01	3,34
						73,02	3,48

## AVERTISSEMENT

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## SYSTÈME DE NOTATION

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	D +	1,33	
D	1,00		
<b>Échec</b>	E	0,00	<b>Échec</b>
	W	0,00	<b>Abandon (Échec)</b>

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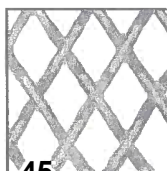
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**Nom, prénom:** Suga, Renato

**No de dossier:** 910 204 263

**Jour de naissance:** 26 mars

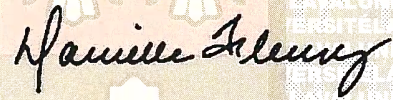
**Code permanent:** SUGR 2603 8005

**Date d'émission:** 2013-02-08

**BILAN**
**DEUXIÈME CYCLE**

	Crédits inscrits	Crédits réussis	Crédits obtenus	Crédits pour moyenne	Points	Moyenne /4,33
<b>Université Laval:</b>	21,0	21,0	21,0	21,0	73,02	3,48
<b>Reconnaissance des acquis:</b>	0,0	0,0	0,0	0,0	0,00	0,00
<b>Total:</b>	21,0	21,0	21,0	21,0	73,02	3,48

Voir les notes explicatives au verso  
\*\*\* Fin du relevé \*\*\*


**Registraire**

## AVERTISSEMENT

En cas de divergence avec d'autres sources d'information, les dispositions du *Règlement des études* prévalent.

## SYSTÈME DE NOTATION

L'Université Laval applique, depuis l'automne 1995, un système de notation alphabétique qui comporte un plus grand nombre d'échelons que le système précédent.

### SYSTÈME À PARTIR DE L'AUTOMNE 1995

	Échelons	Valeur numérique	Remarque
Succès	A +	4,33	
	A	4,00	
	A -	3,67	
	B +	3,33	
	B	3,00	
	B -	2,67	
	C +	2,33	
	C	2,00	
	C -	1,67	Ne s'applique pas aux 2 <sup>e</sup> et 3 <sup>e</sup> cycles
	D +	1,33	
D	1,00		
Échec	E	0,00	Échec
	W	0,00	Abandon (Échec)

Cycles	1 Premier
	2 Deuxième
	3 Troisième
	PU Préuniversitaire
	UE Éducation continue
	PD Postdoctorat
	PM Études médicales postdoctorales en médecine dentaire
	PR Études médicales postdoctorales en médecine

### CALCUL DES MOYENNES

#### DE SESSION, DE CYCLE ET DE DIPLOMATION

Ces valeurs sont calculées sur 4,33 selon la formule suivante :

$$M = \frac{\sum (P_i \times C_i)}{\sum C_i}$$

dans laquelle les symboles ont la signification suivante :

M = moyenne

$\Sigma$  = somme de

P = valeur numérique de la note exprimée en lettre

C = nombre de crédits attribués à l'activité évaluée

i = activité déterminée qui a été évaluée par une note

La **moyenne de session** est une note globale, calculée à la fin de chaque session, pour l'ensemble des activités de formation d'un même cycle auxquelles l'étudiant s'est inscrit à l'Université Laval pendant la session et pour lesquelles il a reçu une note à valeur numérique.

La **moyenne cumulative de cycle**, affichée dans la section « Bilan », est calculée à la fin de la dernière session d'inscription. Elle inclut les activités de formation ayant une note à valeur numérique suivies à l'Université Laval dans ce cycle d'études et, le cas échéant, celles ayant fait l'objet d'une reconnaissance des acquis. La moyenne cumulative affichée au terme de chaque session exclut les crédits obtenus par voie de reconnaissance des acquis.

La **moyenne de diplomation** est une note globale, calculée à la fin du programme de l'étudiant, pour l'ensemble des activités de formation de même cycle réussies qui satisfont une exigence du programme et pour lesquelles il a reçu une note à valeur numérique.

Avant la session d'automne 1995, toutes les moyennes étaient calculées sur 5,00. Les moyennes de diplomation sont demeurées sur 5,00.

Toutefois, les moyennes de session et de cycle obtenues pour les activités de formation suivies avant cette date ont été transposées sur 4,33.

### SIGNIFICATION DES CODES UTILISÉS PAR RAPPORT À LA NOTE

AUD	Auditeur
DF	En difficulté (seulement au cycle PM)
F	Stage post-MD non complété
M	Évaluation différée par l'Université (avant l'été 2009)
N	Échec (sans contribution au calcul de la moyenne)
NA	Activité non évaluée
P	Succès (sans contribution au calcul de la moyenne)
T	Activité de recherche sans évaluation
V	Équivalence* ou Reconnaissance d'expérience
X	Abandon sans échec
Z	Délai accordé (avant l'été 2009)

\* Les équivalences accordées pour des activités de formation suivies dans un établissement universitaire québécois à compter de la session d'été 2009 sont affichées avec la note obtenue plutôt que la note V. Ces notes entrent dans le calcul de la moyenne de cycle.

### SIGNIFICATION DES CODES UTILISÉS PAR RAPPORT AUX RUBRIQUES

Rép. Identifie une activité de formation répétée  
Ex : Activité de formation répétée exclue du calcul de la moyenne  
In : Activité de formation répétée incluse dans le calcul de la moyenne

UEC Unité d'éducation continue

Points Résultat du calcul suivant : valeur numérique d'une note multipliée par le nombre de crédits attribués à l'activité évaluée

1 crédit = 45 heures

1 UEC = 10 heures

Aux cycles PM et PR - Études médicales postdoctorales

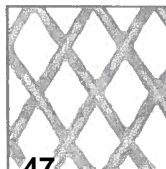
1 crédit = 1 semaine de stage clinique

### CARACTÉRISTIQUES DE SÉCURITÉ

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- le fond est imprimé de couleurs rouge et or et les mots UNIVERSITÉ LAVAL y figurent en blanc ;
- les mots UNIVERSITÉ LAVAL sont imprimés sous forme de microligne au verso ;
- une tache indélébile apparaît de part en part à l'endroit où un produit chimique est utilisé pour altérer le document ;
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CANADA

Téléphone : 418 656-3080  
Télécopieur : 418 656-5216  
reg@reg.ulaval.ca  
www.ulaval.ca



**LAVAL  
UNIVERSITY**

In view of the favorable report from the authorities attesting that

**Renato Suga**

has successfully completed the

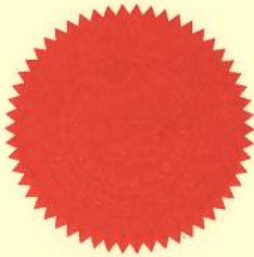
**Master of Science in Administration - Information Technology Management**

Laval University certifies, by virtue of the authority vested in it, the successful completion of a

**Master of Science (M.Sc.)**

In witness whereof, we have signed this certificate bearing the seal of the  
University.

Québec, December 31, 2017



General secretary

President

I, Pedro Peski Ribeiro Lopes, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from French 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: May 28, 2025.



UNIVERSITÉ  
LAVAL

Vu le rapport favorable des autorités compétentes attestant que

**Renato Suga**

a satisfait aux exigences du programme de

**Maîtrise en sciences de l'administration - gestion des technologies de l'information**

l'Université Laval lui a conféré, en vertu des pouvoirs qu'elle détient, le grade de

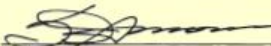
**Maître ès sciences (M. Sc.)**

En foi de quoi, nous avons signé le présent diplôme  
portant le sceau de l'Université.

Québec, le 31 décembre 2017



  
\_\_\_\_\_  
Secrétaire générale

  
\_\_\_\_\_  
Rectrice



Last name, first name: Suga, Renato

File no.: 910 204 263  
Day of birth: March 26  
Permanent code: SUGR 2603 8005

Address: Suga, Renato  
900, av Myrand, AP5  
Québec QC G1V 2V9

### PROGRAM(S) ATTENDED

**Program:** Graduate Microprogram in Business Administration - Information Technology Management  
**Attendance:** Winter 2011 to Winter 2013  
**Diploma obtained:** Graduate certificate  
**Date of diploma:** 01/31/2013 **Credits required:** 15 credits **Graduation average:** 3.53/4.33

**Program:** Master of Science in Administration - Information Technology Management  
**Attendance:** Winter 2014 to Fall 2017  
**Diploma obtained:** Master of Science (M. Sc.)  
**Date of diploma:** 12/31/2017 **Credits required:** 45 credits **Graduation average:** 3.58/4.33

### LAVAL UNIVERSITY CREDITS

Subject	Cycle	Title	Grade	Credits / (UEC)
<b>Winter 2011</b>				
SIO-6001	2	E-business strategies	A+	3
SIO-6015	2	E-business technologies	A-	3
<b>Session totals (second cycle)</b>	<b>Credits registered</b>	6	<b>Passed credits</b>	6
			<b>Credits for average</b>	6
			<b>Average</b>	4,00
<b>Fall 2011</b>				
SIO-6011	2	Fundamentals of SIO production	B	3
SIO-6032	2	SIO I design	B	3
<b>Session totals (second cycle)</b>	<b>Credits registered</b>	6	<b>Passed credits</b>	6
			<b>Credits for average</b>	6
			<b>Average</b>	3,00

## ATTENTION

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### GRADING SYSTEM

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#### SYSTEM FROM FALL 1995

	Levels	Numerical value	Note
<b>Pass</b>	A +	4,33	
	A	4,00	
	A -	3,67	
	B +	3,33	
	B	3,00	
	B -	2,67	
	C +	2,33	
	C	2,00	
	C -	1,67	<b>Does not apply to 2nd and 3rd cycles</b>
	D +	1,33	
	D	1,00	
<b>Fail</b>	E	0,00	<b>Fail Drop out (Fail)</b>
	W	0,00	

<b>Cycles</b>	1 First
	2 Second
	3 Third
	PU Pre-university
	UE Continuing education
	PD Postdoctorate
	PM Postdoctoral medical studies in dentistry
	PR Postdoctoral medical studies in medicine

#### CALCULATING AVERAGES

#### SESSION, CYCLE AND GRADUATION AVERAGES

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Prior to the fall 1995 session, all averages were calculated out of 5.00. Graduation averages have remained at 5.00.

However, session and cycle averages obtained for training activities completed prior to this date were transposed to 4.33.

#### MEANING OF CODES USED IN RELATION TO THE NOTE

AUD	Auditor
DF	In difficulty (PM cycle only)
F	Post-MD internship not completed
M	Evaluation deferred by Laval University (before summer 2009)
N	Failure (no contribution to the calculation of the average)
NA	Activity not evaluated
P	Success (no contribution to calculation of average)
T	Research activity without evaluation
V	Equivalence* or Recognition of experience
X	Withdrawal without failure
Z	Deadline granted (before summer 2009)

\* Equivalences granted for training activities completed at a Quebec university as of the 2009 summer session are shown with the grade obtained rather than the V grade. These grades are used to calculate the cycle average.

#### MEANING OF CODES USED IN RELATION TO HEADINGS

Rep. Identifies a repeated training activity  
 Ex: Repeated training activity excluded from average calculation  
 In: Repeated training activity included in average calculation

UEC Continuing education unit  
 Points Result of the following calculation: numerical value of a mark multiplied by the number of credits allocated to the activity assessed.

1 credit = 45 hours

1 UEC = 10 hours

PM and PR cycles - Postgraduate medical studies

1 credit = 1 week of clinical internship

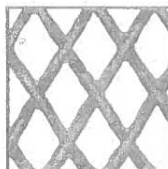
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 Quebec City, Quebec G1V 0A6  
 CANADA

Phone: 418 656-3080  
 Fax: 418 656-5216  
 reg@reg.ulaval.ca  
 www.ulaval.ca



Last name, first name: Suga, Renato

File No.: 910 204 263

**LAVALE UNIVERSITY CREDITS**

Subject	Cycle	Title	Grade	Credits / (UEC)
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**Winter 2012**

SIO-6012	2	SIO II design	A-	3
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<b>Session totals (second cycle)</b>	<b>Credits registered</b>	3	<b>Passed credits</b>	3	<b>Credits for average</b>	3	<b>Average</b>	3,67
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**Fall 2012**

SIO-6002	2	Understanding the digital enterprise	B	3
SIO-6025	2	Organization and IT models	A-	3

<b>Session totals (second cycle)</b>	<b>Credits registered</b>	6	<b>Passed credits</b>	6	<b>Credits for average</b>	6	<b>Average</b>	3,34
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**Winter 2014**

SIO-6009	2	Information systems	B+	3
SIO-6010	2	Knowledge management systems	X	3

<b>Session totals (second cycle)</b>	<b>Credits registered</b>	3	<b>Passed credits</b>	3	<b>Credits for average</b>	3	<b>Average</b>	3,33
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**Winter 2015**

SIO-6030	2	Decision support systems	A	3
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<b>Session totals (second cycle)</b>	<b>Credits registered</b>	3	<b>Passed credits</b>	3	<b>Credits for average</b>	3	<b>Average</b>	4,00
--------------------------------------	---------------------------	---	-----------------------	---	----------------------------	---	----------------	------

**Fall 2015**

MNG-6029	2	Diagnosis and management of organizational change	B-	3
SIO-6053	2	SIO project management	A	3

<b>Session totals (second cycle)</b>	<b>Credits registered</b>	6	<b>Passed credits</b>	6	<b>Credits for average</b>	6	<b>Average</b>	3,34
--------------------------------------	---------------------------	---	-----------------------	---	----------------------------	---	----------------	------

**Winter 2016**

SIO-6028	2	Intervention approaches to complex SIO problems	A	3
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<b>Session totals (second cycle)</b>	<b>Credits registered</b>	3	<b>Passed credits</b>	3	<b>Credits for average</b>	3	<b>Average</b>	4,00
--------------------------------------	---------------------------	---	-----------------------	---	----------------------------	---	----------------	------

**Fall 2016**

SIO-6510	2	Information technology management intervention projects	A	6
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<b>Session totals (second cycle)</b>	<b>Credits registered</b>	6	<b>Passed credits</b>	6	<b>Credits for average</b>	6	<b>Average</b>	4,00
--------------------------------------	---------------------------	---	-----------------------	---	----------------------------	---	----------------	------

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	A -	3,67	
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	B -	2,67	
	C +	2,33	
	C	2,00	
	C -	1,67	<b>Does not apply to 2nd and 3rd cycles</b>
	D +	1,33	
D	1,00		
<b>Fail</b>	E	0,00	<b>Fail Drop out (Fail)</b>
	W	0,00	

<b>Cycles</b>	1 First 2 Second 3 Third  PU Pre-university UE Continuing education PD Postdoctorate PM Postdoctoral medical studies in dentistry PR Postdoctoral medical studies in medicine
---------------	---

#### CALCULATING AVERAGES

#### SESSION, CYCLE AND GRADUATION AVERAGES

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DF	In difficulty (PM cycle only)
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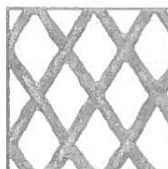
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 CANADA

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 Fax: 418 656-5216  
 reg@reg.ulaval.ca  
 www.ulaval.ca



Last name, first name: Suga, Renato

File No.: 910 204 263

### LAVAL UNIVERSITY CREDITS

Subject	Cycle	Title	Grade	Credits / (UEC)
<b>Winter 2017</b>				
SIO-6010	2	Knowledge management systems	B+	3
<b>Session totals (second cycle)</b>	<b>Credits registered</b>	<b>3</b>	<b>Passed credits</b>	<b>3</b>
			<b>Credits for average</b>	<b>3</b>
			<b>Average</b>	<b>3,33</b>

### SUMMARY

#### SECOND CYCLE

	Credits registered	Passed credits	Credits for average	Average
Laval University:	45	45	45	3,58
Recognition of acquired skills:	s.o.	0	0	s.o.
<b>Total:</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>3,58</b>

See explanatory notes overleaf  
\*\*\* End of transcript \*\*\*

Registrar

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	B -	2,67
	C +	2,33
	C	2,00
	C -	1,67
	D +	1,33
D	1,00	<b>Does not apply to 2nd and 3rd cycles</b>
<b>Fail</b>	E	
	W	0,00

### Cycles

- 1 First
- 2 Second
- 3 Third
  
- PU Pre-university
- UE Continuing education
- PD Postdoctorate
- PM Postdoctoral medical studies in dentistry
- PR Postdoctoral medical studies in medicine

### CALCULATING AVERAGES

#### SESSION, CYCLE AND GRADUATION AVERAGES

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1 UEC = 10 hours

PM and PR cycles - Postgraduate medical studies

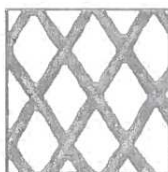
1 credit = 1 week of clinical internship

### SAFETY FEATURES

This document, in use since September 2009, is printed on paper with the following characteristics:

- a watermark is integrated into the paper;
  - the background is printed in red and gold, with the words LAVAL UNIVERSITY in white;
  - the words LAVAL UNIVERSITY are printed as a micro-line on the reverse;
  - an indelible stain appears throughout where a chemical is used to alter the document;
  - the paper contains fluorescent fibers visible only under ultraviolet light.
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### ADDITIONAL INFORMATION

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Quebec City, Quebec G1V 0A6  
CANADA

Phone: 418 656-3080  
Fax: 418 656-5216  
reg@reg.ulaval.ca  
www.ulaval.ca

I, Pedro Peski Ribeiro Lopes, telephone number [415 425-2508](tel:415-425-2508), mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from French 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: May 29, 2025.

**Nom, prénom:** Suga, Renato

**No de dossier:** 910 204 263

**Jour de naissance:** 26 mars

**Code permanent:** SUGR 2603 8005

**Adresse:** Suga, Renato  
900, av Myrand, AP5  
Québec QC G1V 2V9

## PROGRAMME(S) FRÉQUENTÉ(S)

**Programme:** Microprogramme de deuxième cycle en administration des affaires - gestion des technologies de l'information  
**Fréquentation:** Hiver 2011 à Hiver 2013  
**Diplôme obtenu:** Attestation de deuxième cycle  
**Date du diplôme:** 2013-01-31      **Crédits exigés:** 15 crédits      **Moyenne de diplomation:** 3,53/4,33

**Programme:** Maîtrise en sciences de l'administration - gestion des technologies de l'information  
**Fréquentation:** Hiver 2014 à Automne 2017  
**Diplôme obtenu:** Maître ès sciences (M. Sc.)  
**Date du diplôme:** 2017-12-31      **Crédits exigés:** 45 crédits      **Moyenne de diplomation:** 3,58/4,33

## CRÉDITS DE L'UNIVERSITÉ LAVAL

Cours	Cycle	Titre	Note	Crédits / (UEC)					
<b>Hiver 2011</b>									
SIO-6001	2	Stratégies d'affaires électroniques	A+	3					
SIO-6015	2	Technologies aff. électron.	A-	3					
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	6	<b>Crédits réussis</b>	6	<b>Crédits pour moyenne</b>	6	<b>Moyenne</b>	4,00
<b>Automne 2011</b>									
SIO-6011	2	Fondements de la réalisation des SIO	B	3					
SIO-6032	2	Conception des SIO I	B	3					
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	6	<b>Crédits réussis</b>	6	<b>Crédits pour moyenne</b>	6	<b>Moyenne</b>	3,00

## AVERTISSEMENT

En cas de divergence avec d'autres sources d'information, les dispositions du *Règlement des études* prévalent.

### SYSTÈME DE NOTATION

*L'Université Laval applique, depuis l'automne 1995, un système de notation alphabétique qui comporte un plus grand nombre d'échelons que le système précédent.*

#### SYSTÈME À PARTIR DE L'AUTOMNE 1995

	Échelons	Valeur numérique	Remarque
<b>Succès</b>	A +	4,33	
	A	4,00	
	A -	3,67	
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	B -	2,67	
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	C	2,00	
	C -	1,67	<b>Ne s'applique pas aux 2<sup>e</sup> et 3<sup>e</sup> cycles</b>
	D +	1,33	
D	1,00		
<b>Échec</b>	E	0,00	<b>Échec</b>
	W	0,00	<b>Abandon (Échec)</b>

**Cycles**

1 Premier  
2 Deuxième  
3 Troisième

PU Préuniversitaire  
UE Éducation continue  
PD Postdoctorat  
PM Études médicales postdoctorales en médecine dentaire  
PR Études médicales postdoctorales en médecine

#### CALCUL DES MOYENNES

##### DE SESSION, DE CYCLE ET DE DIPLOMATION

Ces valeurs sont calculées sur 4,33 selon la formule suivante :

$$M = \frac{\sum (P_i \times C_i)}{\sum C_i}$$

dans laquelle les symboles ont la signification suivante:

- M = moyenne
- Σ = somme de
- P = valeur numérique de la note exprimée en lettre
- C = nombre de crédits attribués à l'activité évaluée
- i = activité déterminée qui a été évaluée par une note

La **moyenne de session** est une note globale, calculée à la fin de chaque session, pour l'ensemble des activités de formation d'un même cycle auxquelles l'étudiant s'est inscrit à l'Université Laval pendant la session et pour lesquelles il a reçu une note à valeur numérique.

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Toutefois, les moyennes de session et de cycle obtenues pour les activités de formation suivies avant cette date ont été transposées sur 4,33.

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AUD	Auditeur
DF	En difficulté
F	Stage post-MD non complété
M	Évaluation différée par l'Université (avant l'été 2009)
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NA	Activité non évaluée
P	Succès (sans contribution au calcul de la moyenne)
T	Activité de recherche sans évaluation
V	Équivalence*, Exemption ou Reconnaissance d'expérience
X	Abandon sans échec
Z	Délai accordé (avant l'été 2009)

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#### SIGNIFICATION DES CODES UTILISÉS PAR RAPPORT AUX RUBRIQUES

**Cours repris** Identifie une activité de formation reprise. Dans le cas où cette activité comporte une note à valeur numérique, seule la meilleure des notes est retenue pour le calcul des moyennes

**UEC** Unité d'éducation continue

1 crédit = 45 heures

1 UEC = 10 heures

Aux cycles PM et PR – Études médicales postdoctorales

1 crédit = 1 semaine de stage clinique

#### CARACTÉRISTIQUES DE SÉCURITÉ

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reg@reg.ulaval.ca  
www.ulaval.ca

**Nom, prénom:** Suga, Renato

**No de dossier:** 910 204 263

**CRÉDITS DE L'UNIVERSITÉ LAVAL**

Cours	Cycle	Titre	Note	Crédits / (UEC)	
<b>Hiver 2012</b>					
SIO-6012	2	Conception des SIO II	A-	3	
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	<b>3</b>	<b>Crédits réussis</b>	<b>3</b>
				<b>Crédits pour moyenne</b>	<b>3</b>
				<b>Moyenne</b>	<b>3,67</b>
<b>Automne 2012</b>					
SIO-6002	2	Comprendre l'entreprise digitale	B	3	
SIO-6025	2	Modèles de l'organisation et TI	A-	3	
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	<b>6</b>	<b>Crédits réussis</b>	<b>6</b>
				<b>Crédits pour moyenne</b>	<b>6</b>
				<b>Moyenne</b>	<b>3,34</b>
<b>Hiver 2014</b>					
SIO-6009	2	Système d'information	B+	3	
SIO-6010	2	Systèmes de gestion des connaissances	X	3	
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	<b>3</b>	<b>Crédits réussis</b>	<b>3</b>
				<b>Crédits pour moyenne</b>	<b>3</b>
				<b>Moyenne</b>	<b>3,33</b>
<b>Hiver 2015</b>					
SIO-6030	2	Systèmes d'aide à la décision	A	3	
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	<b>3</b>	<b>Crédits réussis</b>	<b>3</b>
				<b>Crédits pour moyenne</b>	<b>3</b>
				<b>Moyenne</b>	<b>4,00</b>
<b>Automne 2015</b>					
MNG-6029	2	Diagnostic et conduite du changement organisationnel	B-	3	
SIO-6053	2	Gestion de projets SIO	A	3	
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	<b>6</b>	<b>Crédits réussis</b>	<b>6</b>
				<b>Crédits pour moyenne</b>	<b>6</b>
				<b>Moyenne</b>	<b>3,34</b>
<b>Hiver 2016</b>					
SIO-6028	2	Démarches d'intervention sur les problèmes complexes en SIO	A	3	
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	<b>3</b>	<b>Crédits réussis</b>	<b>3</b>
				<b>Crédits pour moyenne</b>	<b>3</b>
				<b>Moyenne</b>	<b>4,00</b>
<b>Automne 2016</b>					
SIO-6510	2	Projet d'intervention en gestion des technologies de l'information	A	6	
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b>	<b>6</b>	<b>Crédits réussis</b>	<b>6</b>
				<b>Crédits pour moyenne</b>	<b>6</b>
				<b>Moyenne</b>	<b>4,00</b>

## AVERTISSEMENT

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	B	3,00	
	B -	2,67	
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	C	2,00	
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	D +	1,33	
D	1,00		
<b>Échec</b>	E	0,00	<b>Échec Abandon (Échec)</b>
	W	0,00	

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#### CALCUL DES MOYENNES

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AUD Auditeur  
DF En difficulté  
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X Abandon sans échec  
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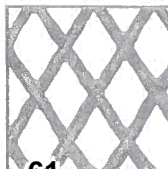
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**Nom, prénom:** Suga, Renato

**No de dossier:** 910 204 263

**CRÉDITS DE L'UNIVERSITÉ LAVAL**

Cours	Cycle	Titre	Note	Crédits / (UEC)
<b>Hiver 2017</b>				
SIO-6010	2	Systèmes de gestion des connaissances	B+	3
<b>Total session (Deuxième cycle)</b>		<b>Crédits inscrits</b> 3	<b>Crédits réussis</b> 3	<b>Crédits pour moyenne</b> 3 <b>Moyenne</b> 3,33

**BILAN**
**DEUXIÈME CYCLE**

	Crédits inscrits	Crédits réussis	Crédits pour moyenne	Moyenne
<b>Université Laval:</b>	45	45	45	3,58
<b>Reconnaissance des acquis:</b>	s.o.	0	0	s.o.
<b>Total:</b>	45	45	45	3,58

Voir les notes explicatives au verso  
 \*\*\* Fin du relevé \*\*\*

*Christine Tremblay*  
 Registraire

## AVERTISSEMENT

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D	1,00		
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#### CALCUL DES MOYENNES

##### DE SESSION, DE CYCLE ET DE DIPLOMATION

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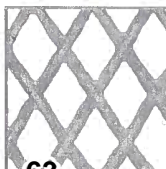
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# College Study Certificate

The Sainte-Foy General and Professional College certifies that

Renato Suga

SUGR26038005

successfully completed, in the Winter 2025 term, the  
Technical Specialization Program in Artificial Intelligence (LEA.D1)  
comprising 37.00 learning units and met the other conditions  
prescribed by law and regulations.

In witness whereof, we hereby award him this certificate.  
Done at Quebec City, on September 18, 2025



Nathalie Lavoie

General Director

Sophie-Emmanuelle Goulet

Director of Studies

I, Pedro Peski Ribeiro Lopes, 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 French 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 30, 2025.



# Attestation d'études collégiales

Le Collège d'enseignement général et professionnel de Sainte-Foy atteste que

Renato Suga

SUGR26038005

a terminé avec succès, au trimestre Hiver 2025 le programme

Spécialisation technique en intelligence artificielle (LÉA.D1)

comportant 37,00 unités d'apprentissage et a satisfait aux autres conditions prescrites par la loi et les règlements.

En foi de quoi, nous lui décernons la présente attestation.

Fait à Québec, le 18 septembre 2025



Jathali Lavoie

Directrice générale

Sophie-Emmanuelle Gosselin

Directrice des études



Continued education and services for businesses

# Training certificate

The Directorate of Continued Education and Business Services at Cégep de Sainte-Foy certifies that

**Renato Suga**

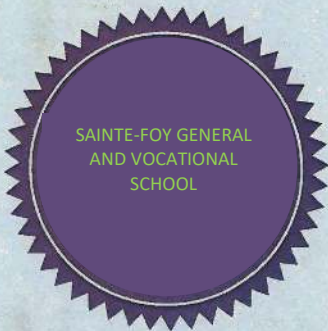
has met the requirements of the training program:

**AEC - Specialist in big data and business intelligence**

For a total of 465 hours

In witness whereof, we hereby award this certificate.

Done at Québec, October 4, 2019



**Nicole Richard**  
Director of Continued Education  
and Business Services

**I, Pedro Peski Ribeiro Lopes, certify that the professional translation of this document from French 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.**

*Pedro Peski R. Lopes*

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**Date: April 28, 2025.**



Formation continue et services aux entreprises

# Attestation de formation

La Direction de la formation continue et des services aux entreprises du Cégep de Sainte-Foy atteste que  
**Renato Suga**

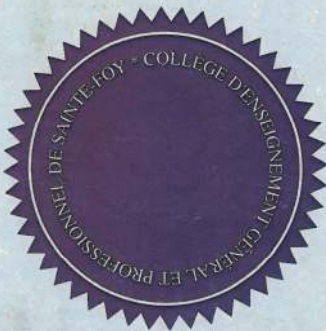
a satisfait aux exigences du programme de formation :

**AEC - Spécialiste en mégadonnées et intelligence d'affaires**

D'une durée de 465 heures

En foi de quoi, nous lui décernons la présente attestation.

Faite à Québec, le 4 octobre 2019



**Nicole Richard**  
Directrice de la formation continue  
et des services aux entreprises



October 16, 2019

Mr. Renato Suga  
5-900 AVE MYRAND  
QUÉBEC QC G1V 2V9

**Subject: Obtaining a college education certificate**

Mister,

You can now download your academic transcript via your Portal/Omnivox. This transcript certifies that you have completed and obtained a college certificate for the **Summer 2019** semester in the **Big Data and Business Intelligence Specialist LEA.C0**.

Your academic transcript, signed by the General Director and the Director of Studies at Cégep de Sainte-Foy, will be sent to you in the coming weeks.

While waiting to receive this official document, you can use your transcript to certify that you have completed your college studies.

Congratulations and best wishes for the success of your future endeavors.

Guylaine Hamel  
Administrative Support Agent  
Academic Support Services

**I, Pedro Peski Ribeiro Lopes, certify that the professional translation of this document from French 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: April 28, 2025.**



Le 16 octobre 2019

Monsieur Renato Suga  
5-900 AVE MYRAND  
QUÉBEC QC G1V 2V9

**Objet : Obtention d'une attestation d'études collégiales**

Monsieur,

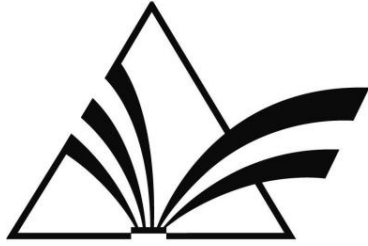
Vous pouvez maintenant télécharger votre bulletin d'études collégiales via votre Portail/Omnivox. Ce bulletin atteste que vous avez complété et obtenu une attestation d'études collégiales à la session **Été 2019** dans le programme **Spécialiste en mégadonnées et intelligence d'affaires LEA.C0**.

Votre attestation d'études collégiales signée par la Directrice générale et la Directrice des études du Cégep de Sainte-Foy vous parviendra dans les prochaines semaines.

En attendant de recevoir ce document officiel, vous pouvez utiliser votre bulletin pour attester que vous avez terminé vos études collégiales.

Félicitations et bon succès dans la réalisation de vos projets futurs.

Guylaine Hamel  
Agente de soutien administratif  
Service du cheminement scolaire



Cégep de Sainte-Foy  
 2410 chemin Sainte-Foy  
 Québec, Qc G1V 1T3

**COLLEGE STUDY TRANSCRIPT**

Institution code: 903000

SUGA, RENATO  
 5-900 AVE MYRAND QUÉBEC  
 QC G1V 2V9 CANADA

Application number: 1894556  
 Permanent code: SUGR26038005 Date  
 of Birth: 03-26-1980

**TECHNICAL SPECIALIZATION IN ARTIFICIAL INTELLIGENCE (LEA.D1)**

Objectives of the study program by training component		Note	Quarter	Other institution
Code of the subject	Statement of the subject			

**Specific training**

BBTA	Describe the context of an AI professional	OA	H-22	
BBTC	Collect and store data	OA	H-22	
BBTF	Use supervised learning algorithms	OA	A-22	
BBTD	Perform exploratory data analysis	OA	H-23	
BBTE	Transform and manipulate data	OA	H-23	
BBTG	Use unsupervised learning algorithms	OA	H-23	
BBTJ	Use deep learning algorithms	OA	E-23	
BBTK	Prepare AI solution for production	OA	A-23	
BBTL	Interact in an AI-related professional context	OA	A-23	
BBTH	Use reinforcement learning algorithms	OA	E-24	

Other subjects achieved		Note	Quarter	Other institution
Code of the subject	Statement of the subject			

BDAA	Acquire the computing and statistical skills needed to work with Big Data.	OA	H-18	
BDAB	Describe concepts related to Big Data management.	OA	H-18	
BDAC	Manage a Big Data hardware and software environment.	OA	A-18	
BDAE	Manage data warehouses.	OA	A-18	
BDAD	Acquire, ingest and manage data.	OA	H-19	
BDAF	Process Big Data.	OA	H-19	
BDAG	Use a visualization reporting tool for business decision-making.	OA	E-19	
BDAH	Acquire the skills needed for data mining.	OA	E-19	

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**TECHNICAL SPECIALIZATION IN ARTIFICIAL INTELLIGENCE (LEA.D1)**

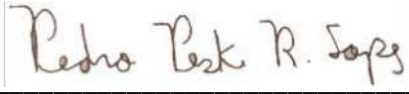
<b>Curriculum course</b>		Score out of 100	Group average	Units	Note	Quarter	Other institution
<b>Course code</b>	<b>Course title</b>						
420-A51-SF	Introduction to the work function	92	86	2.00		H-22	
420-A53-SF	Data collection and storage	85	67	2.66		H-22	
420-A52-SF	Supervised learning algorithms	83	84	2.66		A-22	
420-A55-SF	Exploratory data analysis	58	72		EC	A-22	
420-A55-SF	Exploratory data analysis	60	60	2.66		H-23	
420-A56-SF	Data transformation and manipulation	86	86	2.66		H-23	
420-A58-SF	Unsupervised learning algorithms	68	67	2.66		H-23	
420-A60-SF	Deep learning algorithms	87	90	2.66		E-23	
360-A54-SF	Professional interaction in AI	79	86	2.66		A-23	
420-A61-SF	Preparing the AI solution for production launch	83	82	2.00		A-23	
420-A59-SF	Reinforcement learning algorithms	98	86	2.00		E-24	

<b>Other courses</b>		Score out of 100	Group average	Units	Note	Quarter	Other institution
<b>Course code</b>	<b>Course title</b>						
420-BD1-SF	Introduction to the work function	78	71	2.66		H-18	
420-BD2-SF	Big Data management concepts and business models	89	83	2.00		H-18	
420-BD3-SF	Setting up a hardware and software environment and introduction to Big Data processing	93	88	3.33		A-18	
420-BD5-SF	Business intelligence and data warehouse management	87	78	2.66		A-18	
420-BD4-SF	Data acquisition, ingestion and management	96	87	2.66		H-19	
420-BD6-SF	Big Data processing	76	78	3.33		H-19	
420-BD7-SF	Visualization and decision-making	92	80	2.33		E-19	
420-BD8-SF	Data mining	95	79	2.00		E-19	


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**I, Pedro Peski Ribeiro Lopes, certify that the professional translation of this document from French 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: May 1, 2025.**



**SPÉCIALISATION TECHNIQUE EN INTELLIGENCE ARTIFICIELLE (LEA.D1)**

<b>Cours du programme d'études</b>		Note sur 100	Moyenne du groupe	Unités	Remarque	Trimestre	Autre établissement
<b>Code du cours</b>	<b>Titre du cours</b>						
420-A51-SF	Initiation à la fonction de travail	92	86	2,00		H-22	
420-A53-SF	Collecte et stockage des données	85	67	2,66		H-22	
420-A52-SF	Algorithmes d'apprentissage supervisé	83	84	2,66		A-22	
420-A55-SF	Analyse exploratoire des données	58	72		EC	A-22	
420-A55-SF	Analyse exploratoire des données	60	60	2,66		H-23	
420-A56-SF	Transformation et manipulation des données	86	86	2,66		H-23	
420-A58-SF	Algorithmes d'apprentissage non supervisé	68	67	2,66		H-23	
420-A60-SF	Algorithmes d'apprentissage profond	87	90	2,66		E-23	
360-A54-SF	Interaction professionnelle en IA	79	86	2,66		A-23	
420-A61-SF	Préparation de la solution d'IA pour la mise en production	83	82	2,00		A-23	
420-A59-SF	Algorithmes d'apprentissage par renforcement	98	86	2,00		E-24	

<b>Autres cours</b>		Note sur 100	Moyenne du groupe	Unités	Remarque	Trimestre	Autre établissement
<b>Code du cours</b>	<b>Titre du cours</b>						
420-BD1-SF	Initiation à la fonction de travail	78	71	2,66		H-18	
420-BD2-SF	Concepts et modèles d'affaires de gestion des mégadonnées	89	83	2,00		H-18	
420-BD3-SF	Mise en place d'un environnement matériel et logiciel et initiation au traitement des mégadonnées	93	88	3,33		A-18	
420-BD5-SF	Intelligence d'affaires et gestion des entrepôts de données	87	78	2,66		A-18	
420-BD4-SF	Acquisition, ingestion et gestion des données	96	87	2,66		H-19	
420-BD6-SF	Traitement des mégadonnées	76	78	3,33		H-19	
420-BD7-SF	Visualisation et prise de décision	92	80	2,33		E-19	
420-BD8-SF	Fouille de données (data mining)	95	79	2,00		E-19	


 SUITE À LA PAGE SUIVANTE
 

**SPÉCIALISATION TECHNIQUE EN INTELLIGENCE ARTIFICIELLE (LEA.D1)**

Autre sanction obtenue	Remarque	Trimestre	Autre établissement
<b>Description de la sanction</b>			
AEC ÉTABLISSEMENT - SPÉCIALISTE EN MÉGADONNÉES ET INTELLIGENCE D'AFFAIRES (BIGDATA ET BI) (LEA.C0)		E-19	

FIN DU RELEVÉ



Légende	Unité : mesure équivalant à 45 heures d'activités d'apprentissage Trimestre : A = Automne H = Hiver E = Été	Autre établissement que celui qui délivre le bulletin <u>Code</u> <u>Nom de l'établissement</u>
<b>Remarques</b> <b>AB</b> = Abandon <b>AE</b> = Abandon sans échec <b>DI</b> = Dispense <b>EA</b> = Échec par abandon <b>EC</b> = Échec <b>EQ</b> = Équivalence <b>EX</b> = Exemption <b>IN</b> = Incomplet <b>IT</b> = Incomplet temporaire <b>ND</b> = Non disponible <b>OA</b> = Objectif atteint <b>OT</b> = Objectif technique-ment atteint <b>RE</b> = Réussite <b>SU</b> = Substitution		Aucun

Programme : **SPÉCIALISATION TECHNIQUE EN INTELLIGENCE ARTIFICIELLE**Code de programme : **LEA.D1**Régime d'études : **2010**Total des unités acquises au collégial : **45,66**

Eric Razurel, Directeur adjoint des études

Programme terminé : **NON**Sanction recommandée : **Sans verdict**Trimestre de la recommandation : **Sans objet**

Date de délivrance : 2025-01-18



Carnegie Evaluations LLC  
315 East High Street, Bound Brook, New Jersey, 08805  
Email: [info@carnegieevaluations.com](mailto:info@carnegieevaluations.com)  
Website: [www.carnegieevaluations.com](http://www.carnegieevaluations.com)  
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.

July 7, 2025

Name: **Mr. Renato SUGA**

The following is a description of Mr. Suga's foreign degree:

Institution: *Universidade Federal do Parana*  
Degree: *Titulo de Bacharel em Ciencia da Computacao*  
Date of Award: June 2005  
Year of Study: Five  
Country: Brazil

Institution: *Pontificia Universidade Catolica do Parana*  
Degree: *Curso de Especializacao (Lato Sensu) em Engenharia Economica e Mercado Financeiro*  
Date of Award: November 2007  
Year of Study: One  
Country: Brazil

Institution: Laval University  
Degree: Graduate Microprogram in Business Administration - Information Technology Management  
Date of Award: January 2013  
Country: Canada

Institution: Laval University  
Degree: Master of Science in Administration - Information Technology Management  
Date of Award: December 2017  
Country: Canada

## **Academic Equivalency in the United States**

### **BACHELOR OF SCIENCE IN COMPUTER SCIENCE**

### **ONE YEAR OF GRADUATE STUDY IN FINANCIAL ENGINEERING**

### **MASTER OF SCIENCE IN INFORMATION TECHNOLOGY MANAGEMENT**

*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. Renato Suga. In addition, this evaluation is based upon 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. SUGA'S ACADEMICS**

This credential evaluation is provided upon review of the degree certificates and transcripts awarded to Mr. Renato Suga during the course of his academic career. An analysis of Mr. Suga's foreign educational courses for the *Titulo de Bacharel em Ciencia da Computacao* (translated as Degree of Bachelor of Computer Science) from *Universidade Federal do Parana* (translated as Federal University of Parana), *Curso de Especializacao (Lato Sensu) em Engenharia Economica e Mercado Financeiro* (Translated as Graduate Course-Specialization ( Lato Sensu) in Engineering Economics and Financial Market) from *Pontificia Universidade Catolica do Parana* (translated as Pontifical Catholic University of Parana), Graduate Microprogram in Business Administration - Information Technology Management and a Master of Science in Administration - Information Technology Management from Laval University, and AEC - Specialist in Big Data and Business Intelligence from Cegep de Sainte-Foy forms the basis for the following evaluation.

Mr. Suga graduated with a Degree of Bachelor of Computer Science from the Federal University of Parana in June 2005. Federal University of Parana is an accredited institution of higher education in Curitiba, Brazil. Admission to this program requires graduation from the US equivalent of high school and competitive entrance examinations for admission and enrollment. Mr. Suga satisfactorily completed the academic course requirements required for a Degree of Bachelor of Computer Science. He majored in Computer Science and was awarded a *Titulo de Bacharel em Ciencia da Computacao* from the institute.

This is a five-year undergraduate program of study that is equivalent to a degree of Bachelor of Science (B.S.) from an accredited institution of higher education in the United States. The academic criterion maintained by the Federal University of Parana is significantly similar to those parameters upheld by any other accredited colleges and universities in the United States.

The *Titulo de Bacharel em Ciencia da Computacao* curriculum includes advanced bachelor's-level coursework and examinations in Programmable Machines, Basic Software, Digital Projects and Microprocessors, Introduction to General Theory, Alternative Programming Techniques,

Computer Networks, Introduction to Computer Science, Algorithms and Graph Theory, Computer Science and Business Management, System Analysis and Designs, Communication and Linguistics, Construction of Compilers, Programming Language Structures, Software Engineering, Computer Organization and Architecture, Artificial Intelligence, Operational Systems, Data Bank Systems, Cost Accounting for Information Technology, and other related subjects.

Thereafter, Mr. Suga completed a Graduate Course - Specialization ( Lato Sensu) in Engineering Economics and Financial Market from Pontifical Catholic University of Parana in November 2007. Pontifical Catholic University of Parana is an accredited institution of higher education in Curitiba, Brazil. Admission to this program requires graduation from Bachelor level studies and competitive entrance examinations for admission and enrollment. Mr. Suga satisfactorily completed the academic course requirements required for a Graduate Course - Specialization ( Lato Sensu) in Engineering Economics and Financial Market. He majored in Engineering Economics and Financial Market and was awarded a *Curso de Especializacao (Lato Sensu) em Engenharia Economica e Mercado Financeiro* from the institute.

This is a one-year graduate program of study which is equivalent to one year of graduate study from an accredited institution of higher education in the United States. The academic criterion maintained by the Pontifical Catholic University of Parana is significantly similar to those parameters upheld by any other accredited colleges and universities in the United States.

The *Curso de Especializacao (Lato Sensu) em Engenharia Economica e Mercado Financeiro* curriculum includes advanced graduate-level coursework and examinations in Epistemology, Science Methods, Strategic Cost Management, Investment Analysis and Decisions, Numerical Methods Applied to Corporate Decisions, Stock Market Game, Strategic Planning, Financial and Capital Market, Financial Risk Management, and other related subjects.

Thereafter, Mr. Suga graduated with a Graduate Microprogram in Business Administration - Information Technology Management from Laval University in January 2013. Laval University is an accredited institution of higher education in Quebec, Canada. Admission to this program requires graduation from bachelor's level studies and competitive entrance examinations for admission and enrollment. Mr. Suga satisfactorily completed the academic course requirements required for a Graduate Microprogram in Business Administration - Information Technology Management. He majored in Business Administration - Information Technology Management and was awarded a Graduate Microprogram in Business Administration - Information Technology Management Certificate from the institute.

This is a graduate program of study. The academic criterion maintained by Laval University is significantly similar to those parameters upheld by any other accredited colleges and universities in the United States.

The Graduate Microprogram in Business Administration - Information Technology Management curriculum includes advanced graduate-level coursework and examinations in E-Business Strategies, Fundamentals of SIO Production, SIO I Design, Understanding the Digital Enterprise, Organization and IT Models, and other related subjects.

Thereafter, Mr. Suga graduated with a Master of Science in Administration - Information Technology Management from Laval University in December 2017. Admission to this program requires graduation from Bachelor level studies and competitive entrance examinations for admission and enrollment. Mr. Suga satisfactorily completed the academic course requirements required for a Master of Science in Administration - Information Technology Management. He majored in Administration - Information Technology Management and was awarded a Master of Science in Administration - Information Technology Management from the institute.

This is a two-year graduate program of study that is equivalent to a Master of Science degree from an accredited institution of higher education in the United States. He completed his Graduate Microprogram in Business Administration - Information Technology Management from Laval University, an accredited institution of higher education in Quebec, Canada. Based on the coursework completed and examination grades, he was allowed to continue his undergraduate education towards completing a Master of Science in Administration with a focus on Information Technology Management at Laval University.

The Master of Science in Administration - Information Technology Management curriculum includes advanced graduate-level coursework and examinations in Information Systems, Knowledge Management Systems, Decision Support Systems, Diagnosis and Management of Organizational Change, SIO Project Management, Intervention Approaches to Complex SIO Problems, Information Technology Management Intervention Projects, and other related subjects

Upon reviewing Mr. Suga's academic history, it becomes apparent that Mr. Suga 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, Master's degree program and one year of graduate study at an accredited institution of higher education in the United States.

### **SUMMARY**

On the basis of the academic reputations of the Federal University of Parana, Pontifical Catholic University of Parana, and Laval University, the nature and duration of the academic course work, and the grades attained in the courses, it is the judgment of Carnegie Evaluations LLC that Mr. Suga has attained the equivalent of a Bachelor of Science in Computer Science, One Year of Graduate Study in Financial Engineering and a Master of Science in Information Technology Management and 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. Suga has been reviewed and approved by me, Dr. Zach G. Zacharia, on July 7, 2025.

Sincerely,

A handwritten signature in black ink, appearing to read 'Zacharia', written in a cursive style.

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**

---

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/Coopetition 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 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, Client Services, Carnegie Evaluations  
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 COLLGE** **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 Expert Witness – Real Estate Company, Bethlehem

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 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 (3)**

- Nathaniel R- *The American School As a Microcosm for the National Criminal and Legal Landscape: Two Case Studies* – Lehigh University, 2024
- 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 (30)

30. Gopal Kumar, **Zach Zacharia**, Mohit Goswami (2024) "Understanding interdependency of sustainability dimensions from the lens of collaborative relationship conditions: Findings from an emerging economy" *International Journal of Logistics Management*, Vol. 35, No. 4, 1277-1302
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 (6)**

- 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)**
- Zach Zacharia, Robert Wiedmer, Kimberly Whitehead "Competing Governance Mechanisms in Buyer-Supplier Relationships" (Under Review)
- Zach Zacharia, Annibal Sodero "Drop Shipping and its Effects on the New E-Commerce Retail Paradigm" (Under Review)
- Michael Plasch, Zach Zacharia, "Voluntary or involuntary cooptation: Perspectives on innovation in supply chain network relationships" (Under Review)
- **Saif Mir, Dina Ribbinik, Saurabh Bansal, Philip Coles, Zach G. Zacharia, "The Impact of Ecosystem Shocks on the Operational Performance of**

**Worker-heavy Systems in the Agricultural Domain: The Role of Cognitive Load” (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 (19)**

19. Ujjwal Kumar, Iana Shaheen, Zach Zacharia, Ravi Shankar (2024) “Competition and Cooperation in Humanitarian Operations, Academy of Management Conference, Chicago, IL, August 13.
18. **Zach Zacharia**, Timothy Breitbach, 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 Breitbach, 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,<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.
10. 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.
9. Blessley, Misty, Saif Mir,<sup>[[SEP]]</sup> **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.

## PODCASTS (18)

- **Zacharia, Zach G.** (2024), “Why Cyber security is top threat in Supply Chain” <https://business.lehigh.edu/blog/2024/zach-zacharia-why-cybersecurity-top-threat-supply-chain - Jan 2024>
- **Zacharia, Zach G.** (2023), “Top 3<sup>rd</sup> Quarter Risks in Spply Chain Why Cyber security is top threat in Supply Chain” <https://business.lehigh.edu/blog/2023/zach-zacharia-top-3rd-quarter-risks-supply-chain June 2023>
- **Zacharia, Zach G.** (2023), “Biggest Risk in Supply Chain” <https://www2.lehigh.edu/news/cybersecurity-tops-supply-chain-managers-list-of-biggest-risks-in-2nd-quarter - March 2023>
- **Zacharia, Zach G.** (2023), “Biggest Threats in Global Supply Chain” <https://business.lehigh.edu/blog/2023/zach-zacharia-biggest-threats-global-supply-chain - Jan 2023>
- **Zacharia, Zach G.** (2022), “Supply Chain Managers are concerned about Economic Risk” <https://www2.lehigh.edu/news/supply-chain-managers-concerned-about-economic-risks-and-cybersecurity-in-1st-quarter-of-2023> (December)
- **Zacharia, Zach G.** (2022), “Supply Chain Risk Management Index All-Time low” <https://www2.lehigh.edu/news/lehigh-business-supply-chain-risk-management-index-at-all-time-low> (September)
- **Zacharia, Zach G.** (2022), “Supply Chain Risks 3<sup>rd</sup> Quarter” <https://business.lehigh.edu/blog/2022/zach-zacharia-supply-chain-risks-3rd-quarter-2022> (July)
- **Zacharia, Zach G.** (2022), “Supply Risks Threaten 2<sup>nd</sup> Quarter” <https://www2.lehigh.edu/news/transportation-risk-threatens-supply-chain-in-2nd-quarter> (March)
- **Zacharia, Zach G.** (2021), “What’s happening in Supply Chain now” [https://business.lehigh.edu/blog/2021/zach-zacharia-whats-happening-supply-chain-now - \(December\)](https://business.lehigh.edu/blog/2021/zach-zacharia-whats-happening-supply-chain-now - (December))

- **Zacharia, Zach G.** (2021), “Number one Supply Chain Threat – Transportation Disruption” <https://business.lehigh.edu/news/2021/number-one-supply-chain-threat-transportation-disruption> (October)
- **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.** (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 (4)**

- Zach Zacharia, Michael Plasch, Markus Gerschberger “Explorative and exploitative motives for coopetition” *Target: International Journal of Production Economics*

- 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, Iana Shaheen, Ravi Shankar, Ujjwal Kumar, “Competition and Cooperation in Humanitarian Operations” *Target: Production Operations Management Journal*
- Zach Zacharia, Saif Mir, Dina Ribbnik, Saurabh Bansal, Philip Coles “Shock and Worker Productivity- Evidence from a US Agricultural Sector” *Target: Production Operations Management Journal*

## 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 (87)

- **Zach Zacharia**, (2023) “Identifying and Ranking Supply Chain Risks” *DSI Conference*, Atlanta, GA, November 20.
- Michael Plasch, **Zach Zacharia**, (2023) “Supply chain visibility in a multi-partner collaboration for distribution logistics – A secondary data research approach” Euroama Conference, Brussels, July 3<sup>rd</sup>
- Michael Plasch, **Zach Zacharia**, (2023) “Voluntary or involuntary: Perspectives on coopetition in dyadic and triadic supply chain relationships in the light of balance theory” Euroama Conference, Brussels, July 3<sup>rd</sup>
- **Zach Zacharia**, (2023) “Supply Chain Collaboration and Coopetition” *World Class Supply Chain Summit*, Waterloo, Ontario, Canada, May 3<sup>rd</sup>
- Saif Mir, **Zach Zacharia**, (2022) “Risks in Procurement and Sourcing” DSI Conference Houston, November 21
- Annibal Sodero, **Zach Zacharia**, (2022) “Antecedents and outcomes of drop-shipping adoption in the retail supply chain” Euroama Conference, Berlin, July 3<sup>rd</sup>

- Zach Zacharia, (2022) “Identifying and Ranking Supply Chain Risks” WDSI Conference, Waikoloa, HI, April 7.
- Zach Zacharia, (2021) “Writing a publishable dissertation” CSCMP Doctoral Consortium, Atlanta, GA, Sep 20.
- 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>[1]</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.
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- **Zacharia, Zach G.** and John R. MacDonald “*Are differences in Risk Planning Significant?*” Production and Operations Management Conference, Vancouver, Canada, May 7-10, 2010.
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- **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**



Montréal, Friday, January 10, 2025

HR Service Center  
3<sup>rd</sup> Floor  
5025, boulevard Lapinière  
Brossard (Québec) J4Z 0N5  
Phone: 1 844 800-7474

CONFIDENTIAL

**Subject: Certificate of employment**

Dear Sir or Madam,

Please find below information about Mr. **Renato Suga's** employment.

**Employment**

Status of Employment:	Active
Status:	Permanent
Employed since:	2022-01-17
Position:	Developer I

**Salary**

Periodic salary:	4,224.48 \$
Annual salary:	109,836.48 \$
Hours worked per week:	35.00

For further information, please contact the HR Service Center.

If you are an institution and wish to validate the employee's employment information, you must contact the HR Service Centre at 1-844-800-7474 or by secure email at [centredeservicesrh@hydroquebec.com](mailto:centredeservicesrh@hydroquebec.com). We will not process requests received by unsecured email.

HR Service Center

This letter was automatically generated from Hydro-Québec databases.

**I, Pedro Peski Ribeiro Lopes, certify that the professional translation of this document from French 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: January 20, 2025.**



Montréal, le Vendredi 10 Janvier 2025

Centre de services RH  
3<sup>e</sup> étage  
5025, boulevard Lapinière  
Brossard (Québec) J4Z 0N5  
Tel : 1 844 800-7474

CONFIDENTIEL

**Objet : Attestation d'emploi**

Madame, Monsieur,

Vous trouverez ci-dessous des renseignements relatifs à l'emploi de monsieur **Renato Suga**

**Emploi**

Situation de l'emploi :	Actif
Statut :	Permanent
À l'emploi depuis :	2022-01-17
Poste :	Développeur(euse) I

**Salaire**

Salaire périodique :	4 224,48 \$
Salaire annuel :	109 836,48 \$
Heures travaillées par semaine :	35.00

Pour tout renseignement complémentaire, communiquez avec le Centre de services RH.

Si vous êtes une institution et que vous voulez valider les informations en lien avec l'emploi de l'employé, vous devez communiquer avec le Centre de services RH au 1 844 800-7474 ou par courriel sécurisé au [centredeservicesrh@hydroquebec.com](mailto:centredeservicesrh@hydroquebec.com) . Nous ne traiterons pas les demandes reçues par courriel non sécurisé.

Centre de services RH

Cette lettre a été générée automatiquement à partir des bases de données d'Hydro-Québec.

Human Resources Department

Québec, August 8, 2022

Mr. Renato Suga  
5-900, Avenue Myrand  
Québec (Québec) G1V 2V9

**Subject: Information about your employment**

Dear Sir,

We confirm that you were an employee of Revenu Québec from February 23, 2016 to July 19, 2022.

At the time of your departure from Revenu Québec, you were working a regular 35-hour week as an Information Technology Professional.

Should you require further information on this subject, please do not hesitate to contact the undersigned, whose contact details are given at the bottom of the page.

Yours sincerely,



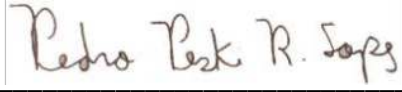
Lina Dia

Customer Contact Officer

Accès\_RH

3800, rue de Marly, Sector 2-4-4  
Québec (Québec) G1X 4A5  
Québec region telephone: 418 652-6601  
Montréal region telephone: 514-228-3139  
Free of charge: 1 855 824-0337  
[AccèsRH@revenuquebec.ca](mailto:AccèsRH@revenuquebec.ca)  
[www.revenuquebec.ca](http://www.revenuquebec.ca)

**I, Pedro Peski Ribeiro Lopes, certify that the professional translation of this document from French 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: January 20, 2025.**

Direction générale des ressources humaines

Québec, le 8 août, 2022

Monsieur Renato Suga  
5-900, avenue Myrand  
Québec (Québec) G1V 2V9

**Objet : Information relative à votre emploi**

Monsieur,

Nous confirmons que vous avez été employé de Revenu Québec du 23 février 2016 au 19 juillet 2022.

Lors de votre départ de Revenu Québec, vous occupiez un emploi régulier de 35 heures par semaine à titre de Professionnel en technologie de l'information.

Si vous désirez obtenir plus de renseignements à ce sujet, n'hésitez pas à communiquer avec la personne soussignée, dont les coordonnées figurent au bas de la page.

Nous vous prions de recevoir, Monsieur, nos meilleures salutations.



Lina Dia

Agente de contact client

Accès\_RH

3800, rue de Marly, Secteur 2-4-4  
Québec (Québec) G1X 4A5  
Téléphone région de Québec : 418 652-6601  
Téléphone région de Montréal : 514-228-3139  
Sans frais : 1 855 824-0337  
[AccèsRH@revenuquebec.ca](mailto:AccèsRH@revenuquebec.ca)  
[www.revenuquebec.ca](http://www.revenuquebec.ca)



Oracle Global Services Canada ULC

[www.Oracle.com/ca-en](http://www.Oracle.com/ca-en)

To Whom It May Concern:

This letter is to verify that Renato R Suga previously worked for Oracle Global Services Canada ULC.

Renato R Suga was employed with Oracle Global Services Canada ULC from 24-Sep-2012 to 05-Feb-2016 and held the title of Applications Developer.

Renato R Suga's previous annual salary was CAD 58,066.25.

Sincerely,

Oracle HR Services

For questions regarding the contents of this letter,  
please reach out to VerifyFast Support at:

**Email:** [VerifyfastSupport@Experian.com](mailto:VerifyfastSupport@Experian.com)

**Phone:** +1 877 400 4397



Québec, March 31, 2010

Name: Mr. Renato Suga

## JOB OFFER

---

We are pleased to make you a job offer as an advisor on a regular, full-time basis.

Your start date will be Monday, April 19, 2010.

The terms of our offer are as follows:

- your annual salary will be Forty-four thousand five hundred dollars (\$44500);
- the normal week corresponds to the workload required to carry out a mandate;
- you'll accumulate vacation time on the basis of three (3) weeks per year;
- according to the rules currently in effect, you will be eligible for our profit-sharing plan and share purchase plan;
- you will need to take advantage of the group insurance plan;
- a review of your salary situation will be carried out twelve (12) months after your start date;
- you will participate in the company's business development by continually updating your curriculum vitae and collaborating on the development of proposals;

Thank you for your interest in and confidence in CGI.

Candidate's name  
Renato Suga

CGI Representative  
Maria Cristina Herran

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: March 31, 2010

**I, Pedro Peski Ribeiro Lopes, certify that the professional translation of this document from French 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: February 4, 2025.**



Québec, le 31 mars 2010

Nom : Monsieur Renato Suga

## OFFRE D'EMBAUCHE

---

C'est avec plaisir que nous vous faisons une offre d'embauche à titre de conseiller, et ce, sur une base régulière à temps plein.

La date de votre entrée en fonction sera le lundi 19 avril 2010.

Les modalités de notre offre sont les suivantes :

- votre salaire annuel sera de Quarante-quatre mille cinq cent dollars (44500\$) ;
- la semaine normale correspond à la charge de travail nécessaire à la réalisation d'un mandat ;
- vous accumulerez des vacances sur la base de trois (3) semaines par année ;
- selon les règles présentement en vigueur, vous serez admissible à notre régime de participation aux profits ainsi qu'au plan d'achat d'actions ;
- vous devrez vous prévaloir du plan d'assurance collective ;
- une révision de votre situation salariale sera effectuée douze (12) mois après votre date d'entrée en fonction ;
- vous participerez au développement d'affaires de l'entreprise par la mise à jour continue de votre curriculum vitae et par votre collaboration à l'élaboration des propositions ;

Nous vous remercions de l'intérêt et de la confiance que vous manifestez envers CGI.

Nom du candidat  
Renato Suga

Représentante de CGI  
Maria Cristina Herran

Signature: \_\_\_\_\_

Signature : \_\_\_\_\_

Date: \_\_\_\_\_

Date : 31 mars 2010

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



**R10S  
Consulting**

# **BUSINESS PLAN 2025**



**Name:** Renato Suga  
**Phone:** +1 (418) 575-0678  
**Email:** renato.suga@gmail.com  
**Position:** General Manager and  
Software/Data Engineering Lead

Prepared by  
**Nextus Plan**

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## 1.0 Executive Summary

**R10S Consulting** will be founded by Mr. Renato Suga to deliver advanced data engineering and analytics solutions focused on fraud detection, compliance monitoring, and data infrastructure modernization. The company will be based in **Provo, Utah**, a region known for its strong technology ecosystem and favorable conditions for innovation-focused businesses.

The company's core offering is the development of an intelligent fraud detection platform using graph databases and artificial intelligence to identify concealed relationships between individuals, entities, and transactions in real time. Complementary services include large-scale data integration, graph-based modeling for forensic analysis, and AI-driven tools for risk and compliance monitoring.

**Mr. Renato Suga** brings over 20 years of experience in software and data engineering. At Revenu Québec, he led the design and implementation of a graph analytics project that significantly enhanced the agency's ability to detect tax evasion. At Hydro Québec, he engineered scalable, automated data pipelines that supported energy forecasting and improved data reliability across systems. His background spans public and private sectors, and includes expertise in Neo4j, ETL architecture, artificial intelligence, and data governance.

R10S Consulting will offer four primary services:

1. **Fraud Detection Platform Using Graph Databases and Artificial Intelligence**
2. **Data Integration and Quality Services for Public Agencies and Regulated Industries**
3. **Data Modeling Consulting for Digital Forensics and Investigations**
4. **Custom AI Solutions for Risk Analysis and Compliance Monitoring**

These solutions will help U.S. organizations improve operational oversight, secure data systems, and comply with increasingly complex risk and fraud regulations.

### **U.S. National Priorities**

The company's mission aligns directly with several urgent national priorities. According to the U.S. Government Accountability Office (GAO), fraud across federal programs results in estimated losses between \$233 billion and \$521 billion annually.<sup>1</sup> In response, agencies such as the Department of Defense and the Department of Justice have committed to expanding their use

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<sup>1</sup> <https://www.fedmanager.com/news/federal-government-loses-up-to-521-billion-a-year-due-to-fraud-gao>

of data analytics and AI-driven fraud detection tools as part of updated risk management strategies.

The **National Cybersecurity Strategy** and the **Civil Cyber-Fraud Initiative** both emphasize improving digital identity systems, detecting fraudulent activity in real time, and holding contractors accountable for non-compliance—areas directly addressed by R10S Consulting’s services. A 2024 executive order further mandates secure data environments and the modernization of public IT infrastructure to strengthen the resilience of U.S. institutions.

Additionally, federal AI investment has exceeded **\$4 billion annually**, reinforcing a long-term commitment to integrating AI into core government operations, including fraud prevention, critical infrastructure protection, and public-sector modernization.<sup>2</sup>

By offering scalable and replicable technology tailored to these priorities, R10S Consulting is positioned to contribute meaningfully to national efforts that protect public funds, improve audit capacity, and reduce systemic vulnerabilities across sectors.

## 1.1 Nature and Scope of the Business

R10S Consulting will be a Provo, Utah–based technology company specializing in fraud detection, data integration, advanced analytics, and compliance-oriented AI solutions. The company will serve government agencies, financial institutions, and regulated industries across the United States.

As data systems grow more complex and cyber-enabled fraud becomes increasingly sophisticated, organizations face mounting pressure to detect risks, modernize infrastructure, and comply with evolving oversight standards. R10S Consulting will address these challenges with focused services:

- **Fraud Detection Platform Using Graph Databases and Artificial Intelligence:** Design and deploy a real-time analytics system that uses graph database technology and AI to uncover concealed relationships between individuals, companies, and transactions—supporting fraud detection, anti-money laundering, and internal audit operations.
- **Data Integration and Quality Services for Public Agencies and Regulated Industries:** Build robust, scalable ETL pipelines to consolidate data from legacy and third-party systems, ensuring data accuracy, accessibility, and consistency for mission-critical operations.

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<sup>2</sup> <https://time.com/6961317/ai-artificial-intelligence-us-military-spending/>

- **Data Modeling Consulting for Digital Forensics and Investigations:** Develop custom graph-based data models and logic frameworks to assist investigators in mapping complex fraud schemes, monitoring transactional activity, and generating evidence-based audit trails.
- **Custom AI Solutions for Risk Analysis and Compliance Monitoring:** Create tailored machine learning modules to support predictive risk scoring, anomaly detection, and regulatory reporting across high-risk environments.

R10S Consulting will collaborate with technology vendors, regulatory agencies, and public-sector partners to align its services with national initiatives in fraud prevention, infrastructure modernization, and data governance. The company's solutions will help clients strengthen oversight, reduce financial exposure, and respond effectively to emerging threats in both the public and private sectors.

## 1.2 Mr. Renato Suga's Expertise

Mr. Renato Suga is a senior software and data engineering professional with over two decades of experience in designing, implementing, and optimizing advanced technology solutions across the public and private sectors in Canada and Brazil. His professional trajectory demonstrates a deep specialization in graph databases, ETL systems, data analytics, and artificial intelligence, with a strong academic foundation in computer science and technology management.

Since January 2022, Mr. Suga has worked at Hydro Québec in Montreal, Quebec, as an ETL and Analytics Developer. His responsibilities include the design and maintenance of large-scale data pipelines using Talend, Databricks, Azure Data Factory, and Control-M. He quickly became a key reference within the team, with several of his ETL pipelines running continuously under heavy loads with minimal need for maintenance. His work directly supports strategic data operations in one of North America's largest energy providers.

From September 2016 to July 2022, he served at Revenu Québec, where he held multiple roles. As a Database Developer (2020–2022), he led the development of a pilot project using Neo4j graph database technology to map social and business networks in tax fraud investigations. The results demonstrated clear advantages over traditional relational databases in uncovering concealed links among taxpayers and corporate entities. Earlier, as a Data Analyst (2018–2020), he worked with SAS to validate third-party data sources and ensure their consistency with internal databases. His initial role was as a System Analyst and Web Developer (2016–2018), where he developed applications using .NET, C#, and Angular.

Between September 2012 and February 2016, Mr. Suga worked at Oracle in Quebec as a Software Developer and Level 2 Software Maintenance Specialist. He was responsible for the development and support of Oracle Taleo’s “Review” module, using Java, Flex, JavaScript, and PL/SQL. He played a crucial role in client-facing operations by rapidly resolving high-priority software bugs, reducing unresolved client issues from 20 to near zero.

Mr. Suga built a strong consulting background. He worked at CGI (2010–2012) as an IT Consultant in Quebec, delivering custom applications for major institutional clients such as Desgagnés, RAMQ, and CARRA. These projects involved ASP.NET, VB.NET, SQL Server, PL/SQL, and SSRS development, as well as integration support using BizTalk.

In Brazil, Mr. Suga served as a self-employed IT consultant through Cinq Technologies (2000–2010), delivering data solutions for game support tools, enterprise applications, and business intelligence environments using C#, WinForms, SQL Server, and MicroStrategy. At TechResult (2005–2008), he developed enterprise-level solutions using the .NET platform and participated in the Mono Project, an open-source initiative aimed at porting the .NET framework to Linux. He also created a code-generation tool that significantly increased internal productivity.

Mr. Suga holds multiple academic degrees across three countries. He earned a B.Sc. in Computer Science from the Federal University of Paraná (Brazil) in 2005, followed by a Graduate Specialization in Engineering Economics and Financial Markets at Pontifical Catholic University of Paraná in 2007. After moving to Canada, he completed a Microprogram in IT Management at Université Laval (2013), a Master’s Degree in IT Management at Université Laval (2017), and an AEC in Big Data and Business Intelligence from Cégep de Ste-Foy (2019). He is currently completing a Technical Specialization in Artificial Intelligence, also at Cégep de Ste-Foy, with expected graduation in July 2025.

To further strengthen his qualifications, Mr. Suga has earned several industry-recognized certifications, including:

- Neo4j Certified Professional (2020)
- Neo4j Graph Data Science Certification (2021)
- Big Data Integration and Processing – UC San Diego (2017)
- Big Data Modeling and Management Systems – UC San Diego (2016)
- Exploratory Data Analysis – Johns Hopkins University (2014)
- Fundamentals of Management – University of California, Irvine (2017)

- Financials for Non-Financial Professionals – UCI (2015)

Mr. Suga’s blend of public-sector experience, hands-on expertise in cutting-edge technologies, and strong academic background uniquely position him to lead R10S Consulting. His work has consistently focused on developing scalable, reliable, and replicable data solutions, particularly in areas of fraud detection, compliance, and digital modernization, which are aligned with U.S. national priorities.

## 2.0 The Company

The company will serve government agencies, financial institutions, and regulated industries throughout the United States, offering tools and consulting services that help organizations modernize their data infrastructure, identify risks, and meet regulatory obligations. R10S Consulting will be structured to deliver technically specialized services efficiently through a multidisciplinary team, including:

- **3 Graph Database Developers**, responsible for building fraud detection logic and modeling complex networks in Neo4j for investigative and compliance purposes.
- **3 Data Engineers**, tasked with creating ETL pipelines, managing large-scale data ingestion, and maintaining infrastructure for secure, consistent data flows.
- **3 Machine Learning Engineers**, focused on building AI modules for risk scoring, anomaly detection, and pattern recognition across client datasets.
- **2 Full-Stack Developers**, developing web-based platforms and dashboards that integrate backend analytics with user-friendly investigative tools.
- **2 Compliance & Data Privacy Consultants**, advising on legal standards, data governance, and implementing structures that align with federal and industry-specific regulations.
- **2 IT Technicians**, providing client-side technical support and infrastructure setup, both remotely and onsite.
- **2 Project Managers**, coordinating technical development, timelines, and deliverables for all active service contracts.
- **1 Marketing and Communications Specialist**, managing the company’s brand strategy, public presence, and lead generation efforts.

- **3 Sales Representatives**, responsible for client acquisition, proposal development, and account management.
- **1 Administrative Manager**, overseeing internal operations, HR, vendor relations, and finance tracking.
- **2 Customer Service Representatives**, supporting clients through onboarding, troubleshooting, and post-implementation follow-up.

As digital complexity increases and regulatory standards tighten, R10S Consulting will help clients transition to secure and intelligent infrastructures—supporting both short-term oversight needs and long-term modernization goals.

Under Mr. Suga’s leadership, the company will gradually expand its operations and client base by aligning its services with U.S. national priorities in fraud prevention, data governance, and technological resilience. The company is strategically positioned to support the public interest while meeting the needs of a fast-growing digital economy.

## 2.1 Company’s Target

R10S Consulting will serve a specialized segment of the U.S. market composed of public agencies, financial institutions, and regulated private-sector organizations that depend on secure, reliable, and intelligent data infrastructure. These entities face increasing pressure to modernize legacy systems, improve fraud detection, comply with regulatory frameworks, and manage operational risk across complex digital environments.

Key target clients include:

- **Government institutions** at the federal, state, and municipal levels seeking advanced analytics tools for fraud prevention, tax compliance, and oversight of public resources.
- **Banks, credit unions, and insurance providers** requiring real-time risk evaluation, regulatory alignment, and infrastructure capable of supporting secure, large-volume data transactions.
- **Healthcare networks and hospitals** managing sensitive information and needing high-integrity systems for data protection, patient privacy, and operational efficiency.
- **Energy providers and infrastructure operators**, where accurate forecasting, security, and resilience are essential to meet both public expectations and regulatory mandates.

- **Enterprises in highly regulated industries** such as telecommunications, logistics, and defense, where oversight, transparency, and scalable analytics capabilities are increasingly critical.

R10S Consulting will begin operations in Provo, Utah, building relationships with regional clients and expanding nationally through a combination of direct sales, strategic partnerships, and targeted outreach campaigns. The company's positioning is aimed at institutions seeking practical, secure, and forward-looking solutions that support modernization, compliance, and fraud prevention.

## 2.2 Needs for the Company's Services

Federal agencies and regulated industries across the United States face growing technical and operational challenges that demand targeted solutions in data integration, fraud detection, and compliance oversight. The following core needs underscore the demand for R10S Consulting's services:

- **Fraud Detection and Financial Loss Prevention:** The U.S. government loses an estimated \$233 billion to \$521 billion annually due to fraud, according to data from the Government Accountability Office (GAO).<sup>3</sup> Improper payments alone have totaled nearly \$2.8 trillion over the past two decades, with \$162 billion reported in FY 2024.<sup>4</sup> Agencies and institutions need tools that can detect hidden patterns, identify suspicious relationships, and automate risk analysis to reduce these massive losses.
- **Legacy System Modernization:** Over 75% of IT budgets in federal agencies are still dedicated to maintaining outdated systems.<sup>5</sup> These systems are often rigid, siloed, and vulnerable to failure. There is a clear demand for scalable, modern data infrastructure that supports automation, security, and system interoperability.
- **Real-Time Risk Monitoring and Compliance:** As regulatory standards tighten, organizations require dynamic systems capable of tracking compliance status, detecting anomalies, and generating audit-ready reports. Financial institutions, public health systems, and energy providers, in particular, are seeking AI-powered tools to enhance their monitoring capabilities and reduce exposure to regulatory penalties.

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<sup>3</sup> <https://www.gao.gov/products/gao-24-105833>

<sup>4</sup> <https://www.creators.com/read/terence-jeffrey/06/25/gao-28-trillion-in-estimated-improper-payments-since-fiscal-2003>

<sup>5</sup> <https://www.excella.com/insights/the-real-cost-of-aging-it-systems-part-one-how-outdated-it-burdens-budgets>

- **Data Integration and Cross-Agency Analytics:** Many public entities struggle with fragmented data sources, resulting in duplicated efforts, blind spots in oversight, and delays in critical decision-making. There is an urgent need for secure ETL pipelines and unified data environments that support agency-wide analytics and investigation workflows.
- **AI-Driven Decision Support:** According to federal digital modernization initiatives, more than 65% of public-sector leaders report efforts to implement AI and machine learning, but face limitations due to poor data quality and technical debt.<sup>6</sup> Organizations need turnkey AI solutions that can operate effectively within existing systems while producing actionable, accurate insights.

R10S Consulting is positioned to address these needs through services that improve detection accuracy, automate data processing, and provide clients with resilient, future-ready analytics platforms. By aligning with these critical infrastructure and compliance priorities, the company directly supports the operational transformation of public and regulated institutions.

### 2.3 Company's Expansion

R10S Consulting will begin operations in Provo, Utah, leveraging the region's supportive business environment, access to technical talent, and proximity to public- and private-sector clients in need of data modernization and fraud prevention services. The initial focus will be on building a strong foundation by delivering high-quality, results-driven projects for government agencies, financial institutions, and regulated enterprises in Utah and neighboring states.

The company's expansion strategy will follow a phased approach based on client acquisition, service maturity, and national demand for data-driven compliance and fraud detection tools.

In **Years 1 and 2**, the company will focus on establishing its service delivery infrastructure, completing pilot projects, building relationships with early clients, and demonstrating the impact of its fraud detection platform and AI-based analytics tools. During this stage, the company will refine its internal processes, expand its technical team, and invest in cloud infrastructure and Neo4j enterprise licensing.

**By Year 3**, R10S Consulting will begin expanding its client base across the western and central United States, targeting states with large public-sector budgets, active digital modernization programs, and strong regulatory enforcement—such as Colorado, Texas, Arizona, and Illinois.

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<sup>6</sup> <https://www.gdit.com/about-gdit/press-releases/gdit-research-study-reveals-federal-agencies-are-embracing-emerging-technologies/>

The company will also explore strategic partnerships with federal contractors, cybersecurity firms, and technology integrators to support nationwide implementation of its platform.

In **Years 4 and 5**, the company will pursue larger contracts with federal agencies, including the IRS, Department of Health and Human Services (HHS), Department of Energy (DOE), and Social Security Administration (SSA). R10S Consulting will also seek to introduce its tools into sectors such as healthcare compliance, procurement fraud prevention, and utility risk management, capitalizing on rising federal investments in AI and fraud analytics.

As demand increases, the company plans to open additional offices in strategic locations such as Washington, D.C., Austin, TX, and Atlanta, GA, enabling closer engagement with federal clients and regional regulators. This expansion will be supported by ongoing recruitment of data engineers, graph analysts, and compliance consultants to meet growing service requirements.

R10S Consulting's long-term growth is built on scalable technology, specialized expertise, and alignment with national digital priorities, positioning the company to become a trusted partner in the modernization of critical systems and the protection of public resources.

## 2.4 Company's Economic Benefits

R10S Consulting is projected to generate steady economic growth over its first five years by addressing urgent national needs in fraud detection, data modernization, and AI-driven compliance monitoring. As government agencies and regulated industries shift toward secure, data-driven infrastructure, demand for the company's specialized services is expected to increase significantly. Growth will be driven by the expansion of the client base, implementation of scalable platforms, and strategic partnerships with public and private stakeholders.

### Projected Financial Performance

- **Revenue Growth:** Revenue is expected to increase from approximately \$482,500 in Year 1 to \$3.8 million by Year 5, supported by the adoption of the company's fraud detection platform, expansion into high-risk sectors, and federal and state-level contracts.
- **Gross Margin:** Gross margin is projected to grow from \$443,900 in Year 1 to over \$3.5 million in Year 5, reflecting the efficiency of a service model built on reusable infrastructure and automation.
- **Net Profit:** Net profit is forecasted to rise from \$47,946 in Year 1 to \$210,610 by Year 5, as fixed costs are leveraged across a larger client base and technical processes become increasingly streamlined.

## Tax and Employment Contributions

- **Federal and State Tax Contributions:** Estimated to grow from \$17,734 in Year 1 to \$77,897 in Year 5, with a projected five-year total of \$233,437 in direct tax contributions.
- **Payroll Taxes:** With expanding hiring needs, payroll tax contributions are expected to increase from \$31,220 in Year 1 to \$284,558 in Year 5, totaling \$731,586 over five years.

R10S Consulting will contribute to workforce development by creating high-skilled jobs in areas such as data engineering, AI development, graph analytics, cybersecurity compliance, and technical support. These roles will stimulate local economic activity in Provo, Utah and beyond, while supporting the national demand for advanced analytics and digital modernization talent.

## Strategic Growth and Market Impact

The company will launch in Utah, initially focusing on regional contracts with public agencies and financial institutions. As operations mature, R10S Consulting will expand nationally, targeting states with large-scale digital transformation initiatives. The company's services directly support high-risk and compliance-heavy industries such as government administration, healthcare, energy, and finance, enabling clients to meet operational, legal, and audit requirements with modern infrastructure.

By helping clients detect fraud, manage risks, and secure critical data environments, R10S Consulting will enhance institutional transparency and trust—delivering measurable value in both public and private sectors.

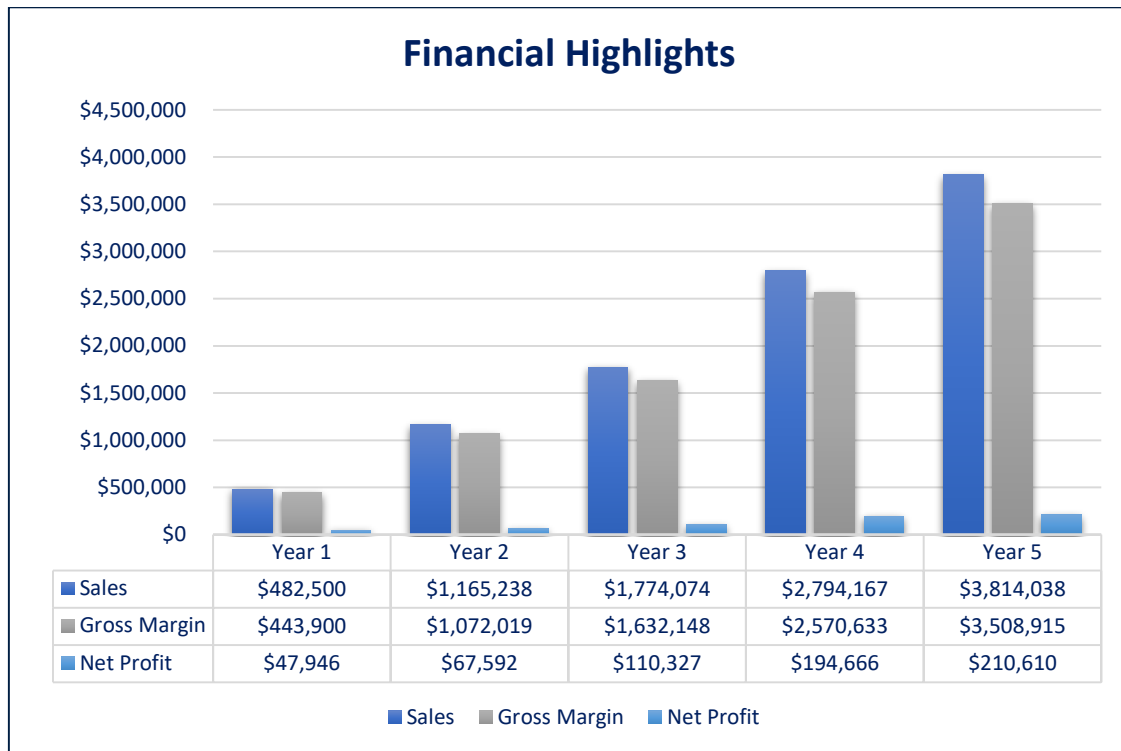
## Scalability and Innovation

R10S Consulting's long-term success is rooted in a scalable business model and commitment to innovation. The company will:

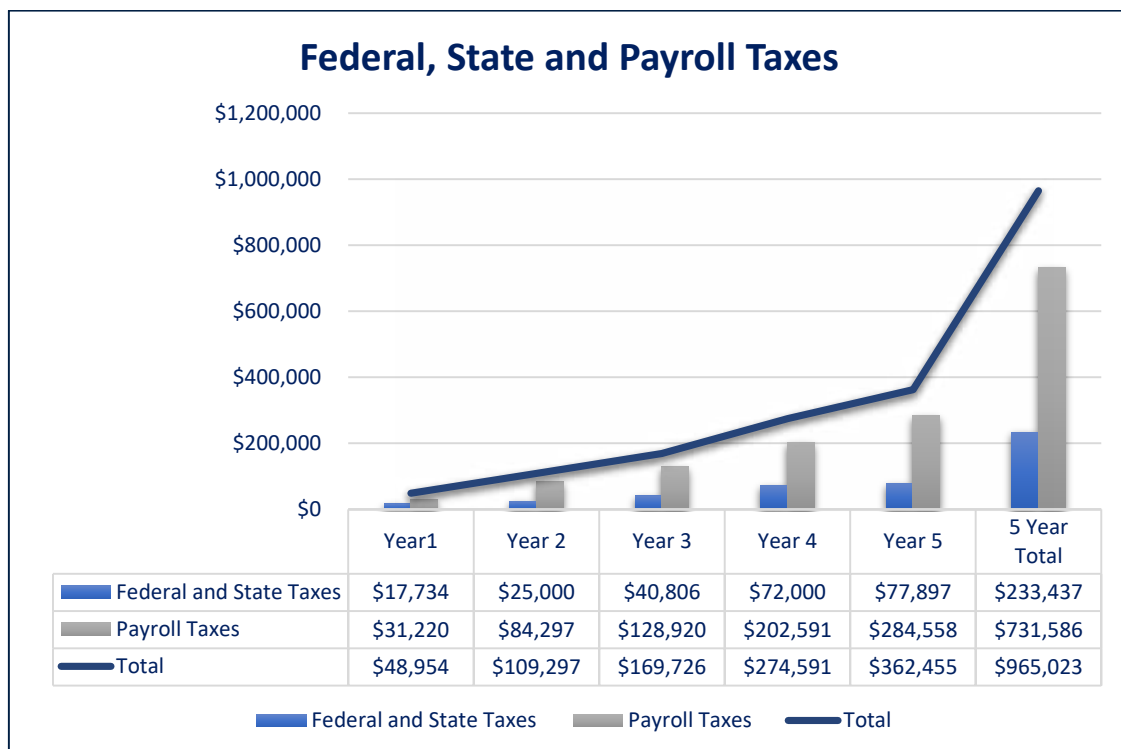
- Deploy **cloud-based, modular solutions** for data analytics and fraud detection.
- Integrate **client feedback** into platform enhancements and service delivery.
- Invest in **AI-based tools**, including predictive risk scoring, anomaly detection, and graph-based analysis.
- Maintain compliance with national data security and privacy standards.

By enabling smarter risk management and supporting secure digital transformation, R10S Consulting will contribute to national economic resilience, efficient use of public resources, and the advancement of fraud detection infrastructure across key sectors.

### 2.4.1 Financial Highlights Chart



### 2.4.2 Federal, State and Payroll Taxes Chart



## 2.5 Summary of Investment

10S Consulting will require an initial investment of **\$40,000** to launch operations in **Provo, Utah**. This capital will be allocated toward essential startup activities, including company formation, cloud infrastructure setup, Neo4j enterprise licensing, initial staffing, marketing, and legal compliance.

### Startup Expenses Breakdown

- **Legal Fees** – \$1,500 will be allocated for legal services related to business formation, regulatory compliance, and contract preparation.
- **Insurance** – \$500 will cover initial business liability insurance.
- **Marketing** – \$3,000 will be invested in digital marketing, branding, and client outreach campaigns.
- **Rent and Deposit** – \$3,600 will be used to secure office space for company operations.
- **Computers, Phones, and Tablets** – \$2,500 will be spent on essential hardware for internal use and service delivery.
- **Office Furniture** – \$1,400 will be used to furnish the office with basic workstations and meeting areas.
- **Cybersecurity Equipment** – \$5,000 will be allocated to purchase necessary security tools and hardware.
- **Servers and Software Licenses** – \$5,000 will be used for cloud server setup, software subscriptions, and licensing for security platforms.
- **Office Supplies** – \$1,500 will cover stationery and administrative materials.

**Total Startup Expenses:** \$24,000

### Startup Assets

- **Cash Reserve** – \$16,000 will be held in reserve to support initial operating expenses, maintain liquidity, and provide financial flexibility during the first months of operation.

**Total Investment Requirement: \$40,000**

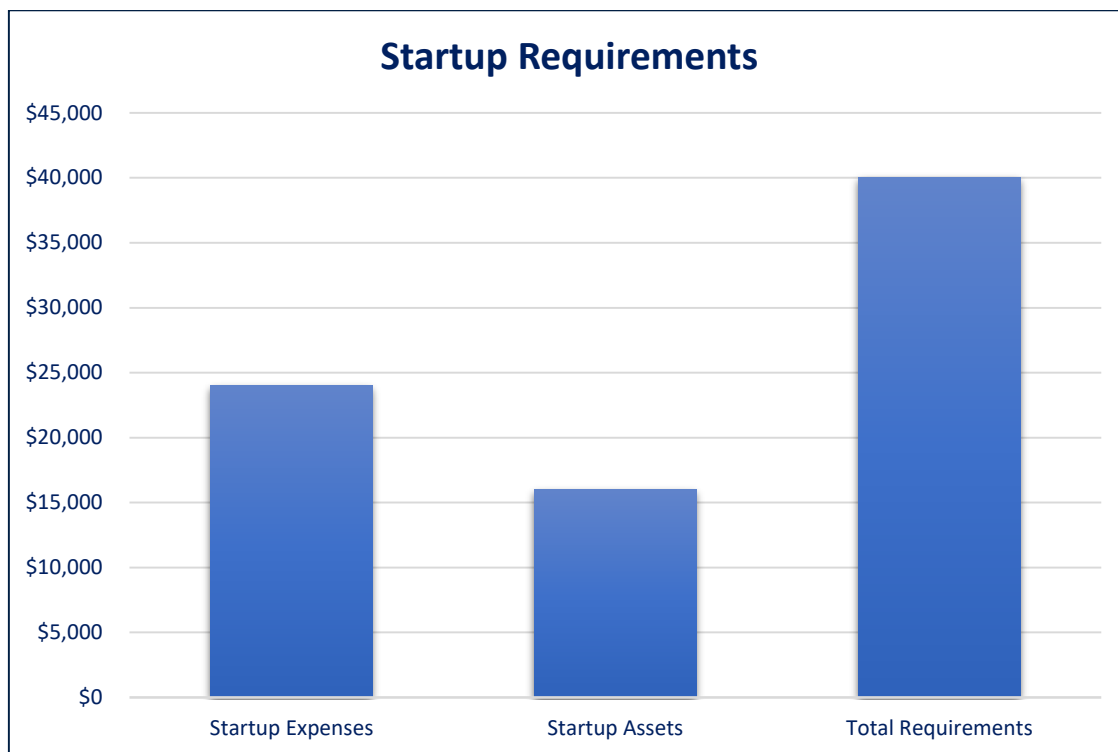
R10S Consulting will require an initial investment of **\$40,000** to support the company’s launch and early-stage operations. These funds will be allocated to core startup activities including infrastructure setup, software licensing, marketing, and operational readiness. The investment will provide the foundation necessary for the company to begin delivering high-value solutions and building its client base.

Mr. Renato Suga will oversee the use of funds and manage the company’s initial development phase. With his extensive background in technology implementation and data systems, he is well equipped to ensure that the business launches with the structure and resources needed to grow efficiently. This strategic investment will enable R10S Consulting to enter the market with focus and scalability, supporting long-term business development and expansion.

**2.5.1 Startup Requirements Table**

<b>Startup</b>	
<b>Requirements</b>	
<b>Startup Expenses</b>	
Legal	\$1,500
Insurance	\$500
Marketing	\$3,000
Rent/Deposit	\$3,600
Computers/Phones/Tablets	\$2,500
Office furniture	\$1,400
Equipment	\$5,000
Servers and licenses	\$5,000
Stationery	\$1,500
<b>Total Startup Expenses</b>	<b>\$24,000</b>
<b>Startup Assets</b>	
Cash Required	\$16,000
Startup Inventory	\$0
Long-term Assets	\$0
<b>Total Assets</b>	<b>\$16,000</b>
<b>Total Requirements</b>	<b>\$40,000</b>

## 2.5.2 Startup Requirements Chart



## 2.6 Company's Mission

*R10S Consulting's mission is to empower public institutions and regulated industries with advanced data solutions that enhance fraud detection, strengthen compliance, and modernize digital infrastructure. The company is committed to delivering intelligent, scalable, and secure technologies that help clients uncover hidden risks, improve decision-making, and ensure transparency across critical operations.*

## 2.7 Company's Goals

R10S Consulting's primary goal is to become a recognized leader in delivering data-driven fraud detection and compliance solutions to public agencies and regulated industries across the United States. To achieve this, the company will pursue the following strategic objectives:

- **Establish a strong operational foundation** within the first 12 months, including infrastructure setup, client acquisition, and the launch of initial service contracts.
- **Develop and scale proprietary tools** for fraud detection, data integration, and AI-based risk analysis, ensuring the company's solutions remain efficient, adaptable, and secure.

- **Build a high-performing, multidisciplinary team**, hiring experienced professionals in data engineering, machine learning, graph analytics, and client support to deliver consistent and reliable results.
- **Secure long-term contracts** with regional and federal agencies by Year 3, positioning the company as a trusted provider in government modernization and digital oversight.
- **Expand geographically** to serve clients in multiple U.S. regions, with the goal of opening additional offices in key strategic markets by Year 5.
- **Support national priorities** by aligning services with federal initiatives in fraud prevention, digital governance, and AI adoption, contributing to improved transparency and operational integrity.

Through these goals, R10S Consulting will deliver measurable value to its clients, drive sustainable growth, and contribute to the broader advancement of secure, data-driven public infrastructure.

## 2.8 Company's Keys to Progress

The long-term success of R10S Consulting will depend on its ability to combine technical expertise, operational efficiency, and market responsiveness. To achieve sustained growth and impact on delivery, the company will focus on the following key factors:

- **Technical Specialization:** Maintaining a clear focus on advanced data engineering, graph analytics, and AI-driven risk monitoring will position R10S Consulting as a niche provider in a high-demand market segment.
- **Talent Development:** Attracting and retaining qualified professionals, especially in data engineering, machine learning, and compliance—is essential to delivering high-quality services and scaling effectively.
- **Client-Centered Delivery:** Building strong relationships with government agencies and regulated organizations through reliable execution, transparent communication, and measurable results will be critical for contract renewals and referrals.
- **Technology Scalability:** Leveraging cloud-based platforms, reusable architecture, and modular service components will enable the company to scale operations without compromising performance or quality.

- **Regulatory Alignment:** Staying ahead of evolving compliance and data governance requirements will ensure the company's offerings remain relevant, especially in sectors subject to frequent audits and legal scrutiny.
- **Strategic Partnerships:** Collaborating with federal contractors, technology vendors, and policy-aligned institutions will open new channels for growth and increase market reach.

By focusing on these progress factors, R10S Consulting will be well-positioned to expand its footprint, support national priorities, and deliver sustainable value across sectors.

### 3.0 Company's Services

R10S Consulting offers advanced data and analytics solutions designed to help organizations detect fraud, manage regulatory compliance, and modernize outdated information systems. The company focuses on high-impact, data-intensive environments such as government agencies, financial institutions, healthcare systems, and critical infrastructure operators. By integrating graph database technology, machine learning, and secure data pipelines, R10S delivers specialized tools that support transparency, accuracy, and efficiency in complex operational settings.

Many public institutions and regulated businesses continue to rely on legacy systems that lack the capability to detect fraud schemes, manage risk exposure in real time, or consolidate data across disconnected platforms. This results in delays, inefficiencies, and a limited ability to uncover hidden relationships that could indicate non-compliance, financial abuse, or operational weaknesses. These challenges are compounded by growing legal and regulatory demands, which require organizations to implement more advanced oversight mechanisms and data-driven investigation methods.

Leveraging Mr. Renato Suga's 20+ years of experience in public-sector data engineering, analytics development, and graph database implementation, R10S Consulting is equipped to deliver tailored solutions that meet these critical challenges. The company's services include:

- **Fraud Detection Platform Using Graph Databases and Artificial Intelligence:** Detect hidden connections and transactional anomalies in real time through graph-based analysis and machine learning models.
- **Data Integration and Quality Services for Public Agencies and Regulated Industries:** Consolidate fragmented datasets through scalable ETL pipelines that ensure data reliability, consistency, and security.

- **Data Modeling Consulting for Digital Forensics and Investigations:** Design custom data structures and logic for audit trails, fraud investigations, and case tracking using advanced graph-based modeling.
- **Custom AI Solutions for Risk Analysis and Compliance Monitoring:** Implement machine learning tools that provide predictive risk scoring, regulatory alerts, and automated compliance support.

These services position R10S Consulting as a critical partner for organizations looking to strengthen oversight, protect public and institutional assets, and operate with greater clarity and control in high-risk environments.

### **3.1 Fraud Detection Platform Using Graph Databases and Artificial Intelligence**

R10S Consulting’s core offering is the development and deployment of a fraud detection platform that combines graph database technology with artificial intelligence to reveal hidden relationships, patterns, and transactional anomalies. The platform is designed for government agencies, financial institutions, and regulatory bodies that require advanced tools to detect fraud schemes involving individuals, companies, accounts, and transactions. This service is built to operate at scale, delivering real-time insights that enhance the efficiency and accuracy of investigative operations.

Traditional fraud detection systems often rely on rule-based logic or isolated transactional analysis, which are limited in their ability to detect sophisticated schemes such as shell company networks, circular transactions, or indirect relationships. As fraud methods evolve, agencies and institutions face significant limitations in uncovering interconnected entities operating across systems and datasets. These blind spots result in delayed investigations, increased financial losses, and ineffective enforcement. Moreover, legacy systems frequently lack the flexibility to model complex relationships or apply AI for predictive analysis.

Leveraging Mr. Renato Suga’s proven track record at Revenu Québec—where he led a pilot project implementing **Neo4j** to analyze tax evasion networks—R10S Consulting provides a solution that transforms how institutions detect and act on fraud signals. The platform includes:

- **Graph-Based Relationship Mapping:** Uses Neo4j to model people, entities, and transactions as connected nodes, uncovering indirect and non-obvious links that traditional databases miss.

- **Real-Time Pattern Detection:** Applies machine learning algorithms to identify anomalies, cyclical flows, or irregular behavior across large datasets.
- **Social Network and Entity Resolution:** Integrates data from multiple sources to resolve identities, link related actors, and expose front organizations or duplicate records.
- **Customizable Risk Scoring:** Assigns dynamic fraud risk scores based on relationship depth, transaction frequency, and behavioral patterns.
- **Scalable Architecture:** Built to operate across departments and adapt to large-scale data environments, supporting ongoing investigations and strategic oversight.

By combining cutting-edge technology with deep public-sector experience, R10S Consulting delivers a fraud detection solution that improves investigative efficiency, reduces financial losses, and strengthens institutional integrity.

### **3.2 Data Integration and Quality Services for Public Agencies and Regulated Industries**

R10S Consulting offers data integration and quality services specifically designed for public agencies and highly regulated sectors that rely on accurate, reliable, and consolidated data to make informed decisions. These services are essential for enabling analytics, ensuring compliance, and supporting mission-critical operations across government, financial, healthcare, and utilities sectors. The company focuses on creating robust data pipelines, improving consistency across systems, and enhancing interoperability between departments and platforms.



Many organizations in regulated environments suffer from fragmented databases, outdated systems, and inconsistent data standards. This fragmentation leads to operational inefficiencies, duplication of efforts, and an inability to generate reliable reports or comply with regulatory audits. Moreover, poor data quality increases the risk of flawed analysis and

undermines strategic decisions. Without a well-integrated and validated data infrastructure, these institutions struggle to respond to policy shifts, detect fraud, or measure impact in real time.

With over 20 years of experience leading data engineering initiatives, Mr. Renato Suga brings the expertise needed to modernize public-sector data environments. R10S Consulting delivers tailored solutions that improve the usability, accuracy, and governance of institutional data through:

- **Secure ETL Pipeline Development:** Builds automated extract, transform, and load (ETL) processes that unify disparate data sources and standardize formats for analysis.
- **Data Quality Auditing and Cleansing:** Identifies and resolves inconsistencies, duplicates, and anomalies across systems to ensure high-integrity datasets.
- **Cross-System Data Mapping:** Aligns data structures from legacy platforms with modern applications, facilitating seamless information flow between departments or agencies.
- **Metadata and Governance Frameworks:** Implements documentation, version control, and validation protocols to support accountability and compliance.
- **Cloud-Optimized Storage Architecture:** Designs scalable and secure cloud environments that support high-volume data processing and real-time updates.

These services allow clients to break down data silos, improve strategic visibility, and meet complex regulatory demands while ensuring trust in the systems that drive public service and institutional performance.

### **3.3 Data Modeling Consulting for Digital Forensics and Investigations**

R10S Consulting offers specialized data modeling consulting services to support digital forensics, regulatory investigations, and audit processes. These services are aimed at public agencies, compliance departments, and internal investigation units that need to track digital activity, reconstruct transactional paths, and uncover complex fraud or security breaches. By leveraging graph-based data structures and forensic modeling techniques, the company helps clients gain full visibility into digital evidence trails and network relationships.



In many organizations, digital forensics is constrained by rigid relational databases and manual processes that make it difficult to trace interconnected events or build clear investigative timelines. These challenges are intensified in cases involving layered fraud schemes, cross-

platform data, or actors who deliberately obfuscate their tracks. Without a flexible and dynamic data model, investigators struggle to link people, accounts, systems, and events in a meaningful way—delaying case resolution and weakening the integrity of enforcement actions.

Mr. Renato Suga’s experience designing graph-based models for fraud investigations—particularly in his work with tax authorities in Canada—positions R10S Consulting to offer advanced modeling frameworks that reveal hidden structures and timelines. The company delivers:

- **Graph-Based Forensic Models:** Structures data around relationships between entities, actions, timestamps, and digital assets to map out activity paths and identify key actors.
- **Time-Stamped Event Tracking:** Enables sequence reconstruction by organizing data points chronologically across platforms and systems.
- **Access Control and Credential Mapping:** Analyzes user rights, system access, and authentication history to detect unauthorized activity or privilege escalation.
- **Audit Trail Consolidation:** Integrates logs and digital footprints from various sources into a unified investigation dashboard for easier correlation.
- **Custom Investigation Queries:** Develops tailored algorithms and visualization tools to allow investigators to simulate scenarios and test hypotheses based on existing data.

Through these capabilities, R10S Consulting empowers its clients to conduct faster, more accurate, and more defensible investigations—improving response to fraud, cybercrime, and internal misconduct.

### **3.4 Custom AI Solutions for Risk Analysis and Compliance Monitoring**

R10S Consulting designs and implements custom artificial intelligence (AI) solutions that support dynamic risk analysis and real-time compliance monitoring. These services are developed for institutions in regulated industries—such as finance, healthcare, and public administration—that must proactively identify operational risks, respond to regulatory changes, and avoid costly violations. The company uses machine learning models, natural language processing, and rule-based automation to provide scalable, adaptive tools that keep pace with evolving compliance demands.

Many organizations continue to rely on static checklists, manual audits, and reactive approaches to risk and compliance. These outdated methods struggle to keep up with increasingly complex

regulations and rapidly changing business environments. As a result, compliance gaps often go undetected until they result in regulatory fines, reputational damage, or operational disruptions. Moreover, traditional systems lack the intelligence to identify emerging risks based on behavioral or transactional patterns—limiting their effectiveness in a data-driven economy.

Drawing on Mr. Renato Suga’s experience with predictive modeling, system monitoring, and AI governance frameworks, R10S Consulting delivers intelligent, customized systems that empower proactive decision-making:

- **AI-Driven Risk Scoring Models:** Analyze operational data in real time to assign dynamic risk levels to business units, processes, or vendors.
- **Automated Compliance Monitoring:** Tracks adherence to internal policies and external regulations using rule-based engines and machine learning.
- **Natural Language Processing for Regulatory Updates:** Scans legal documents and compliance bulletins to detect and interpret changes relevant to client operations.
- **Predictive Alerts and Dashboards:** Notifies compliance teams of anomalies, potential breaches, or emerging patterns based on historical and contextual data.
- **Audit-Ready Logging and Documentation:** Ensures every AI decision and compliance action is logged and traceable for audit purposes.

These advanced solutions help organizations move from reactive compliance to strategic risk management, enhancing resilience, reducing exposure, and supporting continuous regulatory alignment.

## 4.0 Industry Overview

R10S Consulting will operate at the intersection of two dynamic and rapidly evolving industries. The company’s diverse service offerings will place it within the ambit of IT Consulting and IT Security Consulting. Below is an overview of these industries, highlighting the trends, challenges, and opportunities that will define the landscape in which R10S Consulting will operate:

### IT Consulting

The IT Consulting industry is characterized by its focus on helping businesses implement and manage IT infrastructure, network systems, and cybersecurity measures. This industry has seen robust growth, driven by the increasing reliance of businesses on technology and the need for

digital transformation. The rise of cloud computing, big data analytics, and cybersecurity concerns are key trends shaping this industry. Companies in this sector are expected to provide cutting-edge technological solutions and comprehensive IT strategies to help clients navigate the complexities of the digital age.

**Challenges:** Rapid technological changes require constant adaptation and investment in new skills and technologies. Cybersecurity threats are evolving, necessitating sophisticated defense mechanisms.

**Opportunities:** The push towards digital transformation across industries presents vast opportunities for IT consulting firms. There's a growing demand for cloud services, data analytics, and cybersecurity solutions.

### **IT Security Consulting**

Cybersecurity Consulting firms provide strategic advice to help businesses enhance their cybersecurity posture by analyzing vulnerabilities, developing threat mitigation strategies, and ensuring compliance with regulatory frameworks. This industry benefits from the increasing need for advanced threat detection, cloud security, and incident response solutions, particularly in the financial sector. The trend towards digital transformation and the growing reliance on AI-driven security solutions are significant drivers of this industry.

**Challenges:** The cybersecurity industry is highly competitive, with constant pressure to stay ahead of evolving threats and offer innovative, cutting-edge solutions. Additionally, the ability to attract and retain top talent with specialized expertise in AI and cybersecurity is critical to maintaining a competitive edge.

**Opportunities:** There is a growing demand for expertise in managing cybersecurity compliance, particularly in highly regulated sectors such as finance. The rise of cloud adoption and the increasing importance of Custom AI Solutions for Risk Analysis and Compliance Monitoring present significant opportunities for growth. Furthermore, the need for Incident response process and the emphasis on safeguarding financial institutions' data are areas of expanding interest.

R10S Consulting operates in industries at the forefront of technological innovation and cybersecurity. The company's success hinges on its ability to capitalize on the opportunities presented by the increasing demand for advanced cybersecurity solutions, the recognition of the critical importance of compliance, and the continuous need for proactive threat detection

and incident response. As the cybersecurity landscape continues to evolve, R10S Consulting is well-positioned to adapt, innovate, and lead in providing solutions that meet the complex security demands of modern financial institutions.

## 4.1 Industry Analysis

### **IT Consulting**

The IT consulting industry is expected to experience significant revenue growth over the next five years, driven by increasing demand for operational efficiency through system upgrades and integration. Investment in computers, software, and cloud systems will rise, as more business is conducted online, further boosting demand for consulting services. Innovation and shifting technological trends will allow new entrants into the market, bringing in a more technologically savvy demographic, while improving economic conditions and the growing use of online platforms will contribute to revenue gains. Additionally, the industry structure will continue to evolve, as new companies emerge, and larger operators acquire smaller niche firms.<sup>7</sup>

### **Business Confidence and Investment as Key Growth Drivers**

The IT consulting industry is poised for strong growth due to a combination of factors. Businesses are increasingly seeking IT consultants to improve operational efficiency through system integration and upgrades. Investments in technology, including computers and software, are also on the rise, fueling the need for consulting services. As business operations continue to shift online and embrace cloud networks, demand for IT consulting services will escalate. Business confidence and increased investment in IT infrastructure will remain pivotal in driving industry expansion over the next five years.

### **Innovation and Technological Trends Boosting Demand**

Rapid innovation and evolving technological trends are reshaping the IT consulting industry. New entrants specializing in cutting-edge technologies will continue to join the market, driving competition and further increasing demand. As mobile devices become more integral to business operations and faster networks allow for greater access to data-heavy content, such as streaming videos, demand for application and system design services will surge. Innovation and technological advancements will continue to propel demand for IT consulting services.

### **Economic Conditions and Online Platform Growth to Aid Revenue Gains**

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<sup>7</sup> [https://my.ibisworld.com/us/en/industry/54151/performance#performance\\_outlook](https://my.ibisworld.com/us/en/industry/54151/performance#performance_outlook)

The IT consulting industry is also expected to benefit from improving macroeconomic conditions. The finance and insurance sectors, key downstream markets for IT consultants, are projected to expand over the next five years, contributing to increased demand for consulting services. The rising use of online platforms and mobile devices will encourage businesses to invest in secure applications and systems to reach younger, tech-savvy consumers. These factors will collectively drive industry revenue growth.

### **Transforming Industry Structure**

As the IT consulting industry continues to grow, more companies are expected to enter the market, aiming to capture market share. At the same time, larger operators are likely to acquire smaller firms that specialize in niche services, further transforming the industry structure. These dynamics will create both challenges and opportunities for industry players, reshaping the competitive landscape in the years to come.

### **IT Security Consulting**

The demand for IT security consulting services is projected to grow significantly in the coming years, driven by the increasing need for cyber protection, online service provision, and safeguarding of private and confidential information. Organizations across various sectors are expected to invest heavily in IT security measures to counter rising threats such as fraud, data breaches, and cyber warfare. In addition to corporate investments, state governments and private individuals are seeking more robust protection for sensitive data, further contributing to the industry's growth.<sup>8</sup>

### **Subscriptions and SaaS Models Will Become Key Drivers**

As more services move online and private investments in computers and software continue to rise, IT security consulting demand is expected to increase. With a growing percentage of business conducted online, companies are shifting towards a Software-as-a-Service (SaaS) business model. SaaS platforms, often integrated with cloud computing, store vast amounts of secure information, creating an even greater need for advanced security measures. IT security consultants will be essential in ensuring that these cloud-based services are adequately protected from emerging cyber threats.

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<sup>8</sup> [https://my.ibisworld.com/us/en/industry-specialized/OD4584/performance#performance\\_outlook](https://my.ibisworld.com/us/en/industry-specialized/OD4584/performance#performance_outlook)

## **Fraud Detection and Breaches Will Drive Consistent Demand**

The proliferation of mobile devices and broadband internet connections has led to an increase in online activity, which in turn heightens the risk of security breaches and fraud. This trend will continue to create a steady demand for IT security consultants to detect, prevent, and respond to cyberattacks. Although economic stabilization may moderate this demand slightly, the ongoing threat of fraud and breaches will ensure that IT security consulting remains an essential service.

## **Cyber Warfare and Government Agencies**

With the growing reliance on digital infrastructure and the rise of cyber-centric warfare, the need for robust security systems within government agencies is expected to intensify. Governments will increasingly turn to IT security consultants to implement safeguards such as the Zero Trust Cyber Security system, which will help protect against the evolving and complex nature of cyber warfare. Qualified consultants will be vital in developing and maintaining these defenses as the nature of conflict continues to shift toward cyber threats.

## **Heightened Need for Protection of Private Information**

In response to growing concerns about privacy and civil liberties, state governments and private citizens are demanding better protection of personal information. The massive amount of data stored in state databases and the increased awareness of data privacy—exacerbated by revelations like the Edward Snowden leaks—have led to a heightened focus on improving end-to-end encryption standards. IT security consultants will play a key role in safeguarding this sensitive data, ensuring that both public and private entities adhere to the highest standards of security and privacy.

Overall, the IT security consulting industry is well-positioned to capitalize on these trends as companies, governments, and individuals alike seek advanced security solutions to protect against an increasingly complex threat landscape.

### **4.1.1 Products and Services**

#### **IT Consulting**

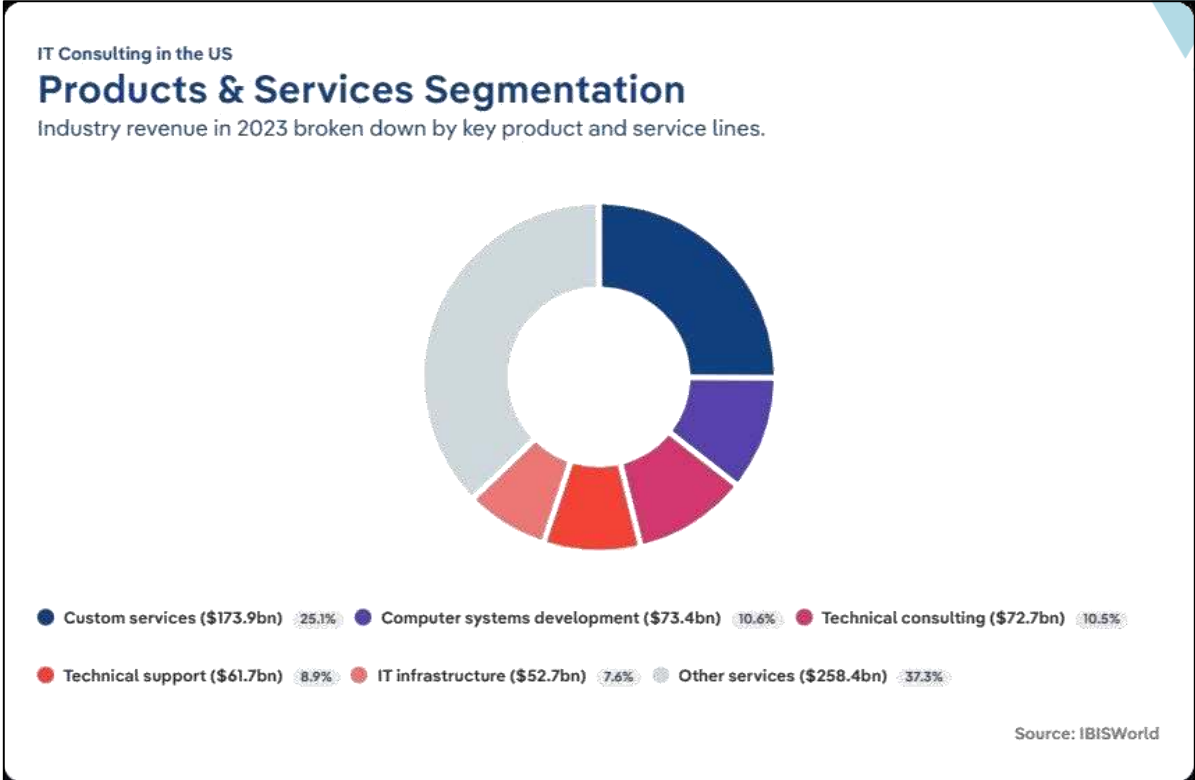
**Performance of Products and Services:** The IT consulting industry is witnessing a dynamic interplay of services, with custom services, despite lagging, remaining the largest segment. Small-sized businesses frequently depend on experts for custom software creation or adaptation, highlighting the significance of custom application design, development, and

integration services. The shift towards Software as a Service (SaaS) models is reshaping revenue streams, offering operators a consistent and steady income. IT infrastructure and network management, though not leading, are crucial for enhancing network security. Computer systems development is emerging as a pivotal segment, enabling operators to expand their services, boost scalability, and improve user experience. Technical support, while vital, has remained relatively stagnant due to advancements in user-friendly technology. Technical consulting, though experiencing a slump, is indispensable for strategic IT management. The 'other services' segment, encompassing a variety of offerings like domain name registration and website development, is on the rise and holds significant importance in the industry.

**Innovations in Products and Services:** Innovation is high in the IT consulting industry, driven by the rapid pace of technological advancements. Operators are constantly upgrading and updating to stay competitive, with relevance being a key determinant of business retention. Businesses are perpetually seeking to upgrade systems and enhance efficiency, especially during economic downturns, to navigate through challenging periods. Upgrading IT infrastructure and improving network management are seen as strategic moves to capitalize on potential business during positive economic times.<sup>9</sup>

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<sup>9</sup> <https://my.ibisworld.com/us/en/industry/54151/products-and-markets>



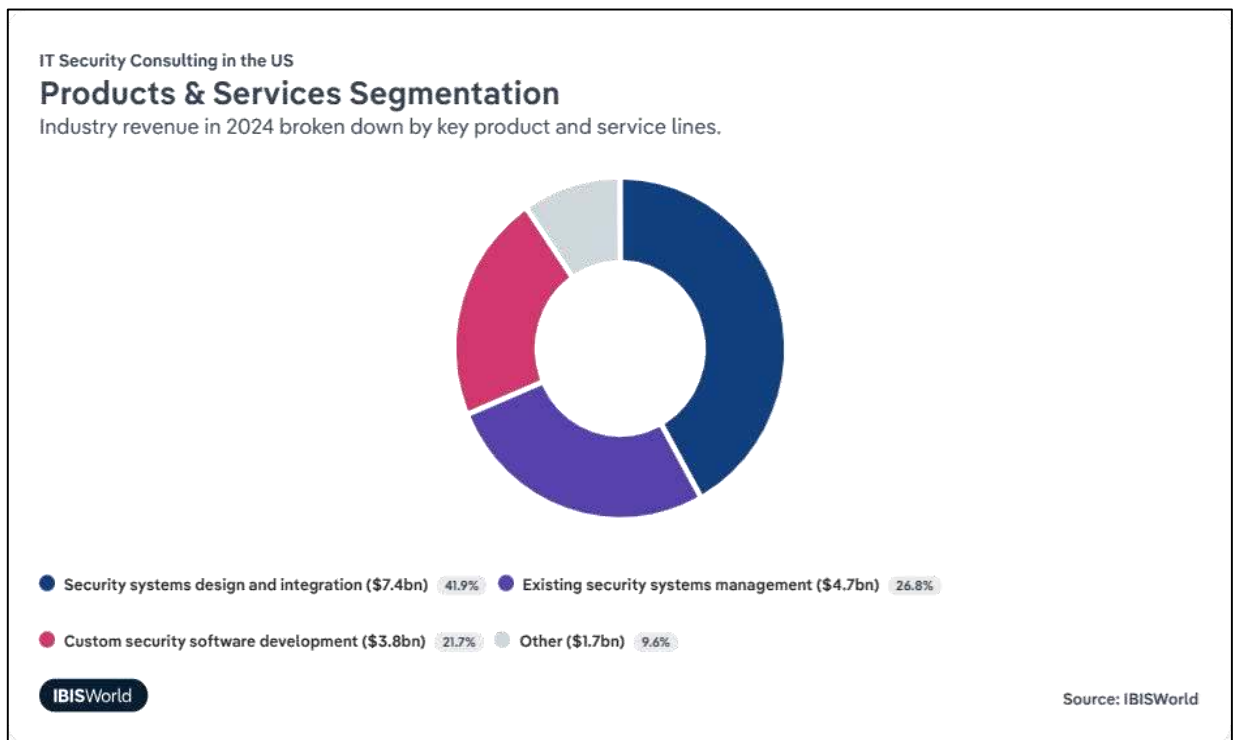
**IT Security Consulting**

**Security systems design and integration products:** Represent a significant portion of the IT security consulting industry, accounting for nearly half of the market demand. These products involve essential cybersecurity services used by businesses and government entities to protect sensitive data from cyber threats, such as unauthorized access and data breaches. As companies increasingly prioritize the security of intellectual property and confidential information, IT security consulting services sought to design and integrate robust security systems that address these critical concerns.

**Maintenance work:** In the security sector provides a consistent cash flow stream, as it focuses on managing and updating existing security infrastructure. This includes services such as data breach prevention, fraud monitoring, and regular security system updates. The rise of the software-as-a-service (SaaS) model has further driven demand for ongoing security maintenance, as businesses rely on continuous support to adapt to new and evolving cyber threats. By ensuring that security systems remain up-to-date, maintenance services play a key role in sustaining the security integrity of IT infrastructures.

For companies with unique security needs, there is growing demand for custom security software solutions. This specialized segment caters to organizations requiring tailored security measures to address specific vulnerabilities. Custom security software packages are developed in close collaboration with clients, ensuring that their security solutions align precisely with their operational requirements. The pandemic has accelerated the need for personalized cybersecurity strategies, as businesses shifted more of their operations online, making custom security software an increasingly important component of the overall security landscape.

Through a combination of security system design, maintenance, and custom solutions, IT security consulting services continue to play a vital role in protecting businesses and government entities from an ever-evolving range of cyber threats.<sup>10</sup>



<sup>10</sup>[https://my.ibisworld.com/us/en/industry-specialized/OD4584/products-and-markets#products-and-markets\\_products-and-services](https://my.ibisworld.com/us/en/industry-specialized/OD4584/products-and-markets#products-and-markets_products-and-services)

## 4.2 Major Market Segmentation

### IT Consulting

#### **Influencing Factors for Industry Markets:**

- **Financial Services Market:** This sector, comprising commercial banks, investment banks, insurance companies, and credit card issuers, heavily relies on IT consultants for data protection and advanced data-processing capabilities. The automation of financial transactions through algorithmic trading systems and the need for secure client verification systems to reduce identity theft are driving demand in this market.
- **Public Sector and Nonprofit Organizations Market:** This market includes federal, state, and local governments, and is influenced by the need for IT services in defense systems, social security, benefits administration, and education systems. State budgets directly impact on the demand for IT consulting services, with larger budgets typically increasing demand. However, this market's growth rate is slower compared to other sectors.
- **Manufacturing and Retail Market:** Retailers and manufacturers depend on IT consulting for efficient point-of-sale systems, logistics, inventory management, online channel integration, and retail data insights. The focus on efficiency and cost reduction is a key source of demand in this sector.
- **Communications and Other Technical Sectors:** The telecommunications field, along with high-technology industries like consumer electronics, aerospace, and defense, relies on IT consultants for research and development activities. The constant evolution of technology and the need for faster systems are pivotal in this market.
- **Healthcare Market:** Healthcare facilities require IT consulting services for electronic medical records management and compliance with regulations like the Affordable Care Act. This market represents a stable revenue stream due to the ongoing need for compliance and efficient records management.<sup>11</sup>

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<sup>11</sup> <https://my.ibisworld.com/us/en/industry/54151/products-and-markets>

IT Consulting in the US

## Major Market Segmentation

Industry revenue in 2023 broken down by key markets



Source: IBISWorld

Various industries, including finance, healthcare, technology, education, and government, rely heavily on IT security services to protect sensitive data, prevent fraud, and ensure operational efficiency. The following outlines the major market segments that demand IT security consulting services:

### Financial Institutions

Banks, insurance companies, credit card issuers, and other financial service providers represent a significant market for IT security services. These institutions handle vast amounts of confidential client information, making them prime targets for cyberattacks. IT security consultants are critical in safeguarding sensitive data and protecting online transactions, especially as digitalization has surged in the financial sector following the pandemic. This segment depends heavily on IT security services to prevent fraud, ensure compliance with financial regulations, and protect customer information.

### Healthcare

Healthcare organizations use IT security services to protect patient data, detect fraud, and ensure compliance with stringent regulatory standards such as HIPAA. With the integration of

big data and the increasing use of electronic health records (EHRs), securing patient information has become more challenging yet vital. IT security consultants help healthcare entities mitigate risks related to improper payments and case management, ensuring that both patient data and financial information are secure.

### **Technology**

As technology companies continue to expand, their reliance on IT security services grows. These firms face constant threats from cybercriminals due to their involvement in software development, cloud computing, and digital service provision. IT security consultants play a crucial role in enhancing data protection, safeguarding intellectual property, and ensuring that systems are resilient to emerging threats in this fast-paced, innovation-driven sector.

### **Education**

Educational institutions manage vast amounts of sensitive data, including student records and employee information, making them frequent targets for cyberattacks. IT security services are essential in protecting this data from external hackers and internal breaches. As student enrollment increases and educational platforms become more digitized, investment in robust data security measures is critical to ensuring operational continuity and protecting the privacy of all stakeholders.

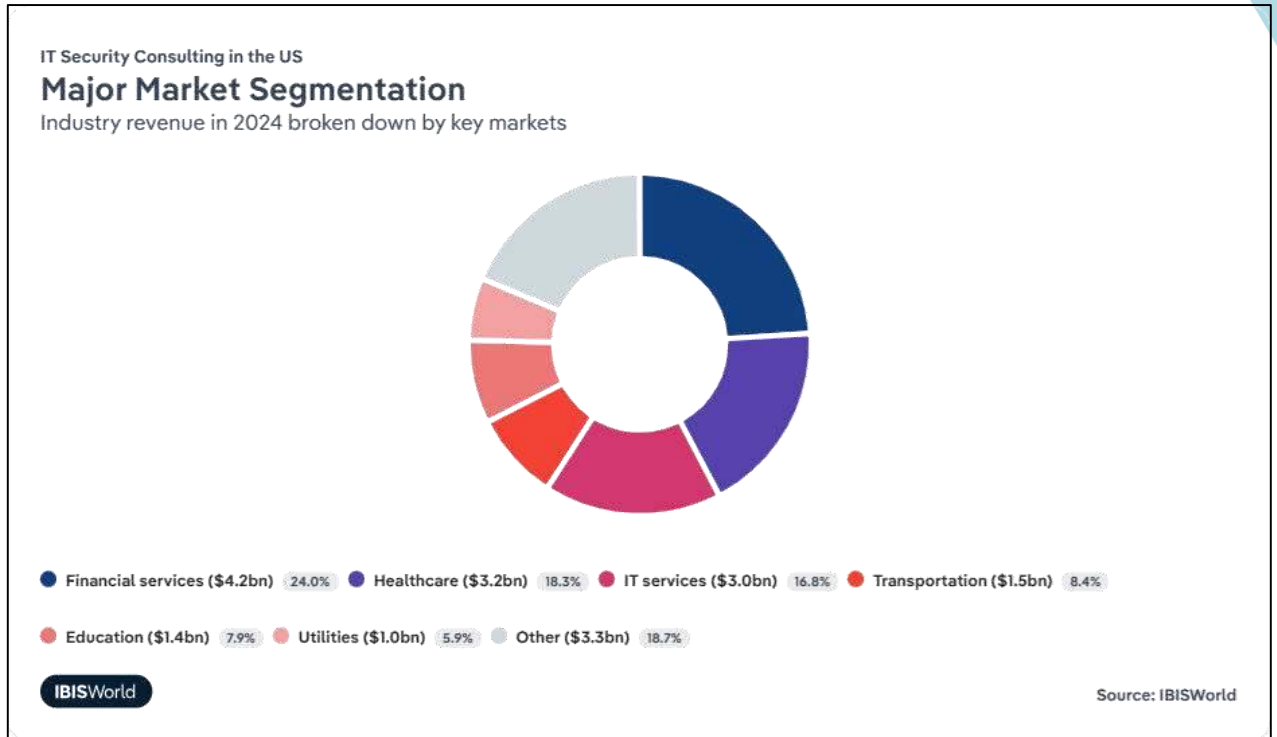
### **Government**

Government entities are responsible for protecting vast amounts of data, ranging from social security records to defense systems. IT security consulting is essential in safeguarding this data, particularly for sectors such as homeland security, defense, and public administration. Despite budget constraints, governments continue to prioritize IT security to ensure data integrity and protect sensitive information from cyber threats. Public sector reliance on IT security services is expected to remain strong due to the critical nature of the data being handled.

### **Other Industries**

Additional downstream industries, including utilities, construction, professional services, and real estate, also rely on IT security services to protect their operations and sensitive information. As these sectors increasingly adopt digital technologies, IT security consultants provide vital services that help secure their infrastructure and ensure compliance with industry-specific regulations.

These segments highlight the broad reliance on IT security consulting across various industries, each with unique needs for safeguarding sensitive data, maintaining operational efficiency, and protecting against evolving cyber threats.<sup>12</sup>



### 4.3 Business Location

Utah’s IT consulting sector is emerging as a fast-growing and competitive environment within the national market. Although it ranks 21st in the number of IT consulting establishments and 22nd in total industry revenue, Utah’s consistent growth trajectory presents strong potential for companies like R10S Consulting to establish a scalable and sustainable presence.

#### Industry Establishments and Growth

As of 2025, Utah is home to approximately 6,147 IT consulting establishments, representing 1.2% of the total 508,757 establishments in the U.S. The number of establishments in the state has grown at an annualized rate of 3.3% from 2020 to 2025 and is projected to accelerate to 3.4% through 2030, reaching an estimated 7,273 locations. This growth indicates a steadily

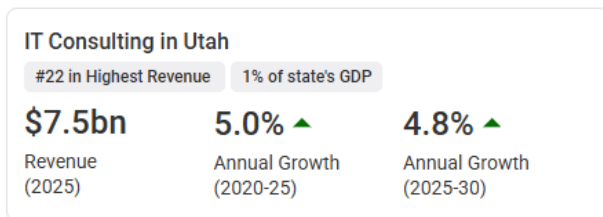
<sup>12</sup>[https://my.ibisworld.com/us/en/industry-specialized/OD4584/products-and-markets#products-and-markets\\_major-markets](https://my.ibisworld.com/us/en/industry-specialized/OD4584/products-and-markets#products-and-markets_major-markets)

expanding local industry that fosters entrepreneurship, competition, and collaborative innovation—an ideal environment for R10S Consulting’s entry and expansion.



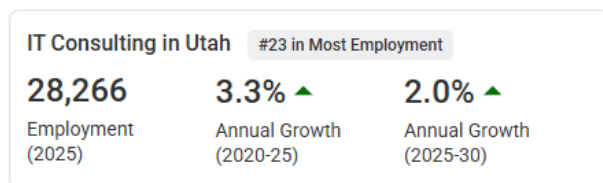
### Revenue and Economic Contribution

Utah’s IT consulting sector generated approximately \$7.5 billion in revenue in 2025, contributing 1% to the national total of \$758.6 billion. With a strong 5.0% annual growth rate over the past five years and an expected 4.8% growth through 2030, Utah ranks 22nd in national industry revenue and continues to strengthen its economic footprint. This upward trend aligns with R10S Consulting’s strategy to scale within a state that values technological advancement and innovation-driven services.



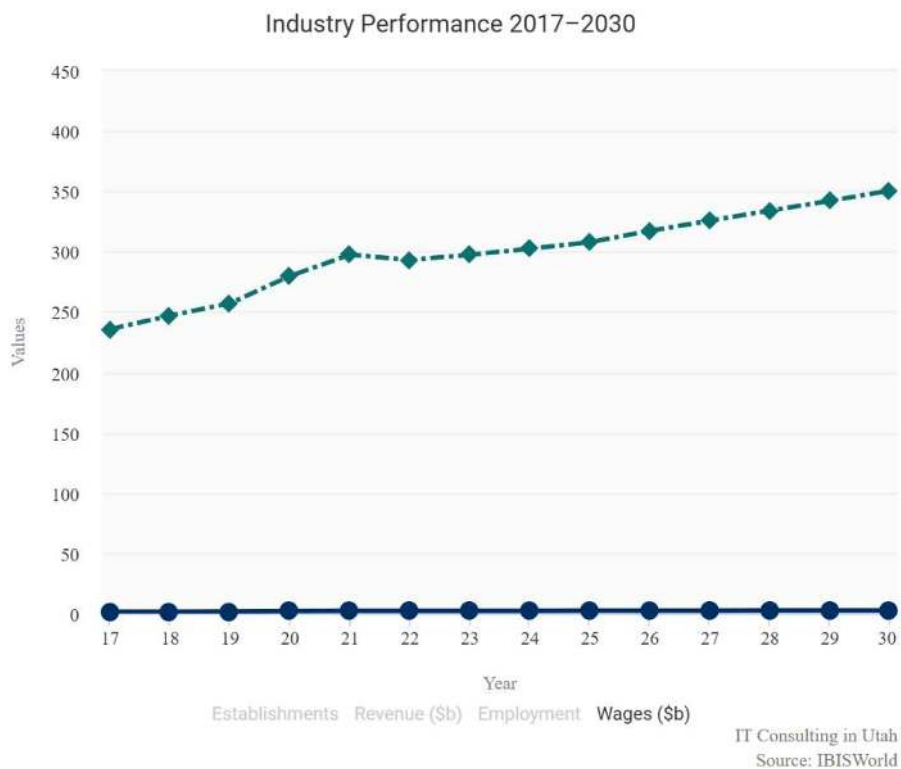
### Employment and Wages

The industry employs an estimated 28,266 professionals in Utah, making it the 23rd largest IT consulting workforce in the U.S. Employment has increased at an annualized rate of 3.3% from 2020 to 2025 and is projected to reach 31,266 by 2030. Wages in the sector total \$2.3 billion in 2025, with a five-year growth rate of 2.5%. Although the average wage in Utah (\$82,102) is 30.8% lower than the national average, it reflects a favorable cost environment for hiring qualified professionals while maintaining financial efficiency. This allows R10S Consulting to build a skilled and cost-effective team to deliver high-quality services.



### Current Performance and Outlook

Utah’s IT consulting industry is experiencing strong momentum. Over the five years to 2025, the sector is expected to grow by 5.0% annually—outpacing the national rate of 3.2%. Looking ahead, revenue is projected to reach \$9.5 billion by 2030, driven by an expanding digital economy and increasing demand for secure, intelligent IT solutions. With continued investment, an educated workforce, and a growing ecosystem of tech-forward companies, Utah presents a stable and opportunity-rich environment for R10S Consulting to thrive and scale operations.<sup>13</sup>



### 4.4 Barriers to Entry

For R10S Consulting, navigating the complexities of the IT and IT Security Consulting industry involves overcoming several barriers to entry. These barriers can significantly influence the firm's ability to compete effectively and secure a sustainable market position. The primary barriers to entry that R10S Consulting may encounter include:

<sup>13</sup> <https://my.ibisworld.com/us/en/industry-state/ut54151/state-industry-report>

### **1. Brand Recognition and Client Relationships:**

- The consulting industry is characterized by strong brand loyalty and established client-provider relationships. R10S Consulting must strategize to build its brand presence and credibility to compete with firms that already have a loyal client base.
- Developing a robust marketing strategy and demonstrating a consistent track record of excellence are crucial for R10S Consulting to gain recognition and trust in the market.

### **2. Talent Acquisition and Retention:**

- The success of consulting firms hinges on the expertise and proficiency of their professionals. R10S Consulting faces the challenge of attracting and retaining top talent in a competitive market where established firms may offer more lucrative benefits and career growth opportunities.
- Investing in a compelling talent management strategy is essential for R10S Consulting to assemble a team that can deliver high-quality services and drive innovation.

### **3. Regulatory Compliance and Adherence to Industry Standards:**

- Consulting firms operate under stringent regulations and industry-specific standards, especially in sectors like finance, healthcare, and technology. R10S Consulting must allocate resources to ensure compliance and adaptability to the evolving regulatory environment.
- Understanding and adhering to these regulations is vital for R10S Consulting to operate lawfully and maintain its reputation in the industry.

### **4. Capital Investment and Infrastructure Development:**

- Establishing a consulting firm requires significant initial investment in technology, infrastructure, and operational setup. R10S Consulting needs to manage its financial resources efficiently to cover these initial costs.
- Access to adequate financing and prudent financial management are critical for R10S Consulting to support its growth and development in the initial stages.

## 5. Market Saturation and Competitive Dynamics:

- In a well-established market with numerous competitors, R10S Consulting must navigate through intense competition and market saturation. Differentiating its services and identifying niche markets are essential for the firm to stand out.
- R10S Consulting must focus on delivering innovative solutions and specialized services to create its unique space in the industry.

## 6. Building Client Trust and Securing Contracts:

- Establishing trust with potential clients is paramount in the consulting industry, where firms are often involved in strategic decision-making and handling sensitive information.
- R10S Consulting must showcase its expertise, reliability, and unique value proposition to build a solid client base. This requires a strategic approach to business development, networking, and demonstrating tangible results.

R10S Consulting's ability to understand and effectively address these barriers will be instrumental in its journey to establish itself in the IT and IT Security Consulting industry. Strategic planning, targeted investments, and a commitment to building strong client relationships are key to overcoming these challenges and paving the way for long-term success.

## 4.5 Market Share Concentration

In the realm of IT and IT Security Consulting, market share concentration is a critical factor that shapes the competitive landscape and influences business strategies. For R10S Consulting, a nuanced understanding of market share concentration is essential to navigate the industry's complexities and carve out a successful niche. This section outlines the key considerations and strategic approaches related to market share concentration:

### 1. Understanding the Landscape of Major Players:

- The industry is often dominated by a few large firms that command a significant portion of the market share. These entities leverage their extensive resources, global presence, and comprehensive service offerings to maintain their market position.
- R10S Consulting will conduct a thorough analysis of these major players, understanding their strengths, weaknesses, and strategic focus areas. This insight will

inform R10S Consulting's approach to positioning itself in the market, whether through direct competition, niche specialization, or strategic alliances.

## **2. Leveraging Niche Markets and Specialization:**

- Despite the dominance of large firms, the industry presents ample opportunities for smaller firms to excel by focusing on niche markets or offering specialized, highly tailored services.
- R10S Consulting should identify specific market segments or industry verticals where it can deliver unique value. Specializing in these areas can help the firm differentiate itself from larger competitors and attract a dedicated client base.

## **3. Navigating Competitive Dynamics:**

- High market share concentration can lead to fierce competition, particularly for new market entrants. R10S Consulting must be prepared to face challenges from established firms while striving to make its mark.
- The firm should focus on delivering exceptional quality, fostering strong client relationships, and continuously innovating its service offerings. Building a strong brand and reputation will be crucial for gaining recognition and trust in the market.

## **4. Strategic Growth and Market Penetration:**

- To expand its market share, R10S Consulting should explore strategic partnerships, mergers, or acquisitions. Collaborating with other firms can provide valuable market insights, access to new client segments, and enhanced service capabilities.
- Additionally, targeted marketing efforts and a strong online presence can increase the firm's visibility and attract potential clients. R10S Consulting should invest in building a robust brand that resonates with its target audience.

## **5. Adapting to Industry Shifts:**

- The IT and IT Security Consulting industry is dynamic, with frequent shifts in market trends, technological advancements, and regulatory landscapes. R10S Consulting must remain agile and responsive to these changes to capitalize on new opportunities and mitigate potential risks.

- The firm should foster a culture of continuous learning and innovation, ensuring that its team is equipped to adapt to evolving market demands and deliver cutting-edge solutions to its clients.

Incorporating these considerations, R10S Consulting can effectively navigate the challenges and opportunities presented by market share concentration. By focusing on strategic growth, niche specialization, and adaptability, the firm can position itself as a competitive and innovative player in the IT and IT Security Consulting industry.

## 5.0 Strategy and Implementation

The Strategy and Implementation section outlines how R10S Consulting will position itself in the cybersecurity industry, attract clients, and achieve sustainable growth. The following components will guide R10S Consulting's strategic approach:

1. **SWOT Analysis:** R10S Consulting will conduct a comprehensive evaluation of its strengths, weaknesses, opportunities, and threats. This analysis will identify competitive advantages, areas for improvement, and potential risks and opportunities, allowing R10S Consulting to strategically navigate the cybersecurity landscape.
2. **Website:** R10S Consulting's website will serve as a vital digital hub and primary information source for potential clients, partners, and investors. It will be designed to effectively communicate R10S Consulting's values, services, and unique strengths to establish a strong online presence.
3. **Digital Marketing:** R10S Consulting will leverage digital marketing strategies, including SEO, email marketing, content marketing, and PPC advertising, to attract, engage, and convert its target audience. A well-executed digital marketing strategy will ensure R10S Consulting reaches and resonates with potential clients in the financial sector.
4. **Social Media:** Platforms like LinkedIn, X, Facebook, and Instagram will allow R10S Consulting to engage directly with its audience, share valuable content, and build brand awareness. R10S Consulting's social media strategy will align with its overall branding, amplifying reach and enhancing engagement with prospective clients.
5. **Trade Shows:** R10S Consulting will attend relevant trade shows to create networking opportunities, gain brand exposure, and stay informed on industry trends. Trade shows will provide an ideal environment for R10S Consulting to connect with potential clients and partners face-to-face.

6. **Referrals:** R10S Consulting will build strong relationships with its clients, aiming to cultivate word-of-mouth referrals as a powerful client acquisition channel. Additionally, R10S Consulting may introduce referral programs to encourage satisfied clients to refer to new business.

In Sections 5.3 and 5.4, R10S Consulting will detail its sales strategy and forecast. The sales strategy will outline how R10S Consulting plans to sell its services, focusing on prospecting, closing deals, and customer retention. The sales forecast will project future revenue based on market trends, anticipated client demand, and growth strategies.

## 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, R10S Consulting can develop effective strategies to leverage its strengths and opportunities while mitigating risks and addressing weaknesses.

### 5.1.1 Strengths

- **Extensive Experience of Founder** – Over 20 years of expertise in IT management, cybersecurity, and infrastructure modernization.
- **Specialized Service Portfolio** – Unique combination of graph-based fraud detection, AI-driven compliance tools, and data modeling for digital forensics.
- **Alignment with National Priorities** – Services directly support U.S. cybersecurity and public resource protection strategies.
- **Strong Market Entry Strategy** – Launching in Utah, a state with high IT consulting growth and a favorable innovation climate.
- **Scalable and Modular Architecture** – Platform and services are designed for easy scalability across sectors and geographies.
- **Cost-Effective Operations** – Utah’s below-average wage rates allow for competitive pricing while maintaining margins.
- **High-Demand Target Sectors** – Focus on industries like finance, public agencies, and healthcare where compliance and fraud prevention are critical.
- **Technical Differentiation** – Use of Neo4j and advanced graph databases distinguishes the company from traditional cybersecurity firms.

### 5.1.2 Weaknesses

- **Limited Brand Recognition** – As a new entrant, the company lacks an established market reputation.
- **Small Initial Team** – Operational capacity may be constrained in early stages due to a lean workforce.
- **Limited Financial Resources** – With an initial investment of \$40,000, scaling rapidly may be financially restrictive in the short term.

### 5.1.3 Opportunities

- **Rapid Growth in Cybersecurity Demand** – Increasing digitalization and threats across industries fuel demand for services.
- **Regulatory Pressures on Businesses** – More companies need support to comply with data privacy and cybersecurity regulations.
- **Public Sector Digital Modernization** – Opportunities in partnerships with municipalities, state agencies, and federal programs.
- **AI and Data-Driven Decision Making** – Rising interest in AI-driven platforms for fraud detection and compliance management.
- **Expansion to Underserved Sectors** – Agriculture, small financial institutions, and SMBs often lack tailored cybersecurity solutions.
- **Partnership with Tech Providers** – Potential for integrations with AWS, Google Cloud, or Neo4j Enterprise clients.
- **Potential Government Contracts** – Eligibility for cybersecurity and fraud detection projects supported by public funding.
- **National Market Expansion** – Opportunity to replicate the Utah model in high-growth states like Colorado, Arizona, and Texas.

### 5.1.4 Threats

- **Competition from Established Firms** – Larger cybersecurity and consulting firms have greater resources and brand equity.
- **Talent Acquisition Challenges** – Competition for skilled IT professionals may increase recruitment costs or delay scaling.
- **Technology Obsolescence** – Rapid evolution in cybersecurity tools and AI models may require constant investment in innovation.

## 5.2 Website and Digital Marketing

A comprehensive digital marketing strategy will be essential for R10S Consulting to establish a strong online presence and engage effectively with its target audience. Below is a digital marketing strategy framework tailored for R10S Consulting's future growth.

### 1. Website Optimization

- **User Experience (UX) Design:** R10S Consulting's website will be designed to be user-friendly, with intuitive navigation and a responsive design that adapts to various devices (desktop, tablet, mobile).
- **Search Engine Optimization (SEO):** R10S Consulting will implement on-page and off-page SEO practices, including keyword research, content optimization, meta tags, and building quality backlinks to improve search engine rankings.
- **Speed and Performance:** The website will be optimized for loading speed and performance to enhance both user experience and SEO rankings.
- **Content Strategy:** R10S Consulting will develop a content strategy that provides value to its audience, including blogs, case studies, white papers, and industry insights to position the company as a thought leader.

### 2. Content Marketing

- **Educational Content:** R10S Consulting will create and distribute valuable, relevant, and consistent content to attract and retain a defined audience.
- **Video Marketing:** Video content will be leveraged on platforms like YouTube, the company's website, and social media to engage users more dynamically.
- **Infographics and Visual Content:** R10S Consulting will produce visually appealing content that simplifies complex information, making it easily shareable across social media platforms.

### 3. Social Media Marketing

- **Platform Selection:** R10S Consulting will identify and focus on social media platforms where its target audience is most active, tailoring content to fit each platform's unique format and audience preferences.

- **Engagement Strategy:** R10S Consulting will foster community engagement through regular posts, comments, and interactions and use social media for customer service and support.
- **Paid Advertising:** Paid social media advertising options will be utilized to target specific demographics, interests, and behaviors, increasing visibility and lead generation.

#### 4. Email Marketing

- **Email List Building:** R10S Consulting will grow its email list through website sign-ups, offering valuable resources in exchange for email addresses (e.g., free eBooks, webinars, discount codes).
- **Segmentation and Personalization:** The email list will be segmented based on user behavior and preferences to send personalized and relevant email campaigns.
- **Automation:** Email marketing automation tools will be used to send timely and relevant emails, nurturing leads through the sales funnel.

#### 5. Pay-Per-Click (PPC) Advertising

- **Google Ads:** R10S Consulting will utilize Google Ads for targeted advertising based on keywords, location, and other demographic factors.
- **Retargeting:** Retargeting ads will be implemented to re-engage visitors who leave the website without converting.

#### 6. Analytics and Measurement

- **Google Analytics:** R10S Consulting will use Google Analytics to track website traffic, user behavior, and conversion metrics, regularly reviewing these metrics to inform and adjust its marketing strategy.
- **Conversion Rate Optimization (CRO):** R10S Consulting will continuously test and optimize website elements (e.g., call-to-action buttons, landing pages) to improve conversion rates.

#### 7. Influencer and Affiliate Marketing

- **Influencer Partnerships:** R10S Consulting will partner with influencers who align with its brand values to reach a broader audience.

- **Affiliate Programs:** An affiliate marketing program will be developed to encourage others to refer customers to R10S Consulting in exchange for a commission.

## 8. Online Reputation Management

- **Customer Reviews:** R10S Consulting will encourage satisfied customers to leave positive reviews on platforms relevant to its industry.
- **Monitor Brand Mentions:** Tools will be used to monitor mentions of R10S Consulting's brand online, allowing the company to respond appropriately to both positive and negative feedback.

This digital marketing strategy is designed to be adaptable, allowing R10S Consulting to tailor each component to its specific industry, target audience, and business goals. Success will rely on consistent execution, regular monitoring, and ongoing optimization to drive engagement, conversions, and customer loyalty.

## 5.3 Sales Strategy

A successful sales strategy will be essential for R10S Consulting to stimulate growth and navigate the competitive cybersecurity marketplace. The primary focus will be on attracting new customers and maintaining strong relationships with existing ones. This multi-faceted approach will include the following key elements:

1. **Understanding the Customer:** R10S Consulting will conduct comprehensive market research to understand the needs, preferences, and pain points of its target audience. This insight will be crucial in tailoring R10S Consulting's services to address these needs, thereby providing superior value to clients.
2. **Unique Selling Proposition (USP):** R10S Consulting will craft a compelling Unique Selling Proposition that clearly communicates the distinct advantages of its cybersecurity offerings. This USP will highlight the specific benefits customers can expect, differentiating R10S Consulting from competitors.
3. **Relationship Building:** R10S Consulting will foster strong relationships with both existing and potential customers. Providing exceptional customer service and regular follow-ups will turn one-time clients into loyal customers, helping to ensure a steady revenue stream.

4. **Leverage Referrals:** R10S Consulting will encourage satisfied customers to refer its services to their networks. Since people are more likely to trust recommendations from friends or colleagues, this strategy will significantly enhance R10S Consulting's customer base.
5. **Digital Marketing:** R10S Consulting will utilize digital platforms for customer outreach and engagement. Social media, email newsletters, and R10S Consulting's website will be leveraged to share valuable content, engage with customers, and showcase the company's cybersecurity solutions.
6. **Sales Training:** R10S Consulting will invest in regular training for its sales team to ensure they have the skills and knowledge necessary to effectively communicate and sell R10S Consulting's services. Training will cover product knowledge, communication, persuasion skills, and customer relationship management.
7. **Performance Metrics:** R10S Consulting will implement a system to track and measure sales performance. Metrics such as conversion rate, customer acquisition cost, and customer lifetime value will be regularly analyzed, providing insights into the effectiveness of the sales strategy and guiding necessary adjustments.

In conclusion, a well-crafted and implemented sales strategy will serve as the cornerstone of R10S Consulting's success, driving customer acquisition, fostering loyalty, and securing a competitive edge in the cybersecurity market.

## 5.4 Sales Forecast

R10S Consulting anticipates steady and strategic revenue growth over its first five years of operation, driven by high-demand services in cybersecurity, AI-powered analytics, and compliance-focused technology solutions. The company's service offerings are well-positioned to meet the growing needs of businesses and government agencies dealing with increasing digital risks and infrastructure modernization requirements.

In Year 1, the company expects to generate \$482,500 in total revenue, with the largest contribution coming from *Data Modeling Consulting for Digital Forensics and Investigations* at \$175,500, followed closely by the *Fraud Detection Platform Using Graph Databases and Artificial Intelligence* with \$135,000. This distribution reflects early client interest in investigative and fraud prevention services.

As awareness of its expertise grows and marketing efforts scale nationally, revenue is projected to more than double by Year 2 to \$1.17 million, then continue its upward trajectory to reach

\$3.81 million by Year 5. The strongest growth is expected in graph database fraud detection and AI compliance monitoring services—reflecting rising demand in financial services, government agencies, and highly regulated sectors.

By Year 5:

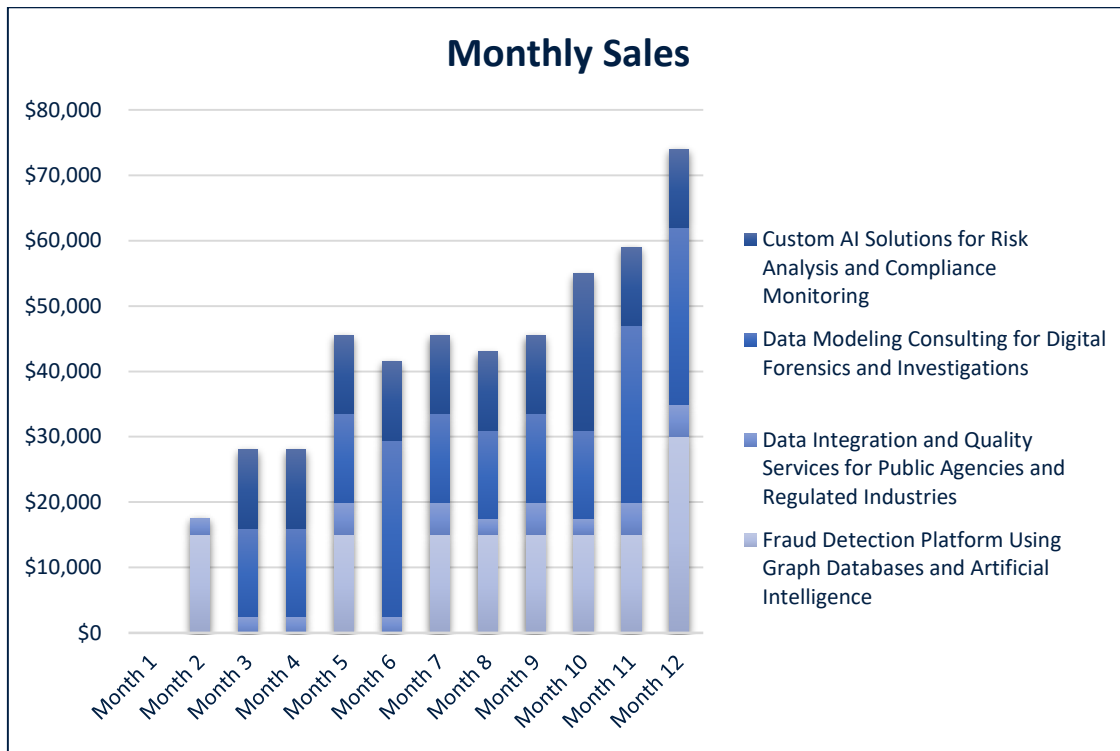
- *Fraud Detection Platform* is projected to reach \$1.07 million in sales,
- *Data Modeling Consulting* to reach \$1.38 million, and
- *Custom AI Solutions* to approach \$1.04 million.

The Direct Cost of Sales will also increase proportionally, growing from \$38,600 in Year 1 to \$305,123 in Year 5, as service delivery scales and technical team support expands. These costs remain well-managed, representing less than 10% of total sales annually, supporting the company’s strong gross margin.

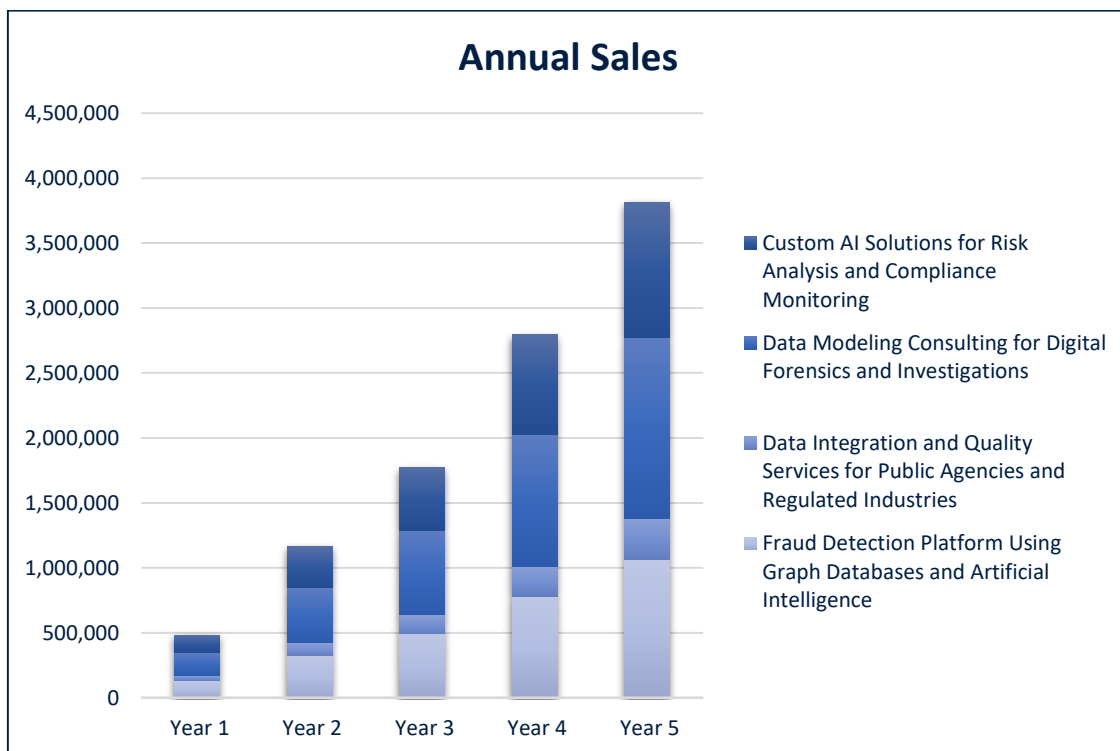
#### 5.4.2 Annual Sales Forecast Table

<b>Sales Forecast</b>					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Sales</b>					
<b>Fraud Detection Platform Using Graph Databases and Artificial Intelligence</b>	\$135,000	\$326,025	\$496,373	\$781,788	\$1,067,140
<b>Data Integration and Quality Services for Public Agencies and Regulated Industries</b>	\$40,000	\$96,600	\$147,073	\$231,641	\$316,190
<b>Data Modeling Consulting for Digital Forensics and Investigations</b>	\$175,500	\$423,833	\$645,285	\$1,016,324	\$1,387,282
<b>Custom AI Solutions for Risk Analysis and Compliance Monitoring</b>	\$132,000	\$318,780	\$485,343	\$764,415	\$1,043,426
<b>Total Sales</b>	<b>\$482,500</b>	<b>\$1,165,238</b>	<b>\$1,774,074</b>	<b>\$2,794,167</b>	<b>\$3,814,038</b>
<b>Direct Cost of Sales</b>					
<b>Fraud Detection Platform Using Graph Databases and Artificial Intelligence</b>	\$10,800	\$26,082	\$39,710	\$62,543	\$85,371
<b>Data Integration and Quality Services for Public Agencies and Regulated Industries</b>	\$3,200	\$7,728	\$11,766	\$18,531	\$25,295
<b>Data Modeling Consulting for Digital Forensics and Investigations</b>	\$14,040	\$33,907	\$51,623	\$81,306	\$110,983
<b>Custom AI Solutions for Risk Analysis and Compliance Monitoring</b>	\$10,560	\$25,502	\$38,827	\$61,153	\$83,474
<b>Subtotal Direct Cost of Sales</b>	<b>\$38,600</b>	<b>\$93,219</b>	<b>\$141,926</b>	<b>\$223,533</b>	<b>\$305,123</b>

### 5.4.3 Monthly Sales Chart



### 5.4.4 Annual Sales Chart



## 6.0 Management Structure

As previously mentioned, Mr. Renato Suga will be the General Manager and Software/Data Engineering Lead at R10S 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 25 employees, including Mr. Renato Suga.

### 6.1 Staffing Requirements

R10S Consulting will scale its workforce strategically over five years to support its growing portfolio of cybersecurity, data engineering, and AI-driven services. Under the leadership of Mr. Renato Suga, the personnel plan has been designed to align with projected demand, ensuring operational readiness and service excellence.

The company will begin operations in Year 1 with a lean team of four professionals and will grow to a team of 25 employees by Year 5. This carefully structured growth supports both technical execution and business development, with total payroll increasing from \$312,200 in Year 1 to \$2,845,585 in Year 5.

#### Key Staffing Highlights:

- **General Manager and Software/Data Engineering Lead (Mr. Renato Suga):** Serving as the company's founder and lead engineer, Mr. Suga will maintain a leadership role throughout, with a salary progression from \$120,000 in Year 1 to \$209,881 by Year 5.
- **Graph Database Developer:** Starting with 1 developer in Year 1, the team expands to 3 developers by Year 5, with combined annual compensation reaching \$428,831.
- **Data Engineer:** With one engineer in Year 1, this role grows to a 3-person team by Year 5 to meet increasing data processing and integration needs, reaching \$393,824 in annual salary.
- **Machine Learning Engineer:** Introduced in Year 2 and expanded to 3 engineers by Year 5, supporting the development of custom AI and risk analytics, with salaries totaling \$358,817.
- **Full-Stack Developer:** Brought on in Year 2 to enhance system integration and interface development, growing to 2 developers by Year 5.
- **Compliance & Data Privacy Consultant:** Introduced in Year 3 with 2 consultants onboard by Year 5, reflecting growing demand for regulatory alignment and secure system design.

- **IT Technician:** Starting in Year 3 with 1 technician, growing to 2 by Year 5, ensuring infrastructure reliability and client support.
- **Project Manager:** Hired in Year 2 to manage complex deployments and cross-functional teams, expanding to 2 project managers by Year 5.
- **Marketing and Communications Specialist:** Added in Year 3 to manage branding and outreach initiatives.
- **Sales Representatives:** Beginning with 1 representative in Year 1 and scaling to 3 by Year 5, driving client acquisition and revenue growth.
- **Administrative Manager:** Added in Year 2 to support operations and internal coordination.
- **Customer Service Representative:** Introduced in Year 3 and scaled to 2 representatives by Year 5 to ensure strong customer engagement and satisfaction.

This personnel expansion plan is essential to R10S Consulting’s mission to deliver high-quality, customized IT solutions while fostering a dynamic and expert workforce capable of supporting long-term, scalable growth.

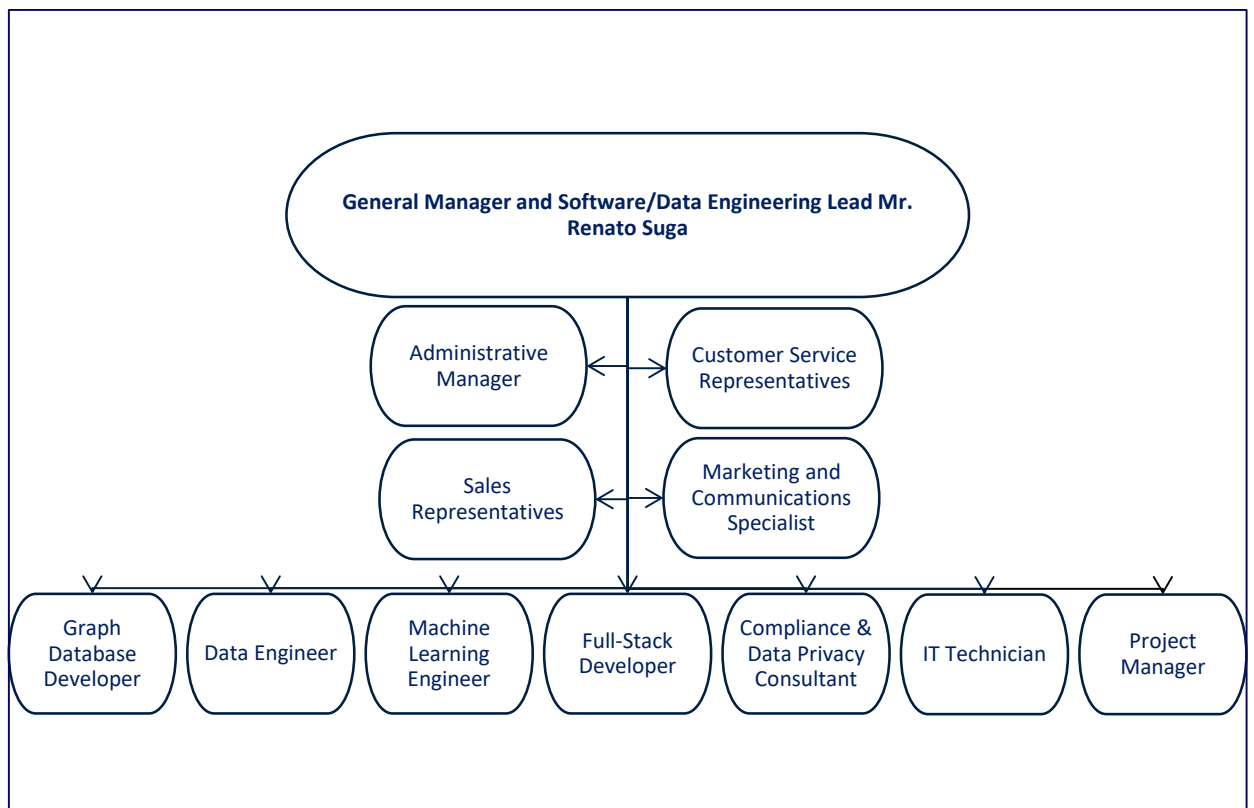
## 6.2 Annual Personnel Plan Table

<i>Personnel Plan</i>					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>General Manager and Software/Data Engineering Lead - Mr. Renato Suga</b>	\$120,000	\$138,000	\$158,700	\$182,505	\$209,881
<b>Graph Database Developer</b>	\$39,200	\$123,480	\$129,654	\$272,273	\$428,831
<b>Data Engineer</b>	\$81,000	\$113,400	\$119,070	\$250,047	\$393,824
<b>Machine Learning Engineer</b>	\$0	\$103,320	\$108,486	\$113,910	\$358,817
<b>Full-Stack Developer</b>	\$0	\$110,250	\$115,763	\$243,101	\$255,256
<b>Compliance &amp; Data Privacy Consultant</b>	\$0	\$0	\$92,610	\$194,481	\$204,205
<b>IT Technician</b>	\$0	\$0	\$89,964	\$94,462	\$198,371
<b>Project Manager</b>	\$0	\$115,920	\$121,716	\$255,604	\$268,384
<b>Marketing and Communications Specialist</b>	\$0	\$0	\$82,026	\$86,127	\$90,434
<b>Sales Representative</b>	\$72,000	\$75,600	\$158,760	\$166,698	\$262,549
<b>Administrative Manager</b>	\$0	\$63,000	\$66,150	\$69,458	\$72,930
<b>Customer Service Representative</b>	\$0	\$0	\$46,305	\$97,241	\$102,103
<b>Total People</b>	4	8	13	19	25
<b>Total Payroll</b>	<b>\$312,200</b>	<b>\$842,970</b>	<b>\$1,289,204</b>	<b>\$2,025,907</b>	<b>\$2,845,585</b>

### 6.3 Five-Year Personnel Plan Table

<b>Personnel Plan</b>					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>General Manager and Software/Data Engineering Lead - Mr. Renato Suga</b>	1	1	1	1	1
<b>Graph Database Developer</b>	1	1	1	2	3
<b>Data Engineer</b>	1	1	1	2	3
<b>Machine Learning Engineer</b>	0	1	1	1	3
<b>Full-Stack Developer</b>	0	1	1	2	2
<b>Compliance &amp; Data Privacy Consultant</b>	0	0	1	2	2
<b>IT Technician</b>	0	0	1	1	2
<b>Project Manager</b>	0	1	1	2	2
<b>Marketing and Communications Specialist</b>	0	0	1	1	1
<b>Sales Representative</b>	1	1	2	2	3
<b>Administrative Manager</b>	0	1	1	1	1
<b>Customer Service Representative</b>	0	0	1	2	2
<b>Total People</b>	<b>4</b>	<b>8</b>	<b>13</b>	<b>19</b>	<b>25</b>

### 6.4 Organizational Chart – Year 5



## 6.5 Duties and Responsibilities

### General Manager and Software/Data Engineering Lead – Mr. Renato Suga

- Oversee all business operations, including planning, budgeting, and strategic execution.
- Lead technical development and architecture of data engineering and AI-based solutions.
- Ensure service quality, customer satisfaction, and long-term business sustainability.
- Manage the integration of cybersecurity protocols and cloud infrastructure.
- Supervise software engineering teams and ensure compliance with industry standards.
- Build and maintain relationships with clients, partners, and vendors.
- Monitor financial performance and manage cost control measures.
- Guide hiring, team development, and organizational growth initiatives.

### Graph Database Developer

- Design and develop graph database structures for fraud detection and data analysis.
- Optimize performance of graph-based queries and storage systems.
- Collaborate with AI teams to integrate graph analytics into machine learning models.
- Maintain database security, scalability, and backup protocols.

### Data Engineer

- Develop data pipelines and architecture for high-volume processing.
- Ensure data quality, consistency, and integrity across platforms.
- Support analytics and machine learning models with reliable data sets.
- Implement data storage and retrieval best practices.

### Machine Learning Engineer

- Design and train AI models for risk detection and compliance monitoring.
- Integrate machine learning algorithms into core service offerings.
- Validate model performance and retrain as needed with new data.
- Collaborate with developers to deploy models in secure production environments.

### Full-Stack Developer

- Build and maintain web-based interfaces for AI and data tools.
- Integrate front-end and back-end systems for seamless client access.
- Ensure system responsiveness and cross-platform functionality.
- Troubleshoot and resolve software performance issues.

### **Compliance & Data Privacy Consultant**

- Monitor client systems for compliance with data protection laws.
- Advise on regulatory risks and privacy impact assessments.
- Develop internal compliance policies and training materials.
- Conduct audits and security reviews.

### **IT Technician**

- Install and maintain hardware, software, and network systems.
- Provide technical support to internal teams and clients.
- Monitor system performance and conduct troubleshooting.
- Ensure regular updates and cybersecurity patches.

### **Project Manager**

- Plan, coordinate, and track all phases of IT project execution.
- Define project scope, timelines, and deliverables with stakeholders.
- Monitor risks, budgets, and resource allocation.
- Facilitate communication between technical teams and clients.

### **Marketing and Communications Specialist**

- Develop and implement marketing campaigns and brand strategy.
- Manage digital content, social media, and public relations.
- Support lead generation through targeted outreach.
- Track performance metrics and adjust strategies accordingly.

### **Sales Representative**

- Identify and engage prospective clients for IT services.
- Prepare and present customized proposals and service packages.
- Maintain CRM records and manage the full sales cycle.
- Meet sales targets and support customer onboarding.

### **Administrative Manager**

- Coordinate daily office operations and internal communications.
- Manage contracts, documentation, and vendor relationships.
- Support financial reporting and HR record-keeping.

- Ensure administrative efficiency and compliance with procedures.

#### **Customer Service Representative**

- Handle client inquiries, complaints, and support requests.
- Provide service information and resolve issues promptly.
- Log client feedback for quality improvement.
- Maintain strong client relationships and satisfaction metrics.

## **7.0 Financial Summary**

The financial plan for R10S 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**

The Break-even Analysis is a critical financial metric for R10S Consulting, providing essential insights into when the company can expect its total revenues to match its total expenses. This analysis indicates that the company will reach its break-even point when monthly sales reach 3 units, resulting in revenue of \$34,259. This break-even point is based on a few important assumptions:

1. **Average Revenue Per Unit:** The revenue generated from each unit sold is expected to be \$9,846.94.
2. **Average Variable Cost Per Unit:** The average variable cost per unit is calculated to be \$787.76.
3. **Monthly Fixed Costs:** The company is projected to incur monthly fixed costs of \$31,518, which are anticipated to remain stable regardless of sales volume fluctuations.

Understanding the break-even point is crucial for guiding strategic decisions at R10S Consulting. It establishes a foundation for setting realistic sales targets, managing budgets effectively, and steering the company towards financial stability and profitability. Achieving this break-even

point marks a significant milestone in the company's journey, transitioning from a startup phase absorbing losses to a growth phase where it begins to generate profits.

### 7.1.1 Break-even Analysis Chart

<i>Break-even Analysis</i>	
<b>Monthly Units Break-even</b>	3
<b>Monthly Revenue Break-even</b>	\$34,259
<b>Assumptions:</b>	
<b>Average Per-Unit Revenue</b>	\$9,846.94
<b>Average Per-Unit Variable Cost</b>	\$787.76
<b>Estimated Monthly Fixed Cost</b>	<b>\$31,518</b>

## 7.2 Profit and Loss Assumptions

R10S Consulting is poised to establish a solid financial foundation for a successful market entry, supported by a detailed financial plan that balances initial expenditure with strategic funding. Under the leadership of Mr. Renato Suga, R10S Consulting aims to make significant investments in a skilled workforce essential for delivering top-tier IT and business consulting services. This commitment is backed by an anticipated increase in direct sales costs proportional to projected revenue growth. To enhance its market presence, R10S Consulting will launch comprehensive marketing campaigns, including Google AdWords, social media initiatives, and participation in industry expos, all aimed at expanding its client base and solidifying its position in the market.

Financial projections for R10S Consulting are optimistic, with initial sales expected to begin at \$482,500 in the first year, rising to \$3,814,038 by the fifth year. The direct cost of sales is forecasted to start at \$38,600 and increase to \$305,123 over the same period, aligning with sales growth. The company plans to consistently maintain a high gross margin of 92%, escalating from \$443,900 in the first year to \$3,508,915 by Year 5. Operating expenses are projected to grow from \$378,220 in the first year to \$3,220,407 by Year 5, reflecting R10S Consulting's strategic growth and expansion efforts.

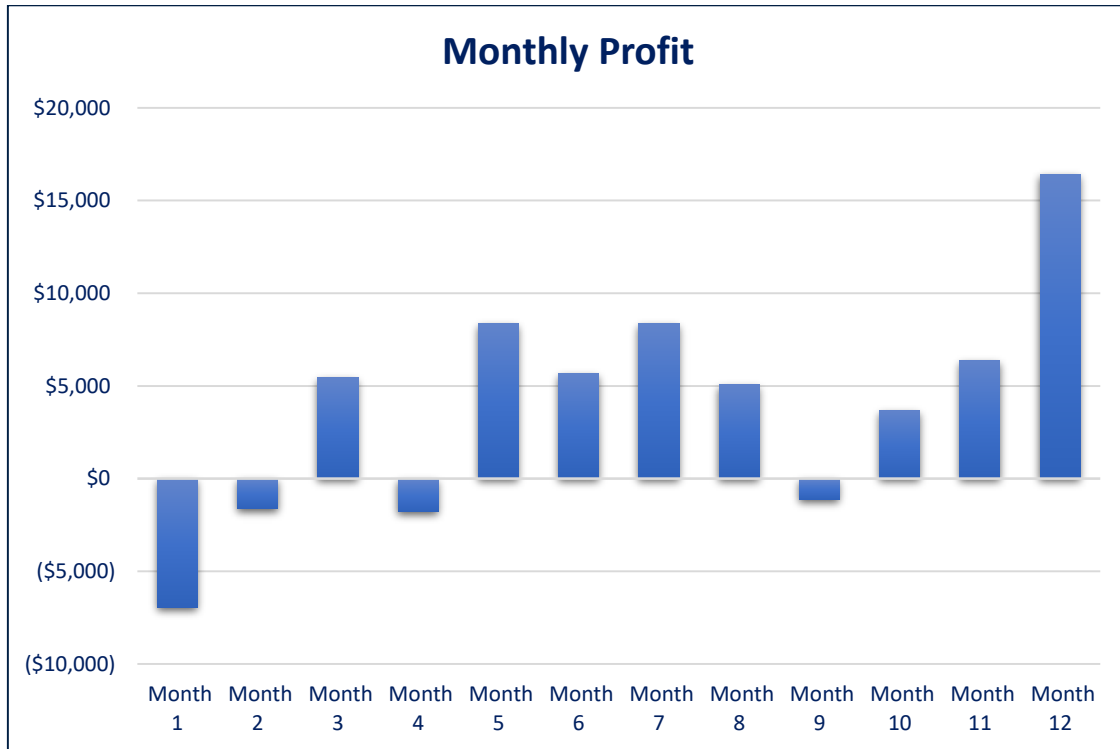
The Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA) is expected to grow from \$65,680 in the first year to \$296,007 by the fifth year, underscoring efficient financial and operational management. Net profit is also projected to follow a positive trend, starting at \$47,946 in the first year and reaching \$210,610 by Year 5. This growth represents a net profit margin of 9.94% in the first year, slightly decreasing to 5.52% by Year 5 as operational expenses increase to support the company's expansion.

Detailed financial metrics, including initial sales figures and payroll details, will be documented in the appendix, offering a comprehensive view of R10S Consulting’s financial trajectory during its initial years of operation.

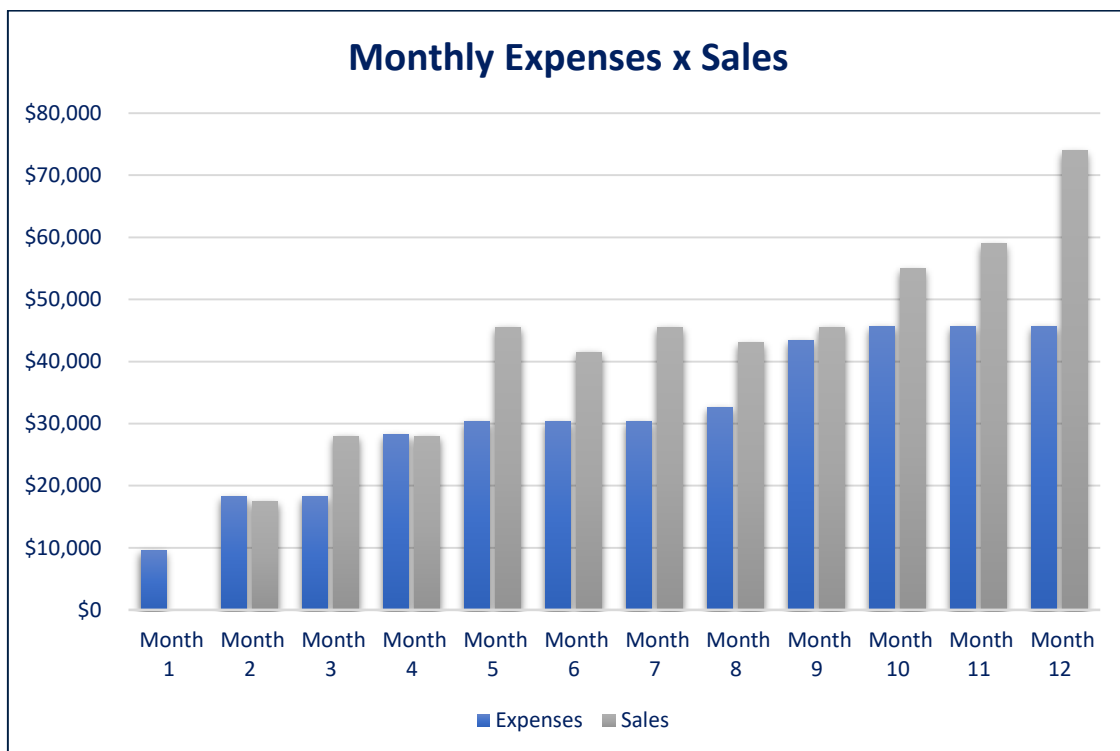
### 7.2.1 Annual Profit and Loss Table

<i>Pro Forma Profit and Loss</i>					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Sales</b>	\$482,500	\$1,165,238	\$1,774,074	\$2,794,167	\$3,814,038
<b>Direct Cost of Sales</b>	\$38,600	\$93,219	\$141,926	\$223,533	\$305,123
<b>Other Costs of Sales</b>	\$0	\$0	\$0	\$0	\$0
<b>Total Cost of Sales</b>	\$38,600	\$93,219	\$141,926	\$223,533	\$305,123
<b>Gross Margin</b>	\$443,900	\$1,072,019	\$1,632,148	\$2,570,633	\$3,508,915
<b>Gross Margin %</b>	92.00%	92.00%	92.00%	92.00%	92.00%
<b>Expenses</b>					
<b>Payroll</b>	\$312,200	\$842,970	\$1,289,204	\$2,025,907	\$2,845,585
<b>Payroll Taxes</b>	\$31,220	\$84,297	\$128,920	\$202,591	\$284,558
<b>Depreciation</b>	\$0	\$3,000	\$4,500	\$6,000	\$7,500
<b>Rent</b>	\$21,600	\$25,920	\$31,104	\$37,325	\$44,790
<b>Insurance</b>	\$2,400	\$2,880	\$3,456	\$4,147	\$4,977
<b>Marketing/Promotion</b>	\$6,000	\$7,200	\$8,640	\$10,368	\$12,442
<b>Utilities/Internet/Phone</b>	\$1,800	\$2,160	\$2,592	\$3,110	\$3,732
<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>	\$378,220	\$979,427	\$1,481,016	\$2,303,968	\$3,220,407
<b>Profit Before Interest and Taxes</b>	\$65,680	\$92,592	\$151,132	\$266,665	\$288,507
<b>EBITDA</b>	\$65,680	\$95,592	\$155,632	\$272,665	\$296,007
<b>Interest Expense</b>	\$0	\$0	\$0	\$0	\$0
<b>Taxes Incurred</b>	\$17,734	\$25,000	\$40,806	\$72,000	\$77,897
<b>Net Other Income</b>	\$0	\$0	\$0	\$0	\$0
<b>Net Profit</b>	\$47,946	\$67,592	\$110,327	\$194,666	\$210,610
<b>Net Profit/Sales</b>	9.94%	5.80%	6.22%	6.97%	5.52%

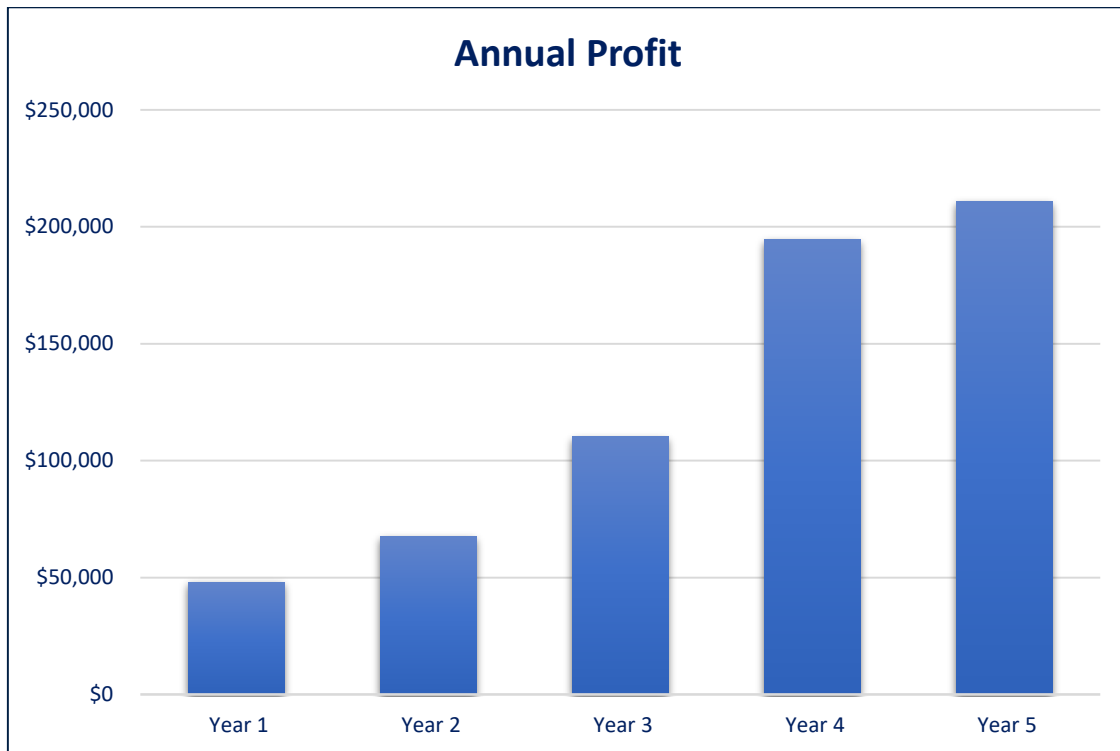
### 7.2.2 Monthly Profit Chart



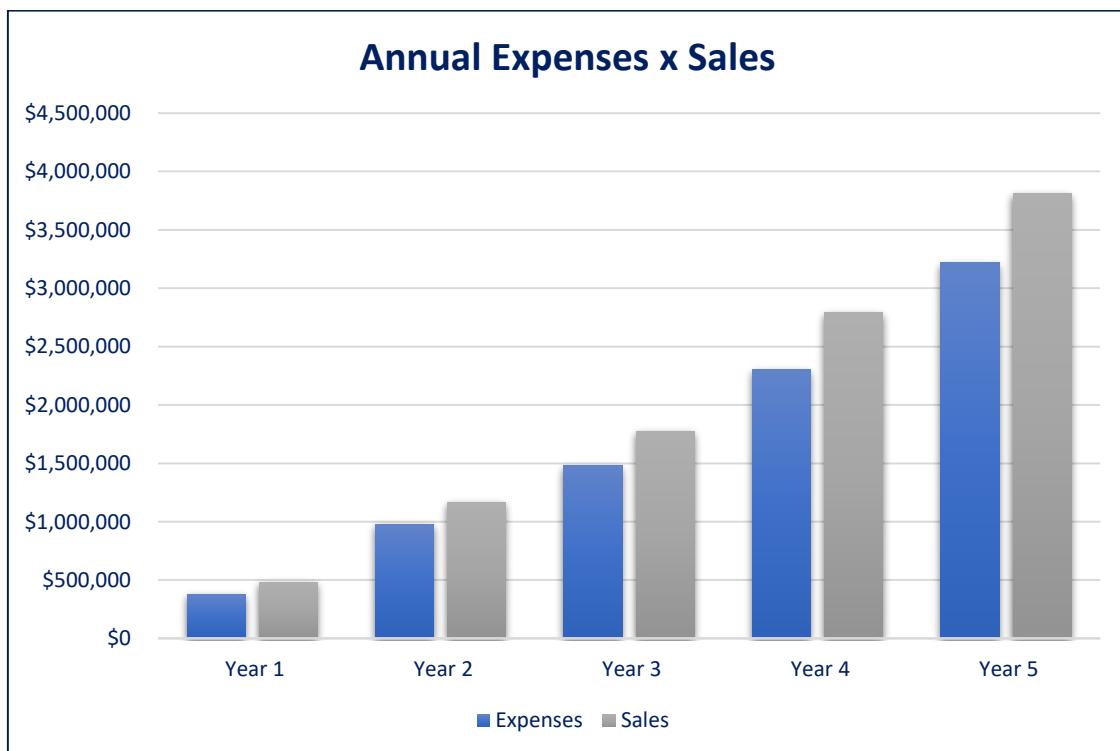
### 7.2.3 Monthly Expenses x Sales Chart



### 7.2.4 Annual Profit Chart



### 7.2.5 Annual Expenses x Sales Chart



### 7.3 Cash Flow Assumptions

R10S Consulting is meticulously planning its financial activities to support robust market entry and sustained growth, as outlined in its Pro Forma Cash Flow statement. The company anticipates strong cash inflows from operations, beginning with \$482,500 in the first year and projected to rise to \$3,814,038 by the fifth year. These inflows will stem solely from operational activities, including cash sales and receivables, highlighting a steady growth trajectory independent of non-operational financial sources.

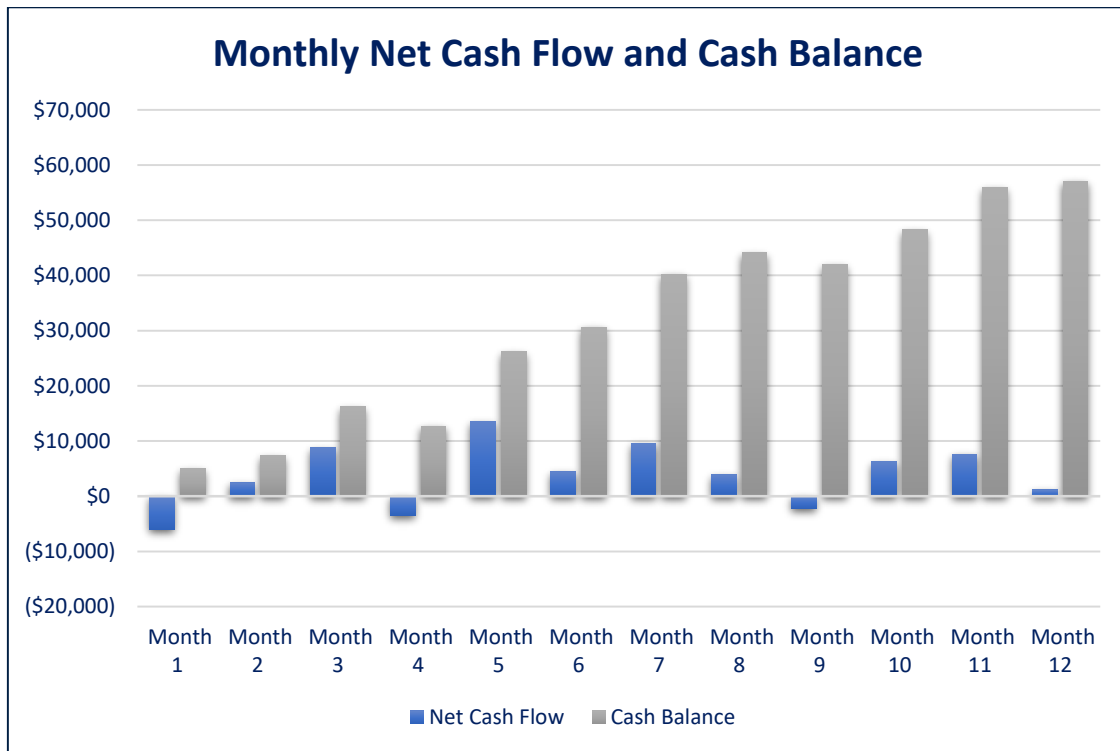
Operational expenditures will form the bulk of R10S Consulting's spending, with cash outflows for operations starting at \$312,200 in the first year and rising to \$2,845,585 by Year 5. Bill payments are also expected to increase from \$104,204 in the first year to \$735,322 by Year 5, resulting in total operational expenditures rising from \$416,404 to \$3,580,907 over this period. Additionally, a planned allocation for dividends will create an outflow starting at \$20,000 in the first year and reaching \$100,000 by the fifth year.

This strategic approach is expected to yield a positive net cash flow, beginning at \$46,096 in the first year and increasing to \$133,131 by Year 5, reflecting well-managed cash inflows and expenditures. This positive cash flow trend supports a growing cash balance, anticipated to rise from \$102,096 at the end of the first year to \$494,813 by the end of Year 5. Through detailed planning, R10S Consulting is positioned for financial stability and growth, underscoring its commitment to establishing a strong presence in the IT and business consulting industry.

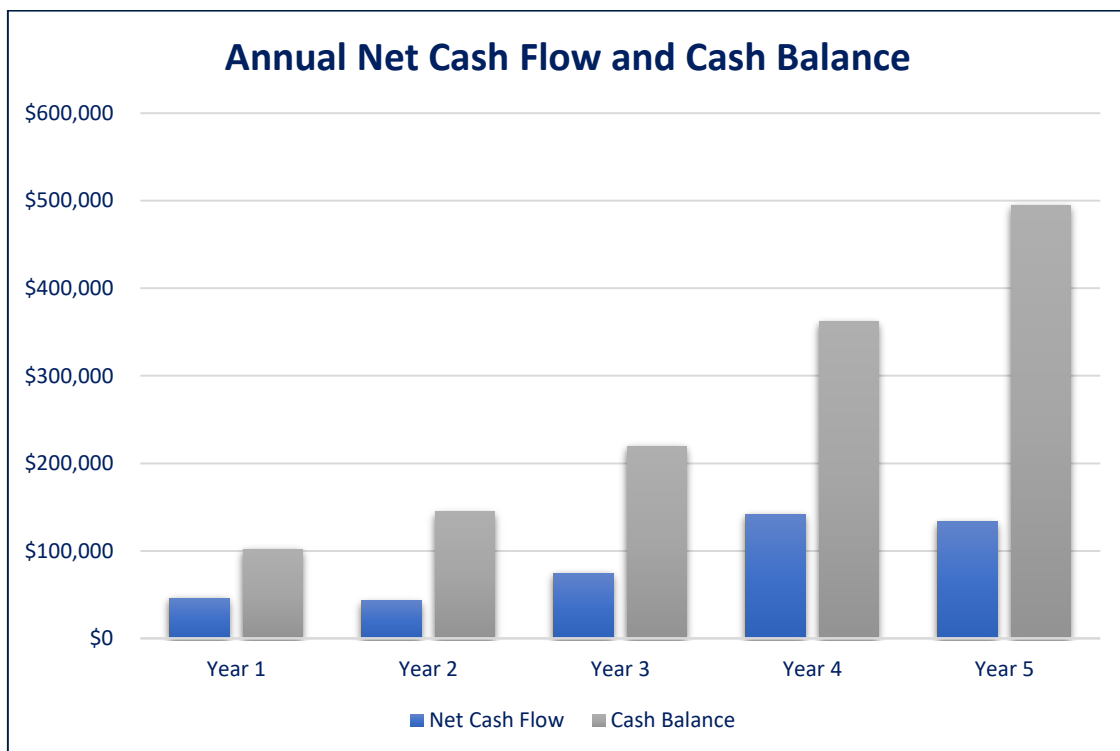
### 7.3.1 Annual Cash Flow Table

<b>Pro Forma Cash Flow</b>					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Cash Received</b>					
<b>Cash from Operations</b>					
Cash Sales	\$241,250	\$582,619	\$887,037	\$1,397,083	\$1,907,019
Cash from Receivables	\$241,250	\$582,619	\$887,037	\$1,397,083	\$1,907,019
<b>Subtotal Cash from Operations</b>	<b>\$482,500</b>	<b>\$1,165,238</b>	<b>\$1,774,074</b>	<b>\$2,794,167</b>	<b>\$3,814,038</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>\$482,500</b>	<b>\$1,165,238</b>	<b>\$1,774,074</b>	<b>\$2,794,167</b>	<b>\$3,814,038</b>
<b>Expenditures</b>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Expenditures from Operations</b>					
Cash Spending	\$312,200	\$842,970	\$1,289,204	\$2,025,907	\$2,845,585
Bill Payments	\$104,204	\$249,139	\$360,315	\$551,357	\$735,322
<b>Subtotal Spent on Operations</b>	<b>\$416,404</b>	<b>\$1,092,109</b>	<b>\$1,649,519</b>	<b>\$2,577,264</b>	<b>\$3,580,907</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
Long-term Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0	\$0	\$0
Dividends	\$20,000	\$30,000	\$50,000	\$75,000	\$100,000
<b>Subtotal Cash Spent</b>	<b>\$436,404</b>	<b>\$1,122,109</b>	<b>\$1,699,519</b>	<b>\$2,652,264</b>	<b>\$3,680,907</b>
<b>Net Cash Flow</b>	<b>\$46,096</b>	<b>\$43,128</b>	<b>\$74,555</b>	<b>\$141,903</b>	<b>\$133,131</b>
Cash Balance	<b>\$102,096</b>	<b>\$145,224</b>	<b>\$219,779</b>	<b>\$361,682</b>	<b>\$494,813</b>

### 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

R10S Consulting is positioned for steady financial growth and stability over the next five years, as reflected in its Pro Forma Balance Sheet. The company is expected to effectively manage its assets, liabilities, and equity, reinforcing its commitment to long-term financial health and operational efficiency.

At the end of its first year, R10S Consulting's total current assets are projected to be \$102,096, primarily in cash, with a steady increase reaching \$494,813 by Year 5. The company will follow a lean asset management strategy, maintaining zero accounts receivable, inventory, and other current assets to avoid unnecessary accumulation of non-cash resources.

R10S Consulting will start operations with no long-term assets, and accumulated depreciation is expected to increase from \$0 in Year 1 to \$21,000 by Year 5. This results in a negative total long-term asset balance of -\$21,000 by the end of Year 5. Despite this, total assets are expected to grow consistently, rising from \$102,096 in Year 1 to \$473,813 by Year 5, demonstrating strong financial expansion.

The company will maintain a focused approach to liability management, with current liabilities consisting solely of accounts payable, starting at \$18,149 in Year 1 and increasing to \$61,672 by Year 5. R10S Consulting will sustain a debt-free financial structure, with zero long-term liabilities or borrowings over the forecast period.

Paid-in capital will remain at \$80,000 throughout the five-year period. Retained earnings will begin with a negative balance of \$44,000 in Year 1, gradually improving to \$121,530 by Year 5, reflecting the company's increasing profitability. Annual earnings are projected to grow significantly, from \$47,946 in Year 1 to \$210,610 by Year 5, driving a steady rise in total capital, which will increase from \$83,946 in Year 1 to \$412,141 in Year 5.

With prudent financial management, efficient capital allocation, and consistent revenue growth, R10S Consulting will establish a strong financial foundation, ensuring long-term sustainability, profitability, and continued expansion in the cybersecurity and IT 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	\$102,096	\$145,224	\$219,779	\$361,682	\$494,813
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>	<b>\$102,096</b>	<b>\$145,224</b>	<b>\$219,779</b>	<b>\$361,682</b>	<b>\$494,813</b>
<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>	<b>\$0</b>	<b>(\$3,000)</b>	<b>(\$7,500)</b>	<b>(\$13,500)</b>	<b>(\$21,000)</b>
<b>Total Assets</b>	<b>\$102,096</b>	<b>\$142,224</b>	<b>\$212,279</b>	<b>\$348,182</b>	<b>\$473,813</b>
<b>Liabilities and Capital</b>	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Current Liabilities</b>					
Accounts Payable	\$18,149	\$20,686	\$30,415	\$46,652	\$61,672
Current Borrowing	\$0	\$0	\$0	\$0	\$0
<b>Subtotal Current Liabilities</b>	<b>\$18,149</b>	<b>\$20,686</b>	<b>\$30,415</b>	<b>\$46,652</b>	<b>\$61,672</b>
<b>Long-term Liabilities</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Total Liabilities</b>	<b>\$18,149</b>	<b>\$20,686</b>	<b>\$30,415</b>	<b>\$46,652</b>	<b>\$61,672</b>
<b>Paid-in Capital</b>	<b>\$80,000</b>	<b>\$80,000</b>	<b>\$80,000</b>	<b>\$80,000</b>	<b>\$80,000</b>
<b>Retained Earnings</b>	<b>(\$44,000)</b>	<b>(\$26,054)</b>	<b>(\$8,462)</b>	<b>\$26,865</b>	<b>\$121,530</b>
<b>Earnings</b>	<b>\$47,946</b>	<b>\$67,592</b>	<b>\$110,327</b>	<b>\$194,666</b>	<b>\$210,610</b>
<b>Total Capital</b>	<b>\$83,946</b>	<b>\$121,538</b>	<b>\$181,865</b>	<b>\$301,530</b>	<b>\$412,141</b>
<b>Total Liabilities and Capital</b>	<b>\$102,096</b>	<b>\$142,224</b>	<b>\$212,279</b>	<b>\$348,182</b>	<b>\$473,813</b>
<b>Net Worth</b>	<b>\$83,946</b>	<b>\$121,538</b>	<b>\$181,865</b>	<b>\$301,530</b>	<b>\$412,141</b>

## 8.0 Mr. Renato Suga's National-level Impact

R10S Consulting will make a measurable contribution to U.S. national priorities—particularly in strengthening cybersecurity, preventing fraud, and fostering digital resilience—directly supporting federal initiatives and agencies with tailored solutions informed by Mr. Renato Suga's deep expertise.

## Enhancing Federal Fraud and Cyber–Fraud Defense

The Department of the Treasury’s Office of Payment Integrity used AI tools in FY 2024 to prevent and recover over **\$4 billion** in improper and fraudulent payments.<sup>14</sup> Similarly, the Department of Justice’s Civil Cyber-Fraud Initiative (CCF) has aggressively enforced cybersecurity standards through the False Claims Act.<sup>15</sup> R10S Consulting’s fraud detection platform, built on graph databases and AI, aligns with these objectives by uncovering hidden networks and anomalies—helping agencies and private contractors reduce fraudulent claims and strengthen compliance.

## Supporting Graph Analytics for National Missions

Federal agencies including the U.S. Army and NASA already use graph databases to enhance transparency, logistics, and counter-fraud operations.<sup>16</sup> R10S Consulting can extend this innovation by applying similar graph-AI frameworks to multiple agencies—improving investigative capacity, data linkage, and results-based enforcement.

## Aligning with Executive Orders and AI–Enabled Security Efforts

The White House’s 2025 executive order promotes digital identity, fraud prevention, and AI-driven analytics within federal systems. R10S Consulting will support these goals by delivering infrastructure that validates digital identities, flags suspicious activity in real time, and integrates with government identity programs—a direct contribution to public trust and fraud deterrence.

## Enabling State-Local Cyber Resilience

Nationwide cyber fusion centers like **CISA’s EINSTEIN** and **NCCIC** actively defend federal network infrastructure. R10S Consulting will work with state and local agencies to complement these systems—implementing scalable analytics, modernization, and threat detection tools at every level of government.

## Assisting National Non-Profit and Security Alliances

Organizations like the Center for Internet Security (CIS) lead cooperative cybersecurity programs for state and local governments. Through graph-based fraud detection and real-time risk scoring, R10S Consulting can enable these programs to scale AI capabilities across jurisdictions, reinforcing collective cyber-defense and compliance efforts.

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<sup>14</sup> <https://home.treasury.gov/news/press-releases/jy2650>

<sup>15</sup> <https://www.lexology.com/library/detail.aspx?g=d68ae8cc-02d9-41a7-9e84-bc42c2d81bf5&utm>

<sup>16</sup> <https://neo4j.com/use-cases/government/?utm>

The strengthening United States economy in recent years has nurtured many opportunities for entrepreneurs, with the number of small businesses in the U.S. on the rise. In 2023, the number of small businesses in the US reached 33.3 million, making up nearly all (99.9 percent) US businesses.

Small enterprises play a significant role in the U.S. economy and are vital to economic development and job creation. Although the majority of small businesses hire fewer than 100 employees, they are responsible for millions of new jobs created over the past few years. In fact, there are currently 61.6 million small business employees in the US, which make up approximately half (45.9 percent) of the U.S. workforce.<sup>17</sup>

## 8.1 Government incentives

Federal and state programs currently promote investments aligning with R10S Consulting's core capabilities in cybersecurity, data modernization, and AI-driven fraud prevention. These initiatives provide access to funding and strategic support that the company can leverage:

- **State and Local Cybersecurity Grant Program (SLCGP)**

Administered by DHS and CISA, this program has allocated nearly **\$1 billion** over four years to strengthen cyber defenses of state, local, and tribal governments. Utah's agencies are eligible for funding aimed at improving system resilience—directly supporting R10S Consulting's capacity-building efforts.<sup>18</sup>

- **Small Business Cybersecurity Pilot Program (SBCPP)**

The SBA has awarded **\$3 million** in pilot grants to state-led initiatives focused on improving cybersecurity for small businesses through university partnerships. R10S Consulting can collaborate as a technical partner to expand its reach into underserved small and medium enterprise segments.<sup>19</sup>

- **Technology Modernization Fund (TMF)**

Managed by GSA, the TMF offers agencies loans and grants to upgrade legacy IT systems, with **over \$1 billion** allocated via the American Rescue Plan Act. R10S Consulting's AI and

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<sup>17</sup> <https://advocacy.sba.gov/wp-content/uploads/2023/11/2023-Small-Business-Economic-Profile-US.pdf>

<sup>18</sup> <https://netrixglobal.com/blog/cybersecurity/grants-for-cybersecurity/>

<sup>19</sup> <https://www.sba.gov/article/2024/09/20/sba-awards-3-million-cybersecurity-pilot-program-grants>

graph-based platforms match TMF priorities in zero-trust infrastructure and digital fraud detection.<sup>20</sup>

- **Department of Energy Cybersecurity Funding**

Under the Bipartisan Infrastructure Law, DOE has allocated **\$30 million** for cybersecurity research and tools to protect critical energy infrastructure. R10S Consulting can support modernizing grid cybersecurity through AI-powered analytics and forensic-capable data models.<sup>21</sup>

- **Cybersecurity Incentive Programs for Utilities**

The Federal Energy Regulatory Commission incentivizes cybersecurity investments through performance-based rate adjustments. R10S Consulting's forensic data models and risk analytics can help utility clients meet these incentive criteria.

- **SBIR/STTR Research Grants**

The federal Small Business Innovation Research program awards over **\$2.5 billion annually** for technology development. R10S Consulting could apply for funding under cybersecurity and AI tracks to further refine its products.

- **CIS CyberMarket Discounts**

The Center for Internet Security's Cooperative Purchasing program reduces costs for state/local cybersecurity deployments. R10S Consulting's solutions can be offered via these channels, increasing adoption potential.

These incentive programs provide multiple pathways for R10S Consulting to access early funding, collaborate with public-sector entities, and scale its offerings in alignment with national objectives. By strategically participating in these initiatives, the company can enhance its visibility, secure early adopters, and reinforce its position as a national asset in cybersecurity and digital fraud defense.

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<sup>20</sup> <https://www.investopedia.com/technology-modernization-fund-5207170>

<sup>21</sup> <https://www.energy.gov/ceser/articles/doe-announces-30-million-funding-next-generation-cybersecurity-tools-protect-clean>

## 8.2 Financial and Employment Benefits

Under the guidance of Mr. Renato Suga, R10S Consulting will make substantial contributions to the U.S. economy, particularly in job creation and significant tax contributions. Initially employing 4 individuals, the company plans to expand to 25 employees by Year 5, reflecting a substantial increase in the workforce and commitment to creating job opportunities. The total payroll is expected to rise from \$312,200 in Year 1 to over \$2.8 million by Year 5, emphasizing the company's role in job creation within the U.S.

From a financial perspective, R10S Consulting is poised for remarkable growth, with projected sales rising from \$482,500 in the first year to approximately \$3.8 million in Year 5. This growth trajectory is expected to greatly benefit the U.S. economy, particularly through a significant increase in gross margins, which are anticipated to rise from \$443,900 to \$3,508,915, maintaining a consistent gross margin percentage of 92%.

In terms of fiscal responsibilities, R10S Consulting is expected to contribute significantly to tax revenues, with combined federal, state, and payroll tax contributions projected to exceed \$965,023 over five years. This reflects the company's solid financial standing and commitment to meeting its tax obligations in the U.S.

Overall, R10S Consulting is expected to significantly bolster the U.S. economy through strategic workforce expansion, impressive financial performance, and robust tax contributions, illustrating the company's potential for a long-lasting and positive impact on the national economic landscape.

## 9.0 Direct and Indirect jobs creation

R10S Consulting will generate significant employment opportunities through the direct hiring of 25 qualified professionals by the end of Year 5. Under the leadership of Mr. Renato Suga, serving as General Manager and Software/Data Engineering Lead, the company will build a multidisciplinary team designed to deliver high-impact technology services in cybersecurity, AI integration, data engineering, and infrastructure support. His extensive expertise in IT consulting, systems engineering, and data-driven transformation will shape a team that reflects national workforce priorities.

The company's direct hiring plan includes:

- **Three Graph Database Developers** who will specialize in graph-based data models for fraud detection and cybersecurity frameworks, playing a key role in enterprise system security architecture.
- **Three Data Engineers** responsible for data pipeline development, system integration, and analytics optimization, especially for public sector and compliance-heavy clients.
- **Three Machine Learning Engineers**, introduced in Year 2, who will design AI models for risk analysis and threat prediction, enhancing client resilience against emerging threats.
- **Two Full-Stack Developers** to support product development, interface design, and cloud-based solution deployment, enabling scalable access to R10S's tools and services.
- **Two Compliance & Data Privacy Consultants**, starting in Year 3, will work on client audits, regulatory adherence, and data protection protocols to meet HIPAA, GDPR, and other industry standards.
- **Two IT Technicians**, brought on board in Year 3, will support hardware/software maintenance, technical troubleshooting, and infrastructure monitoring.
- **Two Project Managers** responsible for coordinating internal teams, ensuring timely delivery of solutions, and aligning each engagement with client expectations and quality benchmarks.
- **One Marketing and Communications Specialist** who will lead branding efforts, develop digital content, and support outreach activities to increase the company's visibility and engagement.
- **Three Sales Representatives**, whose role will be critical in identifying business opportunities, securing new clients, and sustaining revenue growth through relationship management.
- **One Administrative Manager**, beginning in Year 2, who will oversee internal operations, budgeting, scheduling, and HR support to streamline the company's back-office functions.
- **Two Customer Service Representatives**, introduced in Year 3, will handle client communications, issue resolution, and satisfaction tracking to enhance the overall service experience.

This personnel structure will create a ripple effect of indirect job creation through vendors, consultants, technology partners, and outsourced support services. As the company scales operations, additional opportunities will emerge for external contractors, software vendors, and local service providers.

Ultimately, R10S Consulting’s job creation strategy not only fulfills its operational needs but also contributes to strengthening the regional workforce in high-demand IT and cybersecurity fields. By addressing growing talent shortages and supporting digital modernization across multiple sectors, the company will actively support the United States’ goals for technological advancement, economic competitiveness, and workforce development.

## 9.1 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>22</sup> 100 direct jobs in the Computer system design, and related services industry generate a total of 283.4 total indirect jobs, as demonstrated in the following table:

**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. Renato Suga will create 25 direct jobs by the end of Year 5, the total number of indirect jobs to be generated in the same period will reach 70 according to the multipliers provided by the EPI.** In addition to its in-house team, R10S Consulting will hire a number of independent contractors on a project basis, including legal professionals and technicians.

<sup>22</sup> <https://www.epi.org/publication/updated-employment-multipliers-for-the-u-s-economy/>

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 R10S 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.

In conclusion, R10S Consulting's expansion plans, under the leadership of Mr. Renato Suga, 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, R10S Consulting aims to make a lasting and positive impact on both the local community and the broader U.S. economy.

## APPENDIX

### Monthly Sales Forecast Table

<i>Sales Forecast</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>													
Fraud Detection Platform Using Graph Databases and Artificial Intelligence	\$0	\$15,000	\$0	\$0	\$15,000	\$0	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$30,000
Data Integration and Quality Services for Public Agencies and Regulated Industries	\$0	\$2,500	\$2,500	\$2,500	\$5,000	\$2,500	\$5,000	\$2,500	\$5,000	\$2,500	\$5,000	\$5,000	\$5,000
Data Modeling Consulting for Digital Forensics and Investigations	\$0	\$0	\$13,500	\$13,500	\$13,500	\$27,000	\$13,500	\$13,500	\$13,500	\$13,500	\$27,000	\$27,000	\$27,000
Custom AI Solutions for Risk Analysis and Compliance Monitoring	\$0	\$0	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$24,000	\$12,000	\$12,000
<b>Total Sales</b>	<b>\$0</b>	<b>\$17,500</b>	<b>\$28,000</b>	<b>\$28,000</b>	<b>\$45,500</b>	<b>\$41,500</b>	<b>\$45,500</b>	<b>\$43,000</b>	<b>\$45,500</b>	<b>\$55,000</b>	<b>\$59,000</b>	<b>\$74,000</b>	
<b>Direct Cost of Sales</b>													
Fraud Detection Platform Using Graph Databases and Artificial Intelligence	\$0	\$1,200	\$0	\$0	\$1,200	\$0	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$2,400
Data Integration and Quality Services for Public Agencies and Regulated Industries	\$0	\$200	\$200	\$200	\$400	\$200	\$400	\$200	\$400	\$200	\$400	\$400	\$400
Data Modeling Consulting for Digital Forensics and Investigations	\$0	\$0	\$1,080	\$1,080	\$1,080	\$2,160	\$1,080	\$1,080	\$1,080	\$1,080	\$2,160	\$2,160	\$2,160
Custom AI Solutions for Risk Analysis and Compliance Monitoring	\$0	\$0	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$1,920	\$960	\$960	\$960
<b>Subtotal Direct Cost of Sales</b>	<b>\$0</b>	<b>\$1,400</b>	<b>\$2,240</b>	<b>\$2,240</b>	<b>\$3,640</b>	<b>\$3,320</b>	<b>\$3,640</b>	<b>\$3,440</b>	<b>\$3,640</b>	<b>\$4,400</b>	<b>\$4,720</b>	<b>\$5,920</b>	

## 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	
<b>General Manager and Software/Data Engineering Lead - Mr. Renato Suga</b>	\$0	\$8,000	\$8,000	\$8,000	\$10,000	\$10,000	\$10,000	\$12,000	\$12,000	\$14,000	\$14,000	\$14,000	
Graph Database Developer	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,800	\$9,800	\$9,800	\$9,800	
Data Engineer	\$0	\$0	\$0	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	
Machine Learning Engineer	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Full-Stack Developer	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Compliance & Data Privacy Consultant	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
IT Technician	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Project Manager	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Marketing and Communications Specialist	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Sales Representative	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	
Administrative Manager	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Customer Service Representative	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
<b>Total People</b>	<b>2</b>	<b>2</b>	<b>2</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>4</b>	
<b>Total Payroll</b>	<b>\$6,000</b>	<b>\$14,000</b>	<b>\$14,000</b>	<b>\$23,000</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$27,000</b>	<b>\$36,800</b>	<b>\$38,800</b>	<b>\$38,800</b>	<b>\$38,800</b>	

## Monthly Profit and Loss Table

Pro Forma Profit and Loss													
		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>		\$0	\$17,500	\$28,000	\$28,000	\$45,500	\$41,500	\$45,500	\$43,000	\$45,500	\$55,000	\$59,000	\$74,000
<b>Direct Cost of Sales</b>		\$0	\$1,400	\$2,240	\$2,240	\$3,640	\$3,320	\$3,640	\$3,440	\$3,640	\$4,400	\$4,720	\$5,920
<b>Other Costs of Sales</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Cost of Sales</b>		\$0	\$1,400	\$2,240	\$2,240	\$3,640	\$3,320	\$3,640	\$3,440	\$3,640	\$4,400	\$4,720	\$5,920
<b>Gross Margin</b>		\$0	\$16,100	\$25,760	\$25,760	\$41,860	\$38,180	\$41,860	\$39,560	\$41,860	\$50,600	\$54,280	\$68,080
<b>Gross Margin %</b>		0.00%	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>		\$6,000	\$14,000	\$14,000	\$23,000	\$25,000	\$25,000	\$25,000	\$27,000	\$36,800	\$38,800	\$38,800	\$38,800
<b>Payroll Taxes</b>	10%	\$600	\$1,400	\$1,400	\$2,300	\$2,500	\$2,500	\$2,500	\$2,700	\$3,680	\$3,880	\$3,880	\$3,880
<b>Depreciation</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rent</b>		\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800
<b>Insurance</b>		\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
<b>Marketing/Promotion</b>		\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
<b>Utilities/Internet/Phone</b>		\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
<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>		\$9,500	\$18,300	\$18,300	\$28,200	\$30,400	\$30,400	\$30,400	\$32,600	\$43,380	\$45,580	\$45,580	\$45,580
<b>Profit Before Interest and Taxes</b>		(\$9,500)	(\$2,200)	\$7,460	(\$2,440)	\$11,460	\$7,780	\$11,460	\$6,960	(\$1,520)	\$5,020	\$8,700	\$22,500
<b>EBITDA</b>		(\$9,500)	(\$2,200)	\$7,460	(\$2,440)	\$11,460	\$7,780	\$11,460	\$6,960	(\$1,520)	\$5,020	\$8,700	\$22,500
<b>Interest Expense</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Taxes Incurred</b>		(\$2,565)	(\$594)	\$2,014	(\$659)	\$3,094	\$2,101	\$3,094	\$1,879	(\$410)	\$1,355	\$2,349	\$6,075
<b>Net Other Income</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Net Profit</b>		(\$6,935)	(\$1,606)	\$5,446	(\$1,781)	\$8,366	\$5,679	\$8,366	\$5,081	(\$1,110)	\$3,665	\$6,351	\$16,425
<b>Net Profit/Sales</b>		0.00%	-9.18%	19.45%	-6.36%	18.39%	13.69%	18.39%	11.82%	-2.44%	6.66%	10.76%	22.20%

## 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		\$0	\$8,750	\$14,000	\$14,000	\$22,750	\$20,750	\$22,750	\$21,500	\$22,750	\$27,500	\$29,500	\$37,000
Cash from Receivables		\$0	\$8,750	\$14,000	\$14,000	\$22,750	\$20,750	\$22,750	\$21,500	\$22,750	\$27,500	\$29,500	\$37,000
<b>Subtotal Cash from Operations</b>		\$0	\$17,500	\$28,000	\$28,000	\$45,500	\$41,500	\$45,500	\$43,000	\$45,500	\$55,000	\$59,000	\$74,000
<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	\$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>		\$0	\$17,500	\$28,000	\$28,000	\$45,500	\$41,500	\$45,500	\$43,000	\$45,500	\$55,000	\$59,000	\$74,000
<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		\$6,000	\$14,000	\$14,000	\$23,000	\$25,000	\$25,000	\$25,000	\$27,000	\$36,800	\$38,800	\$38,800	\$38,800
Bill Payments		\$31	\$1,074	\$5,221	\$8,495	\$6,960	\$12,090	\$10,864	\$12,094	\$10,882	\$9,900	\$12,579	\$14,013
<b>Subtotal Spent on Operations</b>		\$6,031	\$15,074	\$19,221	\$31,495	\$31,960	\$37,090	\$35,864	\$39,094	\$47,682	\$48,700	\$51,379	\$52,813
<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>		\$6,031	\$15,074	\$19,221	\$31,495	\$31,960	\$37,090	\$35,864	\$39,094	\$47,682	\$48,700	\$51,379	\$72,813
<b>Net Cash Flow</b>		(\$6,031)	\$2,426	\$8,779	(\$3,495)	\$13,540	\$4,410	\$9,636	\$3,906	(\$2,182)	\$6,300	\$7,621	\$1,187
<b>Cash Balance</b>		<b>\$9,969</b>	<b>\$12,395</b>	<b>\$21,174</b>	<b>\$17,679</b>	<b>\$31,219</b>	<b>\$35,629</b>	<b>\$45,264</b>	<b>\$49,171</b>	<b>\$46,988</b>	<b>\$53,288</b>	<b>\$60,909</b>	<b>\$62,096</b>

## Monthly Balance Sheet Table

Pro Forma Balance Sheet													
	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	\$16,000	\$9,969	\$12,395	\$21,174	\$17,679	\$31,219	\$35,629	\$45,264	\$49,171	\$46,988	\$53,288	\$60,909	\$62,096
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>	\$16,000	\$9,969	\$12,395	\$21,174	\$17,679	\$31,219	\$35,629	\$45,264	\$49,171	\$46,988	\$53,288	\$60,909	\$62,096
<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>	\$16,000	\$9,969	\$12,395	\$21,174	\$17,679	\$31,219	\$35,629	\$45,264	\$49,171	\$46,988	\$53,288	\$60,909	\$62,096
<b>Liabilities and Capital</b>													
<b>Current Liabilities</b>													
Accounts Payable	\$0	\$904	\$4,936	\$8,269	\$6,555	\$11,730	\$10,460	\$11,730	\$10,555	\$9,483	\$12,118	\$13,387	\$18,149
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	\$904	\$4,936	\$8,269	\$6,555	\$11,730	\$10,460	\$11,730	\$10,555	\$9,483	\$12,118	\$13,387	\$18,149
<b>Long-term Liabilities</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Liabilities</b>	\$0	\$904	\$4,936	\$8,269	\$6,555	\$11,730	\$10,460	\$11,730	\$10,555	\$9,483	\$12,118	\$13,387	\$18,149
<b>Paid-in Capital</b>	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
<b>Retained Earnings</b>	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$24,000)	(\$44,000)
<b>Earnings</b>	\$0	(\$6,935)	(\$8,541)	(\$3,095)	(\$4,876)	\$3,489	\$9,169	\$17,535	\$22,615	\$21,506	\$25,170	\$31,521	\$47,946
<b>Total Capital</b>	\$16,000	\$9,065	\$7,459	\$12,905	\$11,124	\$19,489	\$25,169	\$33,535	\$38,615	\$37,506	\$41,170	\$47,521	\$43,946
<b>Total Liabilities and Capital</b>	\$16,000	\$9,969	\$12,395	\$21,174	\$17,679	\$31,219	\$35,629	\$45,264	\$49,171	\$46,988	\$53,288	\$60,909	\$62,096
<b>Net Worth</b>	\$16,000	\$9,065	\$7,459	\$12,905	\$11,124	\$19,489	\$25,169	\$33,535	\$38,615	\$37,506	\$41,170	\$47,521	\$43,946



PRESIDENT DONALD J. TRUMP

INTRODUCTION

America is in a race to achieve global dominance in artificial intelligence (AI). Winning this race will usher in a new era of human flourishing, economic competitiveness, and national security for the American people. Recognizing this, President Trump directed the creation of an AI Action Plan in the early days of his second term in office. Based on the three pillars of accelerating innovation, building AI infrastructure, and leading in international diplomacy and security, this Action Plan is America’s roadmap to win the race.

# Pillar

# 1

AMERICA'S AI ACTION PLAN

AMERICA'S AI ACTION PLAN

A

ACCELERATE AI INNOVATION



PRESIDENT DONALD J. TRUMP

America must have the most powerful AI systems in the world, but the government must also lead the world in creative and transformative application of those systems. Ultimately, it is the uses of technology that create economic growth, new jobs, and scientific advancements. America must invent and embrace productivity enhancing AI uses that the world wants to emulate. Achieving this requires the Federal government to create the conditions where private sector-led innovation can flourish.

Removing Red Tape and Onerous Regulation

Ensure that Frontier AI Protects Free Speech and American Values

Promote Open-Source and Open-Weight AI

Facilitate AI Adoption

Empower American Workers in the Age of AI

Support Next-Generation Manufacturing

Invest in AI-Enabled Science

Build World-Class Scientific Datasets

Advance the Science of AI

Invest in AI Interpretability, Control, and Robustness Breakthroughs

Build an AI Evaluations Ecosystem

Accelerate AI Adoption in Government

Facilitate Adoption of AI within the Department of Defense

Protect Commercial and Government AI Innovations

Combat Synthetic Media in the Legal System



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# Pillar

# 2

AMERICA'S AI ACTION PLAN

AMERICA'S AI ACTION PLAN

A

## BUILD AMERICAN AI INFRASTRUCTURE

AI is the first digital service in modern life that challenges America to build vastly greater energy generation than we have today. American energy capacity has stagnated since the 1970s while China has rapidly built out their grid. America's path to AI dominance depends on changing this troubling trend. That requires streamlining permitting, strengthening and growing the electric grid, and creating the workforce to build it all.

ate Streamlined Permitting for Semiconductor Manufacturing  
 ities, and Energy Infrastructure While Guaranteeing Security  
 lop a Grid to Match the Pace of AI Innovation

ore American Semiconductor Manufacturing  
 d High-Security Data Centers for Military and Intelligence  
 munity Usage  
 n a Skilled Workforce for AI Infrastructure  
 ster Critical Infrastructure Cybersecurity  
 note Secure-By-Design AI Technologies and Applications  
 note Mature Federal Capacity for AI Incident Response



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# Pillar

# 3

ACTION PLAN

AMERICA'S AI ACTION PLAN

AMERICA'S AI ACTION

LEAD IN INTERNATIONAL AI DIPLOMACY AND SECURITY



PRESIDENT DONALD J. TRUMP

To succeed in the global AI competition, America must do more than... The United States must also drive adoption of American AI systems, computing hardware, and standards throughout the world. America currently is the global leader on data center construction, computing hardware performance, and models. It is imperative that the United States leverage this advantage into an enduring global alliance, while preventing our adversaries from free-riding on our innovation and investment.

Support American AI to Allies and Partners

Counter Chinese Influence in International Governance Bodies

Strengthen AI Compute Export Control Enforcement

Close Loopholes in Existing Semiconductor Manufacturing Export

Controls

Enhance Protection Measures Globally

Ensure that the U.S. Government is at the Forefront of Evaluating National Security Risks in Frontier Models

Invest in Biosecurity

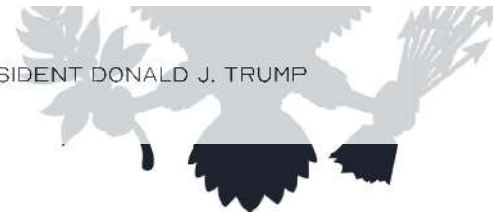


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*The* WHITE HOUSE

## PRESIDENTIAL ACTIONS

## GUARANTEEING FAIR BANKING FOR ALL AMERICANS

Executive Orders

August 7, 2025

By the authority vested in me as President by the Constitution and the laws of the United States of America, it is hereby ordered:

Section 1. Purpose. Financial institutions have engaged in unacceptable practices to restrict law-abiding individuals' and businesses' access to financial services on the basis of political or religious beliefs or lawful business activities. Some financial institutions participated in Government-directed surveillance programs targeting persons participating in activities and causes commonly associated with conservatism and the political right following the events that occurred at or near the United States Capitol on January 6, 2021. The Federal Government suggested that such institutions flag individuals who made transactions related to companies like "Cabela's" and "Bass Pro Shop" or who made peer-to-peer payments that involved terms like "Trump" or "MAGA," even though there was no specific evidence tying those individuals to criminal conduct. Bank regulators have used supervisory scrutiny and other influence over regulated banks to direct or otherwise encourage politicized or unlawful debanking activities. "Operation Chokepoint," for example, was a well-documented and systemic means by which Federal regulators pushed banks to minimize their involvement with individuals and companies engaged in lawful activities and industries disfavored by regulators based on factors other than individualized, objective, risk-based standards.

As a result, individuals, their businesses, and their families have been subjected to debanking on the basis of their political affiliations, religious beliefs or lawful business

activities, and have suffered frozen payrolls, debt and crushing interest, and other significant harms to their livelihoods, reputations, and financial well-being. Such practices are incompatible with a free society and the principle that the provision of banking services should be based on material, measurable, and justifiable risks. Such practices, when wielded to discriminate against customers and businesses in credit transactions due to their religion, are also unlawful under the Equal Credit Opportunity Act (15 U.S.C. 1691 *et seq.*). They further undermine public trust in banking institutions and their regulators, discriminate against political beliefs and free expression of those beliefs, and weaponize a politicized regulatory state.

Sec. 2. Policy. It is the policy of the United States that no American should be denied access to financial services because of their constitutionally or statutorily protected beliefs, affiliations, or political views, and to ensure that politicized or unlawful debanking is not used as a tool to inhibit such beliefs, affiliations, or political views. Banking decisions must instead be made on the basis of individualized, objective, and risk-based analyses.

Sec. 3. Definitions. (a) The term “politicized or unlawful debanking” refers to an act by a bank, savings association, credit union, or other financial services provider to directly or indirectly adversely restrict access to, or adversely modify the conditions of, accounts, loans, or other banking products or financial services of any customer or potential customer on the basis of the customer’s or potential customer’s political or religious beliefs, or on the basis of the customer’s or potential customer’s lawful business activities that the financial service provider disagrees with or disfavors for political reasons.

(b) The term “Federal banking regulators” refers to the Small Business Administration (SBA) and the Federal member agencies of the Financial Stability Oversight Council with supervisory and regulatory authority over banks, savings associations, or credit unions.

Sec. 4. Removing Reputation Risk and Politicized or Unlawful Debanking. (a) Within 180 days of the date of this order, each appropriate Federal banking regulator shall, to the greatest extent permitted by law, remove the use of reputation risk or equivalent concepts that could result in politicized or unlawful debanking, as well as any other considerations that could be used to engage in such debanking, from their guidance documents, manuals, and other materials (other than existing regulations or other materials requiring notice-and-comment rulemaking) used to regulate or examine financial institutions over which they have jurisdiction. The removal of such concepts

shall be made clear by each appropriate Federal banking regulator through formal guidance to their examiners. The Federal banking regulators shall also consider rescinding or amending existing regulations, consistent with applicable law, to eliminate or amend any regulations that could result in politicized or unlawful debanking and to ensure that any regulated firm's or individual's reputation is considered for regulatory, supervisory, banking, or enforcement purposes solely to the extent necessary to reach a reasonable and apolitical risk-based assessment.

(b) The SBA shall, within 60 days of the date of this order, give notice to all financial institutions with which it guarantees loans under its lending programs, requiring that each financial institution that is subject to the SBA's jurisdiction and supervision:

- (i) within 120 days of the date of this order, makes reasonable efforts to identify and reinstate any previous clients of the institution or any subsidiaries denied service through a politicized or unlawful debanking action in violation of a statutory or regulatory requirement under section 7(a) of the Small Business Act (15 U.S.C. 636) or any requirement in a Standard Operating Procedures Manual or Policy Notice related to a program or function of the Office of Capital Access, with notice of the reinstatement sent to the victim;
- (ii) within 120 days of the date of this order, identifies all potential clients denied access to financial services provided by the financial institution or any subsidiaries through a politicized or unlawful debanking action in violation of a statutory or regulatory requirement under section 7(a) of the Small Business Act or any requirement in a Standard Operating Procedures Manual or Policy Notice related to a program or function of the Office of Capital Access, and provides notice to each victim advising of the denied access and the renewed option to engage in such services previously denied; and
- (iii) within 120 days of the date of this order, identifies all potential clients denied access to payment processing services provided by the financial institution or any subsidiaries through a politicized or unlawful debanking action in violation of a statutory or regulatory requirement under section 7(a) of the Small Business Act or any requirement in a Standard Operating Procedures Manual or Policy Notice related to a program or function of the Office of Capital Access, and provides notice to each victim advising of the denied access and the renewed option to engage in such services previously denied.

Sec. 5. Scrutinizing Politicized or Unlawful Debanking. (a) Within 180 days of the date of this order, the Secretary of the Treasury, in consultation with the Assistant to the President for Economic Policy, shall develop a comprehensive strategy for further

measures to combat politicized or unlawful debanking activities of financial regulators and financial institutions across the Federal Government, including consideration of legislative or regulatory options to eliminate such debanking.

(b) Within 120 days of the date of this order, each Federal banking regulator shall conduct a review to identify financial institutions subject to its jurisdiction that have had any past or current, formal or informal, policies or practices that require, encourage, or otherwise influence such financial institution to engage in politicized or unlawful debanking and to take appropriate remedial action, to the extent authorized and consistent with applicable law, including levying fines, issuing consent decrees, or imposing other disciplinary measures against any financial institution subject to the jurisdiction of such Federal banking regulator that such Federal banking regulator finds has engaged in politicized or unlawful debanking that violates applicable law (including section 5 of the Federal Trade Commission Act (15 U.S.C. 45), section 1031 of the Consumer Financial Protection Act (12 U.S.C. 5531), and the Equal Credit Opportunity Act).

(c) Within 180 days of the date of this order, the Federal banking regulators shall review their current supervisory and complaint data to identify any financial institution that has engaged in unlawful debanking on the basis of religion and, if such financial institution is unable to obtain compliance within the meaning of 15 U.S.C. 1691 and 1691e(g), refer such matters to the Attorney General for an appropriate civil action, as appropriate.

Sec. 6. General Provisions. (a) Nothing in this order shall be construed to impair or otherwise affect:

(i) the authority granted by law to an executive department or agency, or the head thereof; or

(ii) the functions of the Director of the Office of Management and Budget relating to budgetary, administrative, or legislative proposals.

(b) This order shall be implemented consistent with applicable law and subject to the availability of appropriations.

(c) This order is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the United States, its departments, agencies, or entities, its officers, employees, or agents, or any other person.

(d) The costs for publication of this order shall be borne by the Small Business Administration.

DONALD J. TRUMP

THE WHITE HOUSE,

August 7, 2025.



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# RegTech Market Size, Share, Trends, and Forecast by Component, Deployment Mode, Enterprise Size, Application, End User, and Region, 2025-2033

Report Format: PDF+Excel | Report ID: SR112025A4669

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Report Description

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Methodology

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## RegTech Market Size and Share:

The global RegTech market size was valued at **USD 15.8 Billion** in 2024. Looking forward, IMARC Group estimates the market to reach **USD 70.8 Billion** by 2033, exhibiting a **CAGR of 18.0%** from 2025-2033. **North America currently dominates the market, holding a market share of over 41% in 2024.** The growing prevalence of fraudulent activities, which include money laundering and phishing, rising usage of online payment modes, and increasing collaborations among national regulators and financial institutions are propelling the North American market growth.

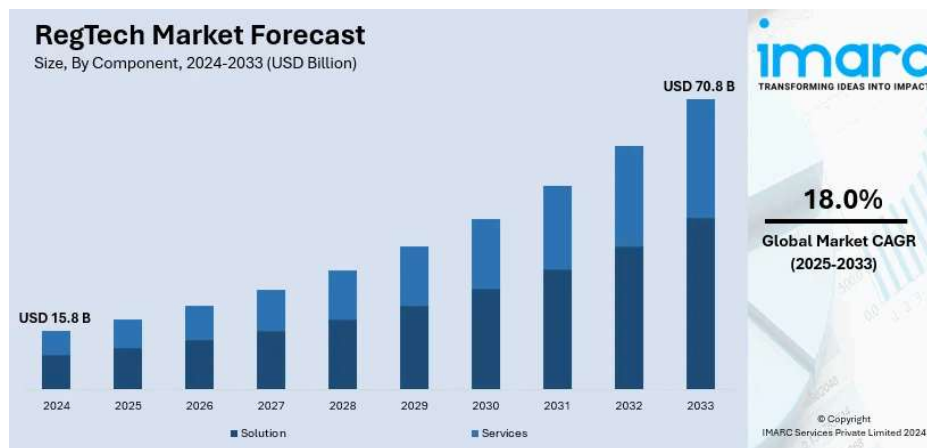
Report Attribute	Key Statistics
Base Year	2024

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Report Attribute	Key Statistics
<b>Historical Years</b>	2019-2024
<b>Market Size in 2024</b>	USD 15.8 Billion
<b>Market Forecast in 2033</b>	USD 70.8 Billion
<b>Market Growth Rate 2025-2033</b>	18.0%

The market is expanding due to the growing demand for RegTech services, which improve risk management and provide superior data analytic capabilities. Furthermore, the market is positively impacted by the growing incidence of fraudulent activities, such as money laundering, phishing, illicit transactions, and stealing money from other customers. The expanding number of e-commerce businesses that sell a variety of goods and offer doorstep delivery, as well as the popularity of online shopping choices for purchasing goods and services are boosting the market demand. Additionally, the growing use of RegTech to address issues emerging because of the digitization of processes and give financial authorities deeper insights into the dynamics of competition is offering a favorable market outlook.



The United States has emerged as a key regional market for

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operational expenses, and lessen risks related to non-compliance. Moreover, the use of artificial intelligence (AI), blockchain, and other technologies is enabling real-time data analysis and improving regulatory reporting. Furthermore, organizations are increasingly prioritizing compliance automation due to heightened regulatory scrutiny and the risk of substantial penalties for non-compliance. The IMARC Group forecasts that the United States RegTech market will experience a 21.84% compound annual growth rate (CAGR) from 2024 to 2032.

## **RegTech Market Trends:**

### ***Rapid adoption of cloud computing solutions***

Cloud computing refers to the on-demand delivery of various information and technology (IT) resources over the Internet with pay-as-you-go pricing. More than 94% of organizations with over 1,000 employees utilize cloud computing globally. It assists businesses in hiring and paying only for selective tools and resources for managing their operations. It also companies enhance their operational efficiency, reduce maintenance costs, and improve the productivity of their employees. Besides this, it allows organizations to store massive amounts of data and streamline operations efficiently. Cloud computing offers spontaneous software updates and integration. It integrates common DevOps tools and logging systems, which makes it easier to monitor and detect complications in various production procedures. The integration of cloud computing within the RegTech sector has significantly contributed to the RegTech market share, enabling scalable, cost-effective compliance solutions and driving adoption among financial institutions and enterprises globally.

### ***Rising adoption of online payment methods***

Online payment methods and online payment gateways provide a seamless experience to individuals while paying for goods and services. The global digital payment market size is expected to exhibit a growth rate (CAGR) of 15.6% during 2024-2032,

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while shopping online. They also provide various offers and cashback features, which is encouraging more people to adopt online payment gateways. The accelerated digital transformation of payment transaction processing is impelling banks to deliver innovative payment tools to their customers. This, along with the changing regulatory landscape due to increasing volumes of online payments, is positively influencing the demand for RegTech services. These services efficiently solve compliance and regulatory complications faced by banks.

### ***Increasing digital transformation of processes in the banking, financial services, and insurance (BFSI) sector***

The BFSI sector plays an essential role in supporting the growth of the market. In 2022-23, BFSI firms achieved a net hiring of 172,000 employees to their workforce. Hence, it is important for the sector to continuously evolve and transform according to the current requirements. Digital transformation is a necessary step for the BFSI sector to enable individuals to make simpler, spontaneous, and secured transactions. It also enables the BFSI sector to present various personalized services to customers along with tailor-made investment and insurance options that suit the income range. Moreover, BFSI digital transformation can resolve customer issues and queries much faster as data is centralized and can be accessed from any branch of financial institutions. Besides this, RegTech market trends indicate a rising emphasis on digital transformation in the BFSI sector, leveraging advanced technologies like AI and blockchain to enhance compliance processes and deliver personalized, secure financial solutions.

### **RegTech Industry Segmentation:**

IMARC Group provides an analysis of the key trends in each segment of the global RegTech market, along with forecast at the global, regional, and country levels from 2025-2033. The market has been categorized based on component, deployment mode, enterprise size, application, end user, and region.

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- Solution
- Services

Solution stands as the largest component in 2024, holding 73.0% market share. RegTech solutions use advanced technologies and tools to handle regulatory processes like compliance, reporting, and monitoring. Private and public sector companies use them to prevent rising costs related to regulatory compliance and complex regulations at national and international levels. One key advantage of RegTech solutions is their capacity to streamline processes such as know your customer (KYC), anti-money laundering (AML), and transaction monitoring, which are essential for financial institutions. RegTech tools lessen mistakes and enhance precision by automating tasks like customer onboarding, risk assessment, and reporting that are usually done manually. Moreover, RegTech solutions that are based on blockchain technology improve data security and transparency by generating records that cannot be altered, guaranteeing adherence to data privacy laws.

#### **Analysis by Deployment Mode:**

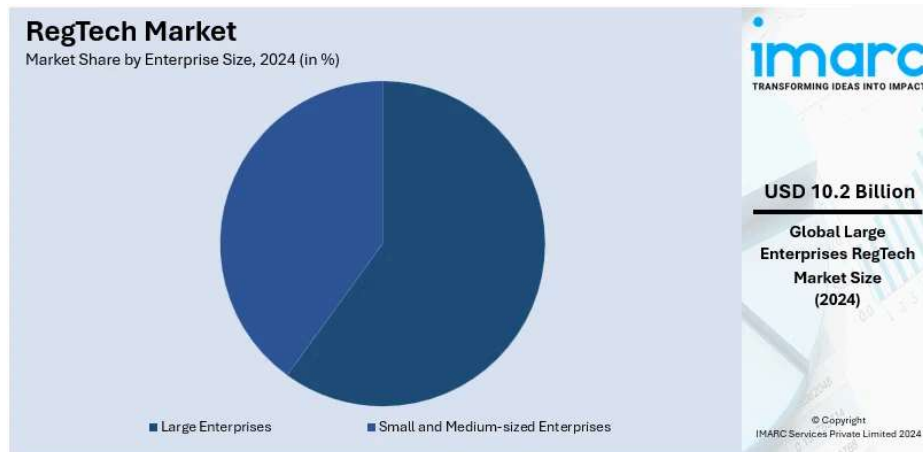
- Cloud-based
- On-premises

On-premises leads the market with 63.5% of the RegTech market share in 2024. The main factors that are influencing this segment are the growing digitization of business operations and the demand for full control over resources. On-premises deployment mode offers more security in the area of data protection and low latency and provides complete control of resources, services, and data to the organization. It provides numerous customizations based on specific needs and access to servers and hardware options. On-premises RegTech deployment offers the key benefit of being able to fulfill strict data security and privacy requirements. Storing data within the company's infrastructure helps reduce the chances of third-party access, cyberattacks, and data breaches, while also

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provide more opportunities for personalized adjustments to meet a company's unique compliance requirements and processes.

### Analysis by Enterprise Size:



- Large Enterprises
- Small and Medium-sized Enterprises

The large enterprises segment leads the market, accounting for 65.0% market share in 2024. As large enterprises deal with a huge amount of data, it is difficult for them to efficiently manage and track information. RegTech firms help large enterprises with their regulatory compliance obligations, improving efficiency, reducing risks, and enhancing user experience. They enable large enterprises to focus on enhancing their customer experience by providing the correct set of tools equipped with modern technology, such as artificial intelligence (AI), machine learning (ML), and the Internet of Things (IoT). RegTech solutions powered by big data analytics enable real-time monitoring, predictive analysis, and automated reporting. These capabilities help enterprises identify potential compliance risks early, ensure transparency, and demonstrate accountability to regulators. Additionally, technologies like blockchain enhance data security and integrity, critical for industries, such as finance, healthcare, and technology.

### Analysis by Application:

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- Risk and Compliance Management
- Regulatory Reporting
- Identity Management

Risk and compliance management leads the market with a 40.8% market share in 2024. The RegTech market overview reflects the dominance of risk and compliance management, driven by increasing cybersecurity threats, with advanced technologies like AI and ML revolutionizing real-time threat detection and regulatory compliance automation. Risk and compliance management involves the identification of financial losses or legal penalties, calculating the uncertainties, and predicting their impact, consequently giving organizations a basis upon which they can make decisions. In risk management, RegTech solutions employ artificial intelligence (AI), machine learning (ML), and predictive analytics to detect potential threats in real-time. These tools allow organizations to identify anomalies, monitor fraudulent activities, and assess emerging risks, ensuring proactive decision-making. In compliance management, RegTech ensures organizations meet dynamic regulatory requirements by automating reporting and documentation.

### **Analysis by End User:**

- Banks
- Insurance Companies
- FinTech Firms
- IT and Telecom
- Public Sector
- Energy and Utilities
- Others

Banks lead the market with 22% market share in 2024. Banks utilize RegTech solutions for multiple purposes, including maintenance of transactional security, compliance management, and prevention of phishing and other fraudulent activities. They

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compliant with regulatory bodies. In addition, RegTech solutions help banks automate regulatory reporting and real-time monitoring of financial activities, reducing the reliance on manual processes and minimizing human error. As regulatory requirements grow more complex, RegTech provides banks with scalable and cost-effective tools to maintain compliance, reduce risks, and focus on core business growth. Blockchain technology is also being adopted to create secure, tamper-proof records that enhance transparency and accountability in compliance processes.

### Regional Analysis:



- North America
  - United States
  - Canada
- Asia Pacific
  - China
  - Japan
  - India
  - South Korea
  - Australia
  - Indonesia
  - Others
- Europe
  - Germany
  - France
  - United Kingdom

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- Russia
- Others
- Latin America
  - Brazil
  - Mexico
  - Others
- Middle East and Africa

In 2024, North America accounted for the largest market share of 40.7%. Financial institutions and enterprises across North America are increasingly adopting RegTech solutions to address complex regulatory challenges and ensure adherence to evolving laws related to anti-money laundering (AML), Know Your Customer (KYC), data privacy, and cybersecurity. The rise in financial crimes, coupled with the imposition of hefty penalties for non-compliance, is further driving the demand for innovative compliance tools. One of the key trends shaping the North American RegTech market is the rapid adoption of AI and ML technologies. These tools enable organizations to automate processes such as transaction monitoring, fraud detection, and regulatory reporting, ensuring real-time compliance while reducing operational inefficiencies. Blockchain technology is also gaining traction, particularly in financial services, as it enhances transparency and data security, critical factors in meeting regulatory requirements. In November 2024, Regnology announced the acquisition of VERMEG's regulatory reporting division, AGILE. Through this acquisition, VERMEG's robust regulatory reporting solution was planned to be added into the Regnology Platform. Moreover, the AGILE solution suite currently supports over 150 global and international banks spanning the UK, Europe, Asia Pacific, and North America.

### **Key Regional Takeaways:**

#### **United States RegTech Market Analysis**

In 2024, United States accounted for around 89% of the total North America RegTech market. The RegTech market in the United States is witnessing significant growth, driven by the stringent regulatory requirements and the increasing adoption of digital technologies.

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increasingly adopting RegTech solutions to streamline compliance, enhance risk management, and adhere to complex regulations. Leading United States-based companies are at the forefront, offering innovative solutions that leverage advanced technologies to optimize operations and automate compliance processes. Notably, the United States AI market is projected to reach \$299.6 Billion by 2026, underscoring the rapid integration of artificial intelligence (AI) in various sectors, including RegTech.

Alongside AI, technologies such as machine learning (ML), blockchain, big data, and cloud computing are driving significant advancements in RegTech tools. These technologies enable real-time data processing, improve decision-making, and reduce compliance-related costs, making them indispensable for regulatory adherence. Furthermore, the growing emphasis on regulatory transparency and efforts to mitigate financial crimes like money laundering and cyber fraud are catalyzing the demand for sophisticated RegTech solutions. This evolving landscape highlights the United States' critical role in advancing global regulatory technology adoption, as it sets benchmarks for innovative and effective compliance solutions in an increasingly digitalized economy.

## Europe RegTech Market Analysis

The growing incidences of money laundering and fraudulent activities among large enterprises are significantly driving the demand for RegTech solutions across Europe. This alarming statistic highlights the urgent need for robust compliance and risk management solutions to combat financial crimes effectively. In response, the European Union (EU) has implemented stringent regulatory frameworks, such as the General Data Protection Regulation (GDPR) and Anti-Money Laundering Directives (AMLD), to address the growing number of fraud cases in the financial sector. These regulations have intensified the demand for advanced RegTech tools among both large enterprises and small and medium-sized enterprises (SMEs). SMEs are increasingly adopting RegTech solutions to streamline compliance, minimize

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blockchain, and big data analytics into RegTech solutions enables organizations to detect and prevent fraudulent activities proactively. This evolving landscape, combined with increasing regulatory pressure, is propelling the growth of the RegTech market across Europe.

### **Asia Pacific RegTech Market Analysis**

The rising adoption of digital payment technologies is significantly driving the demand for RegTech solutions across the Asia-Pacific (APAC) region. India, in particular, has emerged as a leader in digital payments, accounting for approximately 46% of global real-time payment transactions, according to the ACI Worldwide Report 2023. The Unified Payments Interface (UPI) has been a major driving force, contributing to 70% of digital payment transactions in the country during FY 2023-24. This rapid digital transformation is intensifying the need for advanced RegTech solutions to ensure compliance and mitigate risks in an increasingly complex regulatory landscape. Additionally, growing investments in the FinTech sector across APAC is creating a positive market outlook. Emerging economies like Australia, Singapore, and China are adopting cutting-edge technologies such as artificial intelligence (AI), blockchain, and big data to enhance the efficiency and security of their financial systems, further driving RegTech market growth in the region.

### **Latin America RegTech Market Analysis**

The growing need to regulate the expanding digital market in Latin America is driving the adoption of RegTech solutions. Countries like Brazil, Mexico, Colombia, Argentina, and Chile have seen a surge in FinTech startups, further fueling market growth. Additionally, the increasing adoption of advanced solutions for faster and more secure online transactions is creating a favorable outlook. The region's efforts in digital transformation and demand for regulatory technologies are creating significant growth opportunities for the market participants.

### **Middle East and Africa RegTech Market Analysis**

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AI and IoT solutions. The rising adoption of app-based retail banking, peer-to-peer lending, and share trading platforms is further boosting the demand for RegTech solutions. Additionally, the region is poised to benefit significantly from AI, with the Middle East expected to accrue 2% of the total global benefits of AI by 2030. These developments underscore the growing demand for advanced regulatory technologies to support the region's evolving digital ecosystem.

### **Competitive Landscape:**

Key market players in the RegTech industry are leveraging innovation, strategic collaborations, and market expansion initiatives to strengthen their competitive positioning and improve their business operations. With the increasing demand for compliance automation across industries such as finance, healthcare, and technology, RegTech companies are focusing on advancing their product offerings, enhancing customer-centric services, and expanding their global reach. Another key approach is partnerships and acquisitions.

Market leaders are collaborating with financial institutions, technology providers, and consulting firms to co-develop specialized solutions tailored to industry-specific needs. Acquisitions of smaller, niche-focused RegTech firms allow larger players to expand their portfolios and bring in unique capabilities, such as advanced fraud detection, risk modeling, or cross-border compliance solutions. These partnerships and acquisitions enable companies to broaden their service offerings and cater to a wider customer base. For instance, in August 2024, Tuum and ComplyAdvantage entered into a partnership to deliver faster compliance, reduced risk, and enhanced operational efficiency for financial institutions.

The report provides a comprehensive analysis of the competitive landscape in the RegTech market with detailed profiles of all major companies, including:

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- Ascent
- Broadridge Financial Solutions Inc.
- ComplyAdvantage
- Deloitte Touche Tohmatsu Limited
- International Business Machines Corporation
- Jumio
- London Stock Exchange Group plc
- MetricStream Inc.
- NICE Ltd.
- PricewaterhouseCoopers
- Thomson Reuters Corporation
- Trulioo
- Wolters Kluwer N.V.

### Latest News and Developments:

- **November 2024:** Irish RegTech start-up Customs Window Technologies announced the closure of an €800k seed funding round to expand into the UK market. The company offers an AI-driven customs declaration system addressing post-Brexit compliance challenges, aiming to simplify processes and manage risks for clients like e-commerce platforms. This funding will support scaling efforts and new customer acquisition.
- **June 2024:** US RegTech start-up Norm Ai raised \$27 million in a Series A funding round led by Coatue, bringing its total funding to \$38 million. The company's AI-powered Regulatory Agent platform automates compliance processes, enabling faster and more accurate regulatory assessments. The funds will support product development and team expansion across various roles.
- **June 2024:** Ventia launched its RegTech GenAI solution, leveraging Microsoft Azure OpenAI Service to streamline employee access to internal compliance and operational information. The AI chatbot enhances efficiency by providing accurate, citation-backed responses, reducing time spent on

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enterprise-wide rollout to over 10,000 employees by the end of 2024.

- **June 2024:** Paris-based RegTech start-up Ondorse announced its expansion into the UK and Ireland, securing deals with PayXpert, Assurdeal, and Kota. Its AI-powered KYB solution reduces compliance costs by up to 70% and automates processes to combat financial crime.
- **February 2024:** NICE Ltd. Introduced three advanced generative AI-based solutions aimed at combating financial crime and streamlining investigations and reporting processes. The solutions present major reductions in investigation time and time savings in suspicious activity report (SAR) filing, improving efficiency in financial crime, and compliance risk management programmes.
- **April 2024:** UK RegTech firm ComplyAdvantage acquired tech company Golden Resursion for an undisclosed sum. This acquisition enabled ComplyAdvantage to tap additional disparate data sources.

### RegTech Market Report Scope:

Report Features	Details
Base Year of the Analysis	2024
Historical Period	2019-2024
Forecast Period	2025-2033
Units	Billion USD
Scope of the Report	Exploration of Historical Trends and Market Outlook, Industry Catalysts and Challenges, Segment-Wise

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Report Features	Details
	<ul style="list-style-type: none"> <li>• Component</li> <li>• Deployment Mode</li> <li>• Enterprise Size</li> <li>• Application</li> <li>• End User</li> <li>• Region</li> </ul>
Components Covered	Solution, Services
Deployment Modes Covered	Cloud-based, On-premises
Enterprise Sizes Covered	Large Enterprises, Small and Medium-sized Enterprises
Applications Covered	Anti-Money Laundering (AML) and Fraud Management, Regulatory Intelligence, Risk and Compliance Management, Regulatory Reporting, Identity Management
End Users Covered	Banks, Insurance Companies, FinTech Firms, IT and Telecom, Public Sector, Energy and Utilities, Others
Regions Covered	Asia Pacific, Europe, North America, Latin America, Middle East and Africa
Countries Covered	United States, Canada, Germany, France, United Kingdom, Italy, Spain, Russia, China, Japan, India, South Korea, Australia, Indonesia, Brazil, Mexico
Companies Covered	ACTICO GmbH, Acuant Inc., Ascent,

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Report Features	Details
	Business Machines Corporation, Jumio, London Stock Exchange Group plc, MetricStream Inc., NICE Ltd., PricewaterhouseCoopers, Thomson Reuters Corporation, Trulioo, Wolters Kluwer N.V., etc.
Customization Scope	10% Free Customization
Post-Sale Analyst Support	10-12 Weeks
Delivery Format	PDF and Excel through Email (We can also provide the editable version of the report in PPT/Word format on special request)

### Key Benefits for Stakeholders:

- IMARC's report offers a comprehensive quantitative analysis of various market segments, historical and current market trends, market forecasts, and dynamics of the RegTech market from 2019-2033.
- The research study provides the latest information on the market drivers, challenges, and opportunities in the global RegTech market.
- The study maps the leading, as well as the fastest-growing, regional markets. It further enables stakeholders to identify the key country-level markets within each region.
- Porter's Five Forces analysis assists stakeholders in assessing the impact of new entrants, competitive rivalry, supplier power, buyer power, and the threat of substitution. It helps stakeholders to analyze the level of competition within the RegTech industry and its attractiveness.
- Competitive landscape allows stakeholders to understand

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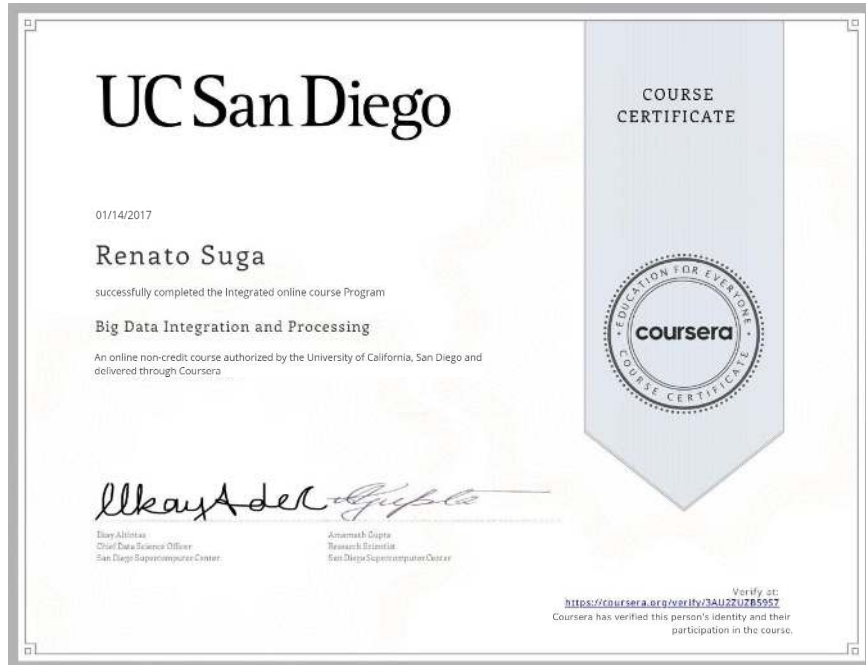
**Exhibit C.II - Second  
Prong - Well-  
Positioned to  
Advance the  
Proposed Endeavor:**

Please refer to all documents at  
exhibit B

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January 14, 2017

17 hours (approximately)

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- Data Pipelines
- Data Processing
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- SQL
- Analytics
- Pandas (Python Package)
- PostgreSQL
- Apache Spark
- Splunk

- Big Data

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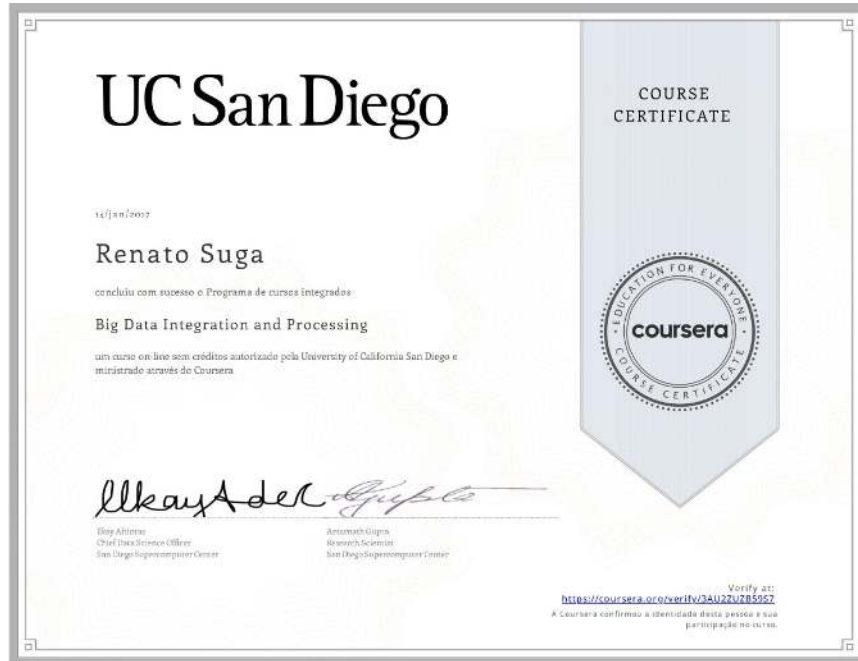


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14 de janeiro de 2017

17 horas (aproximadamente)

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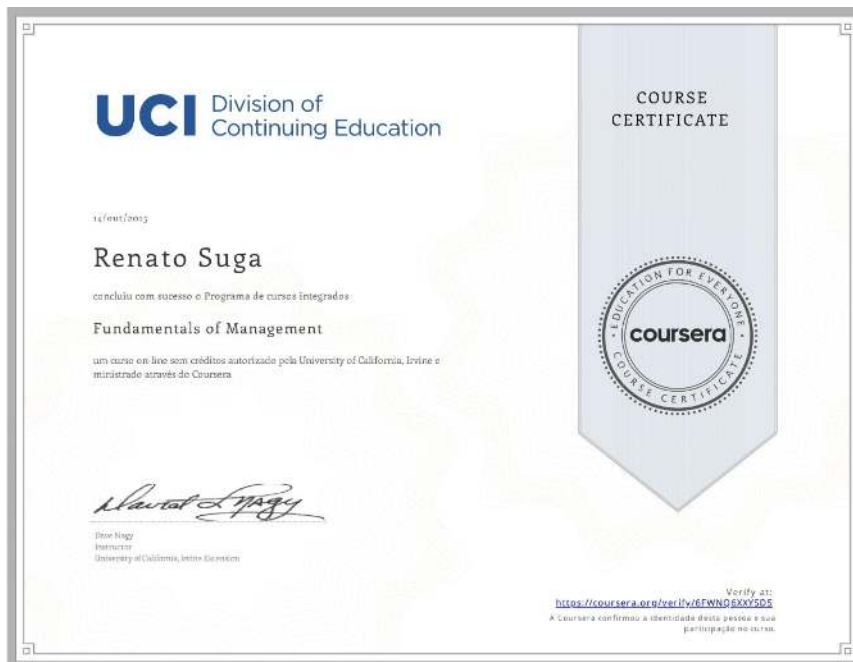


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- Organizational Strategy
- Business Planning
- Customer Relationship Management
- Change Management
- Strategic Planning
- Business Administration

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# **Exhibit C.II - Second Prong - Professional Association**



Association for  
Computing Machinery

*This is to certify that*

**Mr Renato Suga**

*having fulfilled the requirements for Professional Membership  
has been admitted as a member of  
the Association for Computing Machinery*

*Member Since*

August 2025

*Yannis Ioannidis, President*

*Association for Computing Machinery  
Advancing Computing as a Science & Profession*

## About the ACM Organization

ACM brings together computing educators, researchers, and professionals to inspire dialogue, share resources, and address the field's challenges. As the world's largest computing society, ACM strengthens the profession's collective voice through strong leadership, promotion of the highest standards, and recognition of technical excellence. ACM supports the professional growth of its members by providing opportunities for life-long learning, career development, and professional networking.

Founded at the dawn of the computer age, ACM's reach extends to every part of the globe, with more than half of its more than 100,000 members residing outside the U.S. Its growing membership has led to Councils in Europe, India, and China, fostering networking opportunities that strengthen ties within and across countries and technical communities. Their actions enhance ACM's ability to raise awareness of computing's important technical, educational, and social issues around the world.

## Special Interest Groups Form around ACM's Powerful, Vibrant Communities

Networking opportunities in ACM's 38 Special Interest Groups (SIGs) are always expanding, reflecting the growth of computing's discrete disciplines and technical communities. The leading representatives of their fields, ACM SIGs sponsor annual conferences, workshops, and symposia serving practitioner- and research-based constituencies. Because they provide objective arenas for novel, often competing ideas, many of these meetings have become premier global events.

## Chapters: ACM's "Local Neighborhoods"

ACM's broad-based infrastructure supports more than 860 professional and student chapters worldwide. These "local neighborhoods" offer opportunities for members to gain access to critical research and establish personal networking systems.

## ACM, Member-driven, Volunteer-led

ACM offers volunteer opportunities for members and non-members that create networking possibilities and enhance career development. At the grassroots level, ACM volunteers serve a growing international community of researchers, practitioners and students by lending valuable assistance at conferences, publications, webinars, and other events.



Volunteers have a direct and critical impact on ACM's governance through the ACM Council, the highest governing authority. Volunteers also serve on the ACM Executive Committee and numerous other boards and task forces.

Volunteers – members and non-members alike – hold leadership roles in ACM journal publications as Editors-in-Chief, Associate Editors, and reviewers. They also comprise the ACM Education Board, which provides curriculum recommendations for four-year universities as well as community colleges. The Board's 2013 recommendations in computer science have even been translated into Chinese.

## ACM's "Big Tent" Philosophy Embraces Diversity

The ACM community is as diverse as the subfields that comprise computer science, from educators and researchers in academia to practitioners in project management, industrial research, and software development, engineering, and application design.

This diversity extends to their gender and ethnicities. The ACM Diversity, Equity, and Inclusion Council coordinates and promotes diversity, equity and inclusion efforts throughout the organization. The ACM Women's Committee (ACM-W) advocates internationally for full engagement of women in all aspects of computing. The ACM-sponsored Richard Tapia Celebration of Diversity in Computing brings together students, faculty, researchers, and professionals from all backgrounds. It provides a supportive networking environment for under-represented groups across a range of computing and information technology fields.

## Supporting Tomorrow's Problem Solvers Today

ACM Student Chapters enable students to fully engage in its professional activities. Participants from more than 500 colleges and universities worldwide enhance their learning through the exchange of ideas with other students and established professionals.

ACM offers \$1.5 million in scholarships and an affordable Student Membership. Both undergraduate and graduate student members can compete in ACM Student Research Competitions, an internationally recognized venue hosted at ACM conferences and sponsored by Microsoft. They benefit by sharing their research with peers and academic and industry luminaries, gaining recognition and experience, and earning rewards.

## Giving Credit where Credit Is Due

ACM recognizes excellence through its eminent awards for technical and professional achievements and contributions in computer science and information technology. It also names as Fellows and Distinguished Members those members who, in addition to professional accomplishments, have made significant contributions to ACM's mission.

ACM's prestigious A.M. Turing Award is accompanied by a \$1 million prize provided by Google for contributions of lasting and major technical importance to the computing field. Other prominent ACM awards recognize achievements by young computing professionals, educators, theoretical computer scientists, software systems innovators, and pioneers who have made humanitarian and cross-discipline contributions.

## Providing Tireless Advocacy of Critical Public Policy Issues

ACM leverages its international respect and leadership to shape public policy worldwide. Through its geographically distributed policy entities in Europe and North America, ACM helps develop policy statements, issue briefs, white papers, and reports to provide policymakers with knowledge-based analysis that accelerates computing innovations which benefit society. It also delivers expertise on education policy, women in computing, and diversification of computing.

## ACM Publications - Advancing Research, Technology, and Innovation

As a leading global source for scientific information, ACM promotes computer research and innovation through its journals, magazines, and the proceedings of more than 170 annual conferences and symposia. ACM authors are among the world's leading thinkers in computing and information technologies, providing original research and firsthand perspectives.

ACM also provides access to the ACM Digital Library (DL), a comprehensive and expanding database of literature and detailed bibliographic resources for computing professionals from a wide range of publishers. The DL currently includes more than 600,000 full-text articles authored by leading researchers in computing. The flagship magazine *Communications of the ACM* provides industry news, commentary, observations, and practical research.

## Guiding Members with a Framework of Ethical Conduct

The ACM Code of Ethics identifies the elements of every member's commitment to ethical professional conduct. It outlines fundamental considerations that contribute to society and human well-being and those that specifically relate to professional responsibilities, organizational imperatives, and compliance with the code.

On this page

**Special Interest Groups Form around ACM's Powerful, Vibrant Communities**

**Chapters: ACM's "Local Neighborhoods"**

**ACM, Member-driven, Volunteer-led**

**ACM's "Big Tent" Philosophy Embraces Diversity**

**Supporting Tomorrow's Problem Solvers Today**

**Giving Credit where Credit Is Due**

**Providing Tireless Advocacy of Critical Public Policy Issues**

**ACM Publications - Advancing Research, Technology, and Innovation**

**Guiding Members with a Framework of Ethical Conduct**

## **ACM Code of Ethics**

The **ACM Code of Ethics and Professional Conduct** was updated in 2018 to address the significant advances in computing technology since the 1992 version, as well as the growing pervasiveness of computing in all aspects of society.

## **Get Involved with ACM**

ACM is a volunteer-led and member-driven organization. Everything ACM accomplishes is through the efforts of people like you. A wide range of activities keeps ACM moving: organizing conferences, editing journals, reviewing papers and participating on boards and committees, to name a few. Find out all the ways that you can volunteer with ACM.

# Financial Responsibilities and Reporting Requirements - Chapter's Relationship to the IRS

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acm.org/chapters/financial-responsibilities-reporting-requirements

## Financial Responsibilities of ACM Chapters

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All ACM chapters collect and disburse their own funds. ACM Bylaw 8 [Financial Safeguards], Sections 4 and 5, and ACM Bylaw 5, Section 6 [Finance] provide detailed information regarding the rights and responsibilities of ACM chapters regarding financial matters. The following is a summary of these responsibilities:

1. Any chapter that collects, holds or disburses funds on behalf of the Association or any of its branches must submit an annual accounting of such funds.
2. Chapter funds will be accounted for in the Association's IRS return unless the chapter specifically desires to file a separate return with the IRS. If a chapter Secretary/Treasurer chooses to file its own return, it must provide a copy of the return to the ACM Finance Director.
3. Failure to submit financial reports is grounds for revocation of charter as provided in the Constitution and Bylaws of the Association.
4. Disbursements of funds for expenditures necessary for the normal operation of the chapter do not require approval. Any chapter desiring to disburse funds beyond those necessary for normal operations must obtain advance approval of the ACM Chief Operating Officer.
5. Upon dissolution of a chapter or revocation of a chapter's charter, all assets of the chapter become the property of the Association. The only exception to this rule is in the case of certain student chapters, whose educational institutions require that such assets be transferred to them for a purpose within the contemplation of section 501 (c) of the Internal Revenue Code of 1954.
6. [For U.S. Chapters Only] An acknowledgement of support should be given to anyone who has donated \$250 or more. Please see an example acknowledgement of support letter [here](#)
7. Any chapter that receives an in-kind donation is responsible for determining the fair market value of the donation and sending out an acknowledge letter to the donor. The chapter must also report the transaction on their annual report filing with ACM.

## Chapter's Relationship to the IRS

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### 501 (c) (3) Status

ACM is exempt from federal income taxes under Section 501 (c) (3) of the Internal Revenue Code of 1954 since the Association is organized and operates exclusively for scientific and educational purposes. ACM has a Group Exemption Number (number 1931) which recognizes that ACM chapters share this 501 (c) (3) exemption status. To

maintain this group exemption, ACM is required to send an annual update to the IRS with information regarding changes in chapter addresses and chairpersons, and a list of newly chartered or un-chartered chapters.

### **Group Form 990: The Statement of Cash Receipts and Disbursements**

Although ACM is not required to file income tax returns, the Association must complete the annual informational return, Form 990, and the Group Form 990 for its chapters. Every chapter must submit a Statement of Cash Receipts and Disbursements, an account of the financial activity of the chapter for the fiscal year, to headquarters. A chapter's treasurer and chairperson provide the authorization for ACM to include its chapter in the group filing. An organization which fails to file a Form 990 Return with the IRS by the due date can be charged with a penalty. It is therefore essential that chapters submit the Statement to Headquarters by August 30 so that ACM can file the Group 990 Return by November 15th.

### **Sales Tax Exemption**

ACM has been granted an exemption from New York State and local sales tax. ACM chapters have the same right to be exempt from state and local sales taxes in those states and localities which grant such exemptions; each chapter must apply to the authorities in the state in which they operate for the exemption. Chapters should contact their state department of revenue for the necessary forms, and should contact the Finance Director at ACM Headquarters with any questions.

### **Federal Employer Identification Number [For U.S. Professional Chapters Only]**

An Employer Identification Number (EIN) is also known as a Federal Tax Identification Number, and is used to identify a business entity. ACM chapters that conduct financial business or need to open a bank account will require an EIN number. Chapters will have to designate one of their officers as the responsible party and have their information be submitted within the EIN application. That information, which includes a social security number, can be provided to ACM via phone. If a professional chapter would like an EIN, they should contact [local\\_activities@hq.acm.org](mailto:local_activities@hq.acm.org). Chapters should not create their own EIN as it needs to be submitted by ACM to ensure the chapter is confirmed as a subordinate organization under ACM and therefore included in our returns.

### **Reporting of Income Paid To Third Parties**

The following disbursements must be reported to the IRS if they amount to more than \$600 per calendar year: awards, prizes, all types of grants, honoraria, fees for professional services, temporary employment, and if the recipient is a permanent resident of the United States. Reimbursements of actual expenses, such as travel reimbursements, need not be reported.

### **Responding to IRS Requests**

The IRS may send your chapter blank tax returns each year. Since most chapters choose to be included in the ACM Group 990 Return, these forms should not be prepared. The IRS may also send chapters reminder notices, and in some cases, delinquent notices. If your chapter receives such a notice, send it to the Local Activities Coordinator at ACM Headquarters, who will have the ACM Finance Director respond to the IRS. Chapters should not respond directly to any IRS request, either in writing or by telephone, but instead should direct the request to the Local Activities Coordinator.

## **BASIC CHAPTER ACCOUNTING & MAINTENANCE OF CHAPTER FINANCIAL RECORDS**

### **Fiscal Period**

ACM operates on a fiscal year which begins July 1st and ends June 30th. All financial books and records are maintained, and all IRS returns reported, on this fiscal calendar. To facilitate the chapter's preparation of the annual Statement of Cash Receipts and Disbursements, and ACM's preparation of the Group Form 990 Return, it is helpful for all ACM chapters to use the July 1 to June 30 fiscal year schedule.

### **Chart of Accounts**

To establish a proper accounting system, chapters should organize a chart of accounts. The Chart is a listing of the various categories of assets, liabilities, income and expenses of an organization.

Asset accounts are used for checking and savings accounts, other investments, inventory, and accounts receivable.

Liability accounts include bills and invoices to be paid, loans, or any other payables due from the chapter.

Income accounts include any major item of cash receipts received by the chapter, like registration fees for PD seminars, regular meeting fees, chapter dues, sale of publications, interest from savings accounts and other investments, and other classes of income such as from sponsorship of the chapter newsletters. The income classifications in the chart of accounts should conform to the categories of cash receipts shown on the annual Statement of Cash Receipts and Disbursements and accompanying instructions from headquarters to each chapter.

The expense section of the chart of accounts should include categories that conform to the cash disbursements section of the annual Statement of Cash Receipts and Disbursements. These expenses include meeting, conference and seminar expenses, publication expenses, postage and supplies, and any other miscellaneous types of chapter expenses.

### **Required Documentation and Retention**

All books and records, original documentation, and any other pertinent financial information, should be maintained by the chapter for a minimum of 4 years in order to meet federal record retention requirements. Each chapter should contact the state authorities where they operate in order to comply with state requirements. ACM maintains all records for 4 years in order to meet federal and state requirements.

### **Budgeting**

1. The chapter's budget must be well conceived, and have been prepared or approved by the board;
2. The budget must be broken down into periods corresponding or approved by the board;
3. Financial statements must be prepared on a timely basis throughout the year and a comparison made to the budget on the statements;
4. The board must be prepared to take action when there is significant deviation from the budget.

### **Checking Accounts**

If needed, a chapter can open a bank account. When opening a checking or savings account, signature cards must be prepared indicating the individuals who have authority to sign checks, deposit, or withdraw funds. This is usually limited to the chapter chairperson and treasurer.

### **Investments**

Chapters may wish to consider investing chapter funds, in excess of normal checking account and operational requirements, in low risk investments, like savings accounts, certificates of deposit, or U.S. Treasury Securities. Before making any such investment, the chapter should read ACM's policy regarding investment of ACM funds, and consult with the ACM Director of Finance.

### **Accounting for Interest**

Any interest received by a chapter from any investment is considered income and should be recorded on the chapter's regular financial statements and the annual Statement of Cash Receipts and Disbursements.

**Exhibit C.II - Second  
Prong - Letters of  
Support**

March 18, 2025  
Northborough, Massachusetts, USA

To Whom It May Concern,

My name is Mauricio Rafael Maurer, and I am currently a Senior Graphics Engineer at Meta Platforms, Inc., where I work as part of the AR Engine Core Graphics team. I have over 17 years of experience in C++ development and 2D/3D graphics, with a professional background spanning renowned institutions such as MathWorks, FactSet, and academic experience as an Adjunct Instructor at Quincy College. I hold a Master of Science degree in Computer Science from SUNY Stony Brook and another from the Federal University of Paraná (UFPR), where I also completed my Bachelor's degree.

At Meta, I am responsible for maintaining Spark AR's rendering engine across platforms such as OpenGL, Metal, and Vulkan. My responsibilities include implementing advanced graphics features, optimizing system performance, and supporting the next generation of mixed and augmented reality devices. Throughout my career, I have maintained a focus on pioneering rendering technologies and contributing to the advancement of 3D graphics systems.

I first met Mr. Renato Suga when we worked together at TechResult in Curitiba, Brazil, between November 1, 2005, and July 31, 2006. During this period, we collaborated closely as system analysts and web developers on projects using the .NET framework, C#, and SQL Server. Our main collaboration was on the development of an inventory management system called Concorde, where I had the opportunity to directly observe Mr. Suga's technical abilities and innovative mindset.

Mr. Suga made a significant contribution during our time at TechResult by independently creating a tailored "Code Generator" solution. This tool, built specifically for the company's internal development process, enabled backend development tasks that typically took days or weeks to be completed within minutes or hours. The implementation of this tool represented a profound operational improvement, resulting in a cumulative saving of hundreds of development hours across various projects. His initiative not only accelerated project timelines but also established a new internal benchmark for process optimization within the company.

Unlike many professionals who only perform assigned tasks, Mr. Suga distinguished himself by proactively identifying inefficiencies and implementing practical, low-cost solutions. In a startup environment that offered little incentive for innovation beyond assigned duties, his ability to grasp development processes, propose improvements, and deliver tangible results set him apart from his peers. His technical proficiency in SQL Server, stored procedures, C#, object-oriented programming, and the .NET framework consistently reflected a depth of understanding and application that exceeded the standard expectations for our field at the time.

Additionally, Mr. Suga's contributions extended beyond our immediate work environment. He actively participated in the open-source Mono project, a critical framework aimed at bringing .NET compatibility to different platforms. His involvement in such an internationally recognized project further exemplifies his technical expertise and his commitment to advancing software development practices.

This engagement in open-source collaboration has allowed his work to have a lasting influence beyond the companies he has directly served.

Given his demonstrated ability to deliver innovative, scalable, and replicable technological solutions, I firmly believe Mr. Suga's continued presence and contributions would be of substantial benefit to the United States. His skillset directly aligns with national interests in fostering technological innovation, enhancing software infrastructure, and advancing open-source platforms, all of which are integral to maintaining the country's leadership in technology and innovation.

In conclusion, I strongly endorse Mr. Renato Suga for the EB-2 NIW classification. His proven technical expertise, innovative contributions, and forward-looking mindset position him as an exceptional professional who will undoubtedly contribute significantly to the United States' technology sector.

Should you require any additional information or further clarification, please do not hesitate to contact me.

Sincerely,



Mauricio Rafael Maurer  
Senior Graphics Engineer  
Email: mauricio.maurer@gmail.com  
Phone: +1-203-273-1737

April 10, 2025

To the United States Citizenship and Immigration Services,

Dear Sir or Madam,

My name is Théophile Godonou, and I serve as a Machine Learning Engineer at Revenu Québec, where I have worked for over nine years in various roles involving data science, system development, and analytics engineering. I hold a Master of Science in Computer Science with a specialization in IT Security from Université Laval, and I have furthered my expertise through advanced studies at the Georgia Institute of Technology and the Massachusetts Institute of Technology, focusing on Machine Learning and Cybersecurity. My career has spanned both public and private sectors, including positions at Fujitsu Canada and Morneau Shepell, with a consistent emphasis on implementing data-driven solutions for complex organizational challenges.

In my current role at Revenu Québec, I contribute to the development and operationalization of machine learning models and data analytics tools to enhance the agency's ability to detect tax-related anomalies and improve operational efficiency. Revenu Québec is the provincial authority responsible for collecting taxes and ensuring compliance, and our work directly supports fiscal transparency and governance in Quebec.

I met Mr. Renato Suga in 2020 while we were both working as analytics developers within the same organizational unit at Revenu Québec. Although we were not part of the same immediate team, our tasks often overlapped and demanded similar technical proficiencies, particularly in the domains of exploratory data analysis and ETL processes using Oracle PL/SQL. It was during this time that I had the opportunity to observe Mr. Suga's work firsthand, particularly during a pilot initiative involving the use of graph databases.

Mr. Suga played a central role in leading a pilot project that implemented a graph database (Neo4j) to conduct social network analysis aimed at identifying potential tax avoidance schemes. His initiative introduced a novel methodological approach to uncovering concealed relationships and patterns among taxpayers that were previously difficult to detect using traditional relational databases. The pilot demonstrated strong potential and was subsequently adopted by other divisions within the organization for further development and operational use.

This contribution significantly expanded the investigative capabilities of Revenu Québec. The new methodology enabled the detection of certain tax evasion cases that had not been captured by existing systems. The practical outcome of Mr. Suga's work was a marked improvement in detection success rates—from approximately 15% under previous systems to around 80% in the cases where the graph database approach was implemented. His project laid the groundwork for the integration of graph analysis into Revenu Québec's broader data infrastructure, thereby influencing how data-driven tax compliance investigations are conducted today.

Mr. Suga distinguished himself through his initiative in proposing and executing a technically advanced project that required both a solid theoretical understanding of graph algorithms and the practical skills to translate them into actionable tools. His proficiency with the Cypher query language and knowledge of network analysis positioned him as a key reference point within our unit for this type of advanced analytics work. Few professionals in our field display this level of autonomy and precision when integrating emerging technologies into public-sector operations.

The methodology he developed is currently being used by various departments within Revenu Québec and serves as a model for similar investigations. His framework has enabled other analysts to replicate and customize the graph database logic to suit different types of fraud detection scenarios. This capacity for scalability and adaptation is one of the defining strengths of Mr. Suga's contribution.

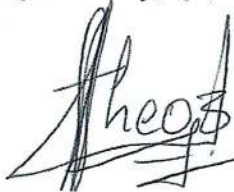
Given the relevance of his work in promoting fiscal accountability and enhancing tax compliance through advanced data analytics, I firmly believe that Mr. Suga's expertise would be of significant value to the United States. His ability to design and implement replicable methodologies for fraud detection aligns with public interest goals related to economic governance and the responsible management of public resources.

In conclusion, I express my full support for Mr. Suga's petition under the EB2 National Interest Waiver category. His contributions to public data systems and his ability to lead impactful and technically sophisticated initiatives make him exceptionally well-qualified to generate positive outcomes in the United States.

Should you require any additional information or further clarification, please do not hesitate to contact me directly.

Cordially,

Théophane Godonou  
Machine Learning Engineer, Revenu Québec  
Québec City, QC, Canada

A handwritten signature in black ink, appearing to read 'Theop', with a stylized flourish underneath.

Email: [theophanegodonou@gmail.com](mailto:theophanegodonou@gmail.com)  
Phone: 1 (418) 271-1207

April 5, 2025

Email: yuan.yao.work@gmail.com  
Phone: +1 (514) 244-8216

To USCIS,

I am Yuan Yao, a Business Intelligence Architect and Developer with over 15 years of experience in designing and implementing data warehousing and business intelligence solutions across industries in North America and Europe. I hold a Master's Degree in Strategy and Operations Management from ESCP Europe in France, and a Master's Degree in Engineering Sciences from Université Pierre et Marie Curie (Paris VI). Throughout my career, I have worked for companies such as FlexPay, RCGT, and Hydro Québec, consistently leading projects involving data architecture, ETL development, and analytics integration.

Currently, I am a Business Intelligence Developer at Hydro Québec, one of the largest electric utility companies in North America. In this position, I focus on developing and maintaining critical data solutions that support strategic decision-making processes. My responsibilities include overseeing the integration of multiple legacy systems into modern data platforms, ensuring that data availability, accuracy, and security meet the organization's operational needs.

From 2022 to 2024, I had the opportunity to work alongside Mr. Renato Suga at Hydro Québec. We were both part of the same data analytics unit, although assigned to different work cells. During this period, I closely observed Mr. Suga's work on several projects, particularly his leadership in developing ETL pipelines using Talend, a key tool for our data integration needs. Despite working on different assignments, our tasks demanded similar skill sets, allowing me to recognize Mr. Suga's exceptional technical competence and contribution to the department.

One of the most significant instances of Mr. Suga's technical impact was his role in automating data ingestion from numerous legacy sources. His pipelines were instrumental in enabling Hydro Québec's energy demand forecasting and cost estimation processes, areas that are vital for both operational efficiency and strategic planning. By ensuring the timely availability of high-quality data, Mr. Suga's work directly supported management's ability to make informed decisions based on reliable and up-to-date information.

Mr. Suga's contributions led to tangible improvements in operational efficiency. For instance, through his onboarding support, bug resolution expertise, and ongoing technical assistance related to Talend, he saved colleagues, including myself, dozens of hours that would otherwise have been spent troubleshooting data ingestion issues. Moreover, the ETL pipelines he designed have operated reliably for over two years without requiring significant maintenance, demonstrating exceptional system robustness and foresight in development.

Mr. Suga consistently demonstrated a level of technical mastery and practical efficiency that set him apart from his peers. While many developers encountered recurring challenges when integrating legacy systems, Mr. Suga not only resolved these issues systematically but also established practices that became internal references for the team. His ability to deliver stable, replicable solutions ensured that his contributions remained influential even after project completion.

A noteworthy example of the replicability and impact of Mr. Suga's work is his methodology for automated data ingestion pipelines. Originally tailored to specific legacy systems, these frameworks have since been adapted and utilized by other developers within Hydro Québec, underscoring the broader applicability and enduring value of his solutions. His projects continue to serve as benchmarks for new initiatives aimed at modernizing the company's data infrastructure.

Given Mr. Suga's extensive technical knowledge, innovative approaches, and consistent delivery of high-value results, I am confident that his presence in the United States would significantly contribute to the country's technological advancement in data engineering, particularly in sectors reliant on large-scale, accurate data integration and analysis. His expertise in building maintainable and scalable data systems aligns with national interests in promoting efficiency, innovation, and competitiveness in critical industries.

For those reasons, I fully support Mr. Renato Suga's application for the EB-2 NIW. His technical excellence, impactful contributions, and commitment to advancing data integration methodologies make him an outstanding candidate whose work will undoubtedly benefit the United States.

I stand ready to furnish any additional details or aid you may require.

Best Regards,

Yuan Yao  
Business Intelligence Architect / Developer  
Montreal, Quebec, Canada

姚远

March 17, 2025  
Munich, Bavaria, Germany

Dear Immigration Officer,

My name is Danilo Bartolini, and I currently serve as Team Lead of Software Engineering at Seven.One Entertainment Group, a leading media and entertainment company based in Munich, Germany. With over two decades of experience in technology and innovation management, I have held strategic positions across international companies such as Oracle, E.ON Digital Technology, and CGI. Throughout my career, I have specialized in agile methodologies, platform management, and cloud engineering, combining technical expertise with leadership roles to build high-performing development teams. I am certified as a PMI Agile Certified Practitioner (PMI-ACP)®, Professional Scrum Master I (PSM I), and SAFe® 5 Program Consultant (SPC), and I am fluent in English, French, Portuguese, and Italian.

In my present role at Seven.One Entertainment Group, I am responsible for leading a multidisciplinary software engineering team, overseeing the development and implementation of advanced AdTech solutions. My duties encompass project management, agile coaching, and strategic innovation initiatives, directly contributing to the organization's market leadership and operational efficiency within the highly competitive digital media sector.

My acquaintance with Mr. Renato Suga began during our tenure at Oracle between 2012 and 2016. We collaborated closely as Java developers and subsequently as level 2 maintenance support analysts. In this capacity, I had the opportunity to directly observe Mr. Suga's technical skills, problem-solving capabilities, and commitment to delivering high-quality solutions under pressure. Our professional relationship developed through joint efforts to resolve critical system bugs and maintain software stability for Oracle's clients.

One example that illustrates Mr. Suga's professionalism and technical discipline was his role in improving the internal bug resolution process. When we joined the maintenance support team, there was a persistent backlog of over 20 critical issues, which required constant client follow-ups and reactive responses. Mr. Suga helped implement more efficient triaging and tracking mechanisms, allowing the team to bring the open case volume under control. Although these tasks were part of the team's responsibilities, Mr. Suga's structured and methodical approach contributed to stabilizing the process, reducing response times, and improving internal team coordination.

Compared to his peers, Mr. Suga consistently demonstrated superior technical proficiency and critical thinking. He consistently approached complex system issues with care and precision, helping ensure that fixes were stable and did not introduce additional regressions, a valuable quality in a high-pressure environment with constant client demands. While many professionals in the team focused solely on immediate bug resolutions, Mr. Suga adopted a holistic approach that addressed root causes, ensuring long-term system stability and client satisfaction. His results-oriented mindset and

technical rigor distinguished him from other professionals within the maintenance and development teams.

Mr. Suga's systematic approach to bug resolution and his focus on preventive maintenance created best practices that were subsequently adopted by other colleagues within the support team. Among the strategies Mr. Suga implemented were the use of structured categorization criteria to classify bugs by business impact and technical risk, the adoption of a rotating review schedule to ensure timely triage, and the introduction of simple root cause tracking templates to guide resolution. These practices helped streamline the team's workflow and were later referenced as internal models for improving efficiency and consistency. His methodologies contributed not only to the immediate performance improvement of the support unit but also to establishing sustainable practices that continued to benefit Oracle's service standards after his tenure.

Given Mr. Suga's proven technical skills, problem-solving abilities, and leadership in implementing operational improvements, I am confident that his presence in the United States will contribute significantly to the country's technology and innovation sectors. His capacity to enhance software quality, optimize client service processes, and implement scalable technical solutions aligns with the national interest in advancing technological development and maintaining global competitiveness.

In conclusion, I fully endorse Mr. Renato Suga's petition under his immigration process. His proven impact in critical technological environments and continued commitment to innovation make him a valuable asset to the United States.

Please do not hesitate to contact me should you have any questions.

Sincerely,



**Danilo Bartolini**

Team Lead, Software Engineering

Email: [dbartolini@outlook.com](mailto:dbartolini@outlook.com)

Phone: +49 1522 7692220

**Exhibit C.II - Second  
Prong - Evidence of  
High Salary**



JONQUIÈRE QC G7S 5J1

000000000

RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

## Notice details

<b>Social insurance number</b>	XXX XX2 590
<b>Tax year</b>	2022
<b>Date issued</b>	May 1, 2023
	8CT2MN84

## Notice of assessment

We assessed your 2022 income tax and benefit return and calculated your balance.

You need to pay **\$2,590.35** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **May 23, 2023**.

Thank you,

Bob Hamilton  
Commissioner of Revenue

### Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

**Amount due:** \$2,590.35

**Pay by:** May 23, 2023

### Payment options

You can:

- pay online
- pay at your financial institution

For more information, see page 5.

## Notice details

RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

<b>Social insurance number</b>	XXX XX2 590
<b>Tax year</b>	2022

## Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to [canada.ca/taxes-reviews](https://canada.ca/taxes-reviews). Keep all your slips, receipts, and other supporting documents in case we ask to see them.

## Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	136,101	
	Deductions from total income	17,560	
23600	Net income	118,541	
26000	Taxable income	118,541	
35000	Total non-refundable tax credits	3,035	
42000	Net federal tax	19,190.03	
43500	Total payable	19,190.03	
43700	Total income tax deducted	13,006.77	
44000	Refundable Quebec abatement	3,212.91	
45100	Net employment insurance overpayment	300.00	
45350	Canada training credit	80.00	
48200	Total credits	16,599.68	
	Total payable minus Total credits	2,590.35	DR
	Balance from this assessment	2,590.35	DR
	<b>Balance due</b>	<b>2,590.35</b>	<b>DR</b>

## Explanation of changes and other important information

We assessed your return and you have a balance due. If you paid this balance and your payment is not appearing on this notice, please note it may take up to 10 business days for your payment to be reflected in our system. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by May 23, 2023. You can view your account balance and statement of account online using My Account.

You can also use the CRA's Individual Tax Account Balance Automated Service by calling 1-866-474-8272. This service is available seven days a week and allows you to quickly get your account balance and

## Notice details

<b>Social insurance number</b>	XXX XX2 590
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<b>Tax year</b>	2022
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RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

information about your last payment. You will be asked to provide your social insurance number, your date of birth, and the amount reported at line 15000 on your tax return.

You may have to pay a monthly tax of 1% on your RRSP/PRPP/SPP excess contributions because your unused RRSP contributions are more than your RRSP deduction limit for 2023, as noted on your RRSP deduction limit statement. For more information about RRSPs, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Your net capital loss for 2022 is \$9,564. You can use this amount to reduce any taxable capital gains that you report in other years. For more information, see Guide T4037, Capital Gains.

As of the date of this notice, you have unused net capital losses from other years of \$9,889. You can use your unused net capital losses to reduce taxable capital gains that you report this year. If you apply this amount to another year, you may have to recalculate your unused balance. This is because of the different capital gains rates for those years. For more information, see Guide T4037, Capital Gains.

Your Canada training credit limit for next year is \$920.00. This credit will expire at the end of the year you turn 65 or the year of death.

Based on our records, you will get an instalment reminder in August and may have to pay by instalments starting September 15, 2023. For more information about making instalment payments, go to [canada.ca/taxes-instalments](https://canada.ca/taxes-instalments).

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

## Notice details

**Social insurance number** XXX XX2 590

**Tax year** 2022

RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

### RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to [canada.ca/rrsp](https://canada.ca/rrsp) or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
RRSP deduction limit for 2022	4,813
<b>Minus:</b> Employer's PRPP contributions for 2022	0
<b>Minus:</b> Allowable RRSP contributions deducted for 2022	4,813
<b>Plus:</b> 18% of 2022 earned income, up to a maximum of \$30,780	21,311
<b>Minus:</b> 2022 pension adjustment	15,442
<b>Minus:</b> 2023 net past service pension adjustment	0
<b>Plus:</b> 2023 pension adjustment reversal	0
<b>RRSP deduction limit for 2023</b>	<b>5,869</b>
<b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2023	9,232
<b>Available contribution room for 2023</b>	<b>(3,363)</b>

**Note:** If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2023 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

## More information

If you need more information about your income tax and benefit return, go to [canada.ca/taxes](https://canada.ca/taxes), go to My Account at [canada.ca/my-cra-account](https://canada.ca/my-cra-account), or call 1-800-959-8281.

To find your tax centre, go to [canada.ca/cra-offices](https://canada.ca/cra-offices).

### If you move

Let us know your new address as soon as possible. For more information on changing your address, go to [canada.ca/cra-change-address](https://canada.ca/cra-change-address).

### If you have new or additional information and want to change your return:

- go to [canada.ca/change-tax-return](https://canada.ca/change-tax-return) for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

### If you want to register a formal dispute:

- go to [canada.ca/cra-complaints-disputes](https://canada.ca/cra-complaints-disputes); you have 90 days from the date of this notice to register your dispute.

### Definitions

**DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

### Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to [canada.ca/cra-multiple-formats](https://canada.ca/cra-multiple-formats).

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

### How do you pay?

- online or by phone using a Canadian financial institution's services
- online at [canada.ca/cra-my-payment](https://canada.ca/cra-my-payment)
- online by setting up a pre-authorized debit agreement at [canada.ca/my-cra-account](https://canada.ca/my-cra-account)
- in person with your remittance voucher at your Canadian financial institution or, for a fee, at Canada Post

For more information on how to make a payment, go to [canada.ca/payments](https://canada.ca/payments).

### Need more time to pay?

If you cannot pay in full and you would like more information, go to [canada.ca/cra-collections](https://canada.ca/cra-collections).

To discuss a payment arrangement, call the CRA at 1-888-863-8657.

## My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to [canada.ca/my-cra-account](https://canada.ca/my-cra-account).

## Did the Canada Revenue Agency really contact you?

Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit [canada.ca/be-scam-smart](https://canada.ca/be-scam-smart).





JONQUIÈRE QC G7S 5J1

000018797

RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

## Notice details

**Social insurance number** XXX XX2 590

**Tax year** 2023

**Date issued** Mar 28, 2024

QD5BL39B

## Notice of assessment

We assessed your 2023 income tax and benefit return and calculated your balance.

You have a refund of **\$664.32**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton  
Commissioner of Revenue

### Account summary

You have a refund in the amount shown below.

**Refund:** \$664.32

### Go paperless!

Get your mail online through **My Account**.

1. Log in at [canada.ca/my-cra-account](https://canada.ca/my-cra-account).
2. Select "Manage online mail".

## Notice details

<b>Social insurance number</b>	XXX XX2 590
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<b>Tax year</b>	2023
-----------------	------

RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

## Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to [canada.ca/taxes-reviews](https://canada.ca/taxes-reviews). Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Note, **DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

## Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	112,718	
	Deductions from total income	12,976	
23600	Net income	99,742	
26000	Taxable income	99,742	
35000	Total non-refundable tax credits	3,177	
42000	Net federal tax	13,914.74	
43500	Total payable	13,914.74	
43700	Total income tax deducted	10,774.26	
44000	Refundable Quebec abatement	2,359.80	
47600	Tax paid by instalments	1,445.00	
48200	Total credits	14,579.06	
	Total payable minus Total credits	664.32	CR
	Balance from this assessment	664.32	CR
	<b>Direct deposit</b>	<b>664.32</b>	<b>CR</b>

## Explanation of changes and other important information

You may have to pay a monthly tax of 1% on your RRSP/PRPP/SPP excess contributions because your unused RRSP contributions are more than your RRSP deduction limit for 2024, as noted on your RRSP deduction limit statement. For more information about RRSPs, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

As of the date of this notice, you have unused net capital losses from other years of \$9,889. This amount includes any unused net capital losses created from this assessment. You can use your unused net capital losses to reduce taxable capital gains that you report this year. If you apply this amount to another year, you may have to recalculate your unused balance. This is because of the different capital gains rates for those years. For more information, see Guide T4037, Capital Gains.

## Notice details

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Social insurance number	XXX XX2 590
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Tax year	2023
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RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

Your Canada training credit limit for next year is \$1,170.00. This credit will expire at the end of the year you turn 65 or the year of death.

When you filed your return, you answered "yes" to the question on page 2, "Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2023, was more than CAN\$100,000?" Therefore, you are required to file Form T1135, Foreign Income Verification Statement, if you have not already done so. There are substantial penalties for not filing Form T1135 by the due date. For more information see form T1135 at [canada.ca/cra-forms](https://canada.ca/cra-forms).

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281. For individuals living in the territories (area code 867), call 1-866-426-1527.



## Notice details

<b>Social insurance number</b>	XXX XX2 590
<b>Tax year</b>	2023

RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

### RRSP deduction limit and available contribution room statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to [canada.ca/rrsp](https://canada.ca/rrsp) or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

#### Your unused RRSP deduction room at the end of 2023

Description	\$ Amount
RRSP deduction limit for 2023	5,869
<b>Minus:</b> Employer's PRPP contributions for 2023	0
<b>Minus:</b> Allowable RRSP contributions deducted for 2023	0
<b>Equals:</b> Your unused RRSP deduction room at the end of 2023	5,869

#### Your additional RRSP deduction limit earned in 2023

Description	\$ Amount
18% of 2023 earned income, up to a maximum of \$31,560	18,524
<b>Minus:</b> 2023 pension adjustment (PA)	15,258
<b>Minus:</b> 2023 prescribed amount for connected persons	0
<b>Equals:</b> Additional RRSP deduction limit you earned in 2023 (if negative, will be "0")	3,266

#### Your 2024 RRSP deduction limit

Description	\$ Amount
Unused RRSP deduction room at the end of 2023	5,869
<b>Plus:</b> Additional RRSP deduction limit earned in 2023	3,266
<b>Minus:</b> 2024 net past service pension adjustment (PSPA)	0
<b>Plus:</b> 2024 pension adjustment reversal (PAR)	0
<b>Equals: RRSP deduction limit for 2024</b>	<b>9,135</b>
<b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2024	9,232
<b>Your available RRSP contribution room for 2024</b>	<b>(97)</b>

**Note:** If your available RRSP contribution room is a negative amount (shown in brackets), you have no contribution room for 2024. You may have over contributed to your RRSP and have to pay a 1% monthly tax on any excess contributions. If you have, you must file a T1-OVP, Individual Tax Return for RRSP, PRPP and SPP Excess Contributions, and pay the taxes owing.

## More information

If you need more information about your income tax and benefit return, go to [canada.ca/taxes](https://canada.ca/taxes), go to My Account at [canada.ca/my-cra-account](https://canada.ca/my-cra-account), or call **1-800-959-8281**. For individuals living in the territories (area code 867), call **1-866-426-1527**.

### If you move

Let us know your new address as soon as possible. For more information, go to [canada.ca/cra-change-address](https://canada.ca/cra-change-address).

### If you have new information and want to change your return:

- go to [canada.ca/change-tax-return](https://canada.ca/change-tax-return) for faster service; or
- write to your tax centre, and include your social insurance number and any documents supporting the change. To find your tax centre, go to [canada.ca/cra-offices](https://canada.ca/cra-offices).

### If you want to register a formal dispute:

- go to [canada.ca/cra-complaints-disputes](https://canada.ca/cra-complaints-disputes); you have 90 days from the date of this notice to register your dispute.

## Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, electronic text, or audio format. For more information, go to [canada.ca/cra-multiple-formats](https://canada.ca/cra-multiple-formats).

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

### My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to [canada.ca/my-cra-account](https://canada.ca/my-cra-account).

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Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit [canada.ca/be-scam-smart](https://canada.ca/be-scam-smart).



# Notice of assessment

[Print/Save](#)

## Notice details

**Address:**

RENATO SUGA  
5-900 AV MYRAND  
QUÉBEC QC G1V 2V9

**Social insurance number:** XXX XX2 590**Tax year:** 2024**Date issued:** May 5, 2025**Tax Centre:** JONQUIÈRE QC G7S 5J1**Access code:** NP5ML22T

We assessed your 2024 income tax and benefit return and calculated your balance.

You have no amount to pay as a result of this assessment.

Thank you,

Bob Hamilton

Commissioner of Revenue

## Account summary

You have no amount to pay as a result of this assessment.

**Balance:** Nil

## Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to [canada.ca/taxes-reviews](https://canada.ca/taxes-reviews). Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Note, **DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

## Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	128,904	
	Deductions from total income	21,932	
23600	Net income	106,972	
26000	Taxable income	106,972	
35000	Total non-refundable tax credits	3,291	
42000	Net federal tax	15,082.38	
43500	Total payable	15,082.38	
43700	Total income tax deducted	10,979.91	
44000	Refundable Quebec abatement	2,561.45	
45100	Net employment insurance overpayment	77.87	
47600	Tax paid by instalments	2,946.00	
48200	Total credits	16,565.23	
	Total payable minus Total credits	1,482.85	CR
	Balance from this assessment	1,482.85	CR
	Refund transfer	1,482.85	
	<b>Balance</b>	<b>0.00</b>	

## Explanation of changes and other important information

You may have to pay a monthly tax of 1% on your RRSP/PRPP/SPP excess contributions because your unused RRSP contributions are more than your RRSP deduction limit for 2025, as noted on your RRSP deduction limit statement. For more information about RRSPs, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

As of the date of this notice, you have unused net capital losses from other years of \$9,889. This amount includes any unused net capital losses created from this assessment. You can use your unused net capital losses to reduce taxable capital gains that you report this year. If you apply this amount to another year, you may have to recalculate your unused balance. This is because of the different capital gains rates for those years. For more information, see Guide T4037, Capital Gains.

Your Canada training credit limit for next year is \$1,420.00. This credit will expire at the end of the year you turn 65 or the year of death.

When you filed your return, you answered "yes" to the question on page 2, "Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2024, was more than CAN\$100,000?" Therefore, you are required to file Form T1135, Foreign Income Verification Statement, if you have not already done so. There are substantial penalties for not filing Form T1135 by the due date. For more information see form T1135 at [canada.ca/cra-forms](https://canada.ca/cra-forms).

We will transfer your refund of \$1,482.85 to your 2025 instalment account. The effective date of the transfer will be May 5, 2025.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281. For individuals living in the territories (area code 867), call 1-866-426-1527.

## **RRSP deduction limit and available contribution room statement**

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to [canada.ca/rrsp](https://canada.ca/rrsp) or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

## **Your unused RRSP deduction room at the end of 2024**

<b>Description</b>	<b>\$ Amount</b>
RRSP deduction limit for 2024	9,135

Description	\$ Amount
<b>Minus:</b> Employer's PRPP contributions for 2024	0
<b>Minus:</b> Allowable RRSP contributions deducted for 2024	9,135
<b>Equals:</b> Your unused RRSP deduction room at the end of 2024	0

## Your additional RRSP deduction limit earned in 2024

Description	\$ Amount
18% of 2024 earned income, up to a maximum of \$32,490	19,180
<b>Minus:</b> 2024 pension adjustment (PA)	14,872
<b>Minus:</b> 2024 prescribed amount for connected persons	0
<b>Equals:</b> Additional RRSP deduction limit you earned in 2024 (if negative, will be "0")	4,308

## Your 2025 RRSP deduction limit

Description	\$ Amount
Unused RRSP deduction room at the end of 2024	0
<b>Plus:</b> Additional RRSP deduction limit earned in 2024	4,308
<b>Minus:</b> 2025 net past service pension adjustment (PSPA)	0
<b>Plus:</b> 2025 pension adjustment reversal (PAR)	0
<b>Equals: RRSP deduction limit for 2025</b>	<b>4,308</b>
<b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2025	12,108
<b>Your available RRSP contribution room for 2025</b>	<b>(7,800)</b>

**Note:** If your available RRSP contribution room is a negative amount (shown in brackets), you have no contribution room for 2025. You may have over contributed to your RRSP and have to pay a 1% monthly tax on any excess contributions. If you have, you must file a T1-OVP, Individual Tax Return for RRSP, PRPP and SPP Excess Contributions, and pay the taxes owing.

## More information

If you need more information about your income tax and benefit return, go to [canada.ca/taxes](https://canada.ca/taxes), go to My Account at [canada.ca/my-cra-account](https://canada.ca/my-cra-account), or call **1-800-959-8281**. For individuals living in the territories (area code 867), call **1-866-426-1527**.

## **If you move**

Let us know your new address as soon as possible. For more information, go to [canada.ca/cra-change-address](https://canada.ca/cra-change-address).

## **If you have new information and want to change your return:**

- go to [canada.ca/change-tax-return](https://canada.ca/change-tax-return) for faster service; or
- write to your tax centre, and include your social insurance number and any documents supporting the change.

To find your tax centre, go to [canada.ca/cra-offices](https://canada.ca/cra-offices).

## **If you want to register a formal dispute:**

- go to [canada.ca/cra-complaints-disputes](https://canada.ca/cra-complaints-disputes); you have 90 days from the date of this notice to register your dispute.

## **Help for persons with hearing, speech, or visual impairments**

You can get this notice in braille, large print, electronic text, or audio format. For more information, go to [canada.ca/cra-multiple-formats](https://canada.ca/cra-multiple-formats).

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

Screen ID: MA-CC-02

Version: 2025-05-02 1:06:09 p.m. (25.02.10-RELEASE)



# How much does a Developer make in Quebec? ⓘ

Experience

All years of experience ▾

Industries

All industries ▾

Total pay range

# CA\$57K - CA\$89K/yr

CA\$74K/yr Median total pay

Pay breakdown

CA\$55K - CA\$80K/yr Base pay

CA\$2K - CA\$9K/yr Additional pay

About our data



Very High Confidence

Last updated Jul 6, 2025

494 Salaries Submitted

[How do we calculate pay? ▾](#)

How accurate is a total pay range of CA\$57K-CA\$89K/yr?

Low

Accurate

High

Your input helps Glassdoor refine our pay estimates over time.

# **Exhibit C.II - Second Prong - Financial Feasibility**



## Bradesco Internet Banking

Date: 02/26/2025 - 04h10 PM  
Name: RENATO SUGA

Branch   Account	Available (R\$) (A)	Investments (R\$) (B)	Total (R\$) (A + B)
3287   674 - 2	139,555.75	56,458.58	196,014.33

### Total of Resources

Total (A+B)	196,014.33
-------------	------------

### A Available

Product	Saldo(R\$)
Total Available (A)	139,555.75
Checking-Account	1.00
Invest Fácil	5,645.36
Other Investments with Automatic Write-Off	133,909.39

### B Investments

Investments with automatic write-off	56,458.58
--------------------------------------	-----------

### Balance Available for Investment

Total	1.00
-------	------

### Investment Statement

Product	Balance(R\$)
CDB-FACIL V ATZ (*)	133,909.39
INVEST FACIL BR (*)	5,645.36
L. FINANCIAL - FOR REDEEMING	56,458.58

\* Investments with automatic write-off

If you have other investments, go here  
If you can't see your treasury operations on the secondary market (debentures, CRI and CRA), talk to your Relationship Manager.

The above data is based on 02/26/2025 at 04:10 PM and is subject to change.

### Bradesco Easy Phone

Capitals and Metropolitan Regions 4002 0022 Other Regions 0800 570 0022	Balance inquiry, statement, financial and credit card transactions. 24-hour service, 7 days a week
CS - Hello Bradesco 0800 704 8383	CS - Hearing or Speech Impairment 0800 722 0099
Cancellations, complaints, information, suggestions and compliments. Service 24 hours a day, 7 days a week.	
Ombudsman 0800 727	Service from Monday to Friday from 8 AM to 6 PM, except holidays.

For other phone numbers, see the website Fales Conosco

If you prefer, talk to BIA on WhatsApp (11) 3335 0237

### Bradesco Easy Phone

Capitals and Metropolitan Regions 4002 0022 Other Regions 0800 570 0022	Electronic customer service available 24 hours a day Personalized service from Monday to Friday, from 7am to 10pm, and on Saturdays from 9am to 3pm. Sundays and national holidays - no working hours.
CS - Hello Bradesco 0800 704 8383	CS - Hearing or Speech Impairment 0800 722 0099
Cancellations, complaints, information, suggestions and compliments. Service 24 hours a day	
Ombudsman 0800 727 9933	Service from Monday to Friday from 8 AM to 6 PM, except holidays.

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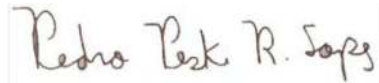
See website for other phone numbers

If you Prefer, contact BIA at



(11) 3335 0237

**I, Pedro Peski Ribeiro Lopes, 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: April 15, 2025.**

Agência   Conta	Disponível (R\$) (A)	Investimentos (R\$) (B)	Total (R\$) (A + B)
3287   674 - 2	139.555,75	56.458,58	196.014,33

**Total de Recursos**

Total (A+B)	196.014,33
-------------	------------

**Saldo Disponível para Investimento**

Total	1,00
-------	------

**A Disponível**

Produto	Saldo(R\$)
Total Disponível (A)	139.555,75

Conta-Corrente 1,00

Invest Fácil 5.645,36

Demais Investimentos com Baixa Automática 133.909,39

**B Investimentos**

Investimento sem baixa automática (B)	56.458,58
---------------------------------------	-----------

**Demonstrativo de Investimentos**

Produto	Saldo(R\$)
CDB-FACIL V ATZ (*)	133.909,39
INVEST FACIL BR (*)	5.645,36
L. FINANCEIRA - P/RESGATE	56.458,58

\* Investimentos com baixa automática

Se você tem outros investimentos, acesse aqui  
Caso não visualize suas operações de tesouraria no mercado secundário (debêntures, CRI e CRA), fale com seu Gerente de Relacionamento.

Os dados acima têm como base 26/02/2025 às 16h10 e estão sujeitos a alterações.

**Fone Fácil Bradesco**

Capitais e Regiões Metropolitanas 4002 0022  
Demais Regiões 0800 570 0022

Consulta de saldo, extrato, transações financeiras e de cartão de crédito.  
Atendimento 24 horas, 7 dias por semana

SAC - Alô Bradesco  
0800 704 8383

SAC - Deficiência Auditiva ou de Fala  
0800 722 0099

Cancelamento, reclamação, informação, sugestão e elogio.  
Atendimento 24 horas, 7 dias por semana.

Ouvidoria 0800 727 9933

Atendimento de segunda a sexta-feira das 8h às 18h, exceto feriados.

Demais telefones consulte o site Fale Conosco

Se preferir, fale com a BIA pelo WhatsApp  (11) 3335 0237

**Fone Fácil Bradesco**

Capitais e Regiões metropolitanas 4002 0022  
Demais Regiões 0800 570 0022

Atendimento eletrônico disponível 24h  
Atendimento personalizado de segunda a sexta-feira, das 7h às 22h e, aos sábados das 9h às 15h.  
Domingos e feriados nacionais - não há expediente.

SAC - Alô Bradesco  
0800 704 8383

SAC - deficiência Auditiva ou de Fala  
0800 722 0099


Cancelamento, reclamação, informação, sugestão e elogio:  
Atendimento disponível 24h

Ouvidoria  
0800 727 9933

Atendimento de segunda a sexta-feira das 9h às 18h, exceto feriados.

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Demais telefones consulte o site

Se Preferir, fale com a BIA pelo  (11) 3335 0237



## Currency Converter

Quote date

Value

Convert from

↔

To

↻

---

### Conversion result

**Conversion from:** Real/BRL (790)  
**Amount to convert:** 196,014.33

**To:** United States Dollar/USD (220)  
**Conversion result:** 36,517.378

**Exchange rate date used:** 12/09/2025

**Rate:**  
 1 Real/BRL (790) = 0.1862995 United States Dollar/USD (220)  
 1 United States Dollar/USD (220) = 5.3677 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 available for dates reported from 01/02/1999 onwards.
- For non-business days, the price of the immediately preceding business day is assumed.
- The Central Bank assumes no responsibility for the non-simultaneity or lack of information provided, nor for any errors in currency parities, or any other errors, except for the parity of the United States dollar against the Brazilian 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 inaccuracies, nor for the improper use of the information contained in the transaction.

### Follow the BC

<http://br.linkedin.com/company/banco-central-do-brasil>
<http://www.instagram.com/banco-central-do-brasil>
<http://www.facebook.com/bancocentraldoBrasil>
<http://www.youtube.com/bancocentraldoBrasil>
<http://www.twitter.com/bancocentraldoBrasil>
<http://www.whatsapp.com/channel/00299a6175749@N03>

[Acesso à informação](#) ▾



# Currency Converter

Over 31 years of currency data. Powered by OANDA

 **CAD** Canadian Dollar ▼
 **USD** US Dollar ▼

281,910.33



204,905

CAD EUR GBP BTC

USD GBP ETH

Date < 17 September 2025 >

Preview interbank rate +/- 0% ▼

OANDA's currency calculator tools use OANDA Rates™, the touchstone FX rates compiled from leading market data contributors.



30D 60D 90D

	Bid: Sell 1 CAD	Ask: Buy 1 CAD
Min	0.72573	0.72583
Avg	0.72684	0.72695
Max	0.72804	0.72813

CAD, USD for the 24-hour period ending Tuesday Sep 16 2025 23:59 UTC

These values represent the daily average of the Bid and Ask rates OANDA receives from many data sources.

# **Exhibit D - Personal Documents**

**FUNARPEN**  
 (National Fund for Civil  
 Registration of Natural Persons)



DIGITAL SEAL  
 SFRC2.bchx8.Fp9KG  
 3wFA2.F388g  
 http://funarpen.com.br



FEDERATIVE REPUBLIC OF BRAZIL  
 CIVIL REGISTRY OF NATURAL PERSONS

**BIRTH CERTIFICATE**  
 Name  
**RENATO SUGA**

CPF: 033.821.489-51 \*\*

Registration  
 129759 01 55 1980 1 00014 038 0008476 51

Date of birth in full March twenty-sixth, nineteen eighty **	Day 26	Month 03	Year 1980
---	-----------	-------------	--------------

Time of birth 3:40 AM	City of birth Curitiba - Paraná **
--------------------------	---------------------------------------

City of registration and state Curitiba - Paraná **	Place, city of birth and state Santa Brígida Maternity, Curitiba - Paraná **	Sex Male
--	---	-------------

Filiation  
**NELSON SUGA and RUMIKO SUGA \*\***

Grandparents  
 TOKUSHIRO SUGA, MATSUYE SUGA, KAN-ICHI HARA AND MIHO HARA \*\*

Twin No	Name of twins ----- **
------------	---------------------------

Date of registration in full March twenty-seventh, nineteen eighty **	Live birth registration number No record
--	---

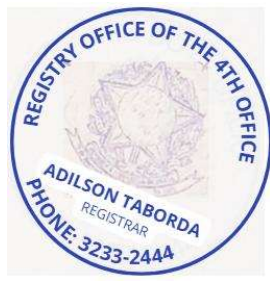
NOTES TO BE ADDED  
 Second copy issued from the record drawn up on 03/27/1980. Fees: R\$48.47 (VRC 175.00) Seal: R\$9.00,  
 Searches: R\$11.08 (VRC 40.00) FUNDEP: R\$2.98, ISSQN: R\$2.38. Total: R\$73.91.

Registration notes  
 No record \*\*

Name of Office 4th Civil Registry Office of Natural Persons and 16th Notarial Service of the Extrajudicial Court
Registrar Adilson Taborda
City and Judicial District / State City and Judicial District of Curitiba - Paraná
Address Rua Voluntários da Pátria, 262, Centro, Curitiba-Paraná ZIP Code: 80.020-000 - Phone: (41) 3233-2444 Printed by: Luciana

The content of this certificate is true. I certify.  
 Curitiba - Paraná, September 09, 2024.

----//signature//----  
 Luciana das Graças Munhoz  
 Clerk



FUNARPEN BC 0060962583 BRP


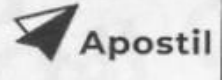
National Fund for Civil Registration of Natural Persons

 		<b>BRASIL</b> <b>APOSTILLE</b> (La Haye Convention of October 5, 1961)	
1. Country:		<b>FEDERATIVE REPUBLIC OF BRAZIL</b>	
This public document			
2. Has been signed by:		LUCIANA DAS GRAÇAS MUNHOZ	
3. Acting in the capacity of:		CLERK	
4. Bears the seal/stamp of:		4TH CIVIL REGISTRY OFFICE OF NATURAL PERSONS OF CURITIBA-PARANÁ	
Certified			
5. At:	CURITIBA	6. On the day:	09/10/2024
7. By:		Adilson Taborda	
8. N°:		220138	
9. Seal/Stamp:		10. Signature:	-----//Signature//----- <i>[unreadable]</i>



Type of document: Birth Certificate

Name of holder of document: RENATO SUGA

<p>This Apostille certifies only the signature, the capacity of the person signing it, and where appropriate, the seal or stamp which the public document bears. It does not certify the content of the document for which it was issued.</p> <p>The authenticity of this Apostille and its electronic signature, along with the underlying public document, may be verified at:</p> <p><a href="https://apostil.org.br">https://apostil.org.br</a></p>	<p>This Apostille was signed with an electronic signature, following Law No. 11,419/2006.</p> <p>Any questions about this Apostille may be directed to the Ombudsman of the CNJ:</p> <p><b>(61) 3772-7800</b>  <a href="mailto:servicos@cnbcf.org.br">servicos@cnbcf.org.br</a></p>	<p>Please use this QR Code to check the authenticity of this Apostille and its electronic signature. A copy of the underlying public document is also accessible from the same page.</p>	 <p><b>Code</b>  <b>2201387-24</b>  <small>CRC</small>  <b>D10B3FE5</b></p> 
---	---	--	--

**Registration Details**

Registration	0018830155 1987 1 0003 050 0000533 31
Standard	aaaaabbcc dddd e ffff ggg hhhhhh ii
Details	
aaaa (00188-3)	National Code of the Registry Office (unique identification of the notary office)
bb (01)	Collection Code, being: 01 Own Collection Other Incorporated Collections
cc (55)	Type of Service Provided, being: 51: Notary Service 52: Protest of Titles Service 53: Real Estate Registration Service 54: Registration of Titles and Civil Documents of Legal Entities Service 55: Civil Registration of Natural Persons Service 56: Maritime Contracts Registration Service 57: Distribution Registration
dddd (1987)	Year of Registration
e (1)	Type of book, being: 1: Book A (Birth) 2: Book B (Marriage) 3: Auxiliary Book B (Religious Marriage Registration for Civil Purposes) 4: Book C (Death) 5: Auxiliary Book C (Stillbirth Registration) 6: Book D (Proclamation Registration) 7: Book E (Other acts related to Civil Registration)
ffff (0003)	Book number
aaa (050)	Page number <b>273</b>
hhhhhh (0000533)	Term number
ii (31)	Check digit





**16TH NOTARY OFFICE**  
 Rua Voluntários da Pátria, 233, Store 06  
 ZIP Code: 80020-000, Curitiba-Paraná

**APOSTILLE**

Seal No. BFAH6A774VWwUfYKf388q  
 Validate this seal at <http://funarpen.com.br>

Curitiba, December 10, 2024.

In witness  
 whereof  
 Luiz Henrique Aquino - Deputy Clerk

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: January 12, 2026.

FUNARPEN



SELO DE FISCALIZAÇÃO  
SFRC2.bchx8.Fp9KG  
3wFA2.F388q  
<https://selo.funarpen.com.br>



REPÚBLICA FEDERATIVA DO BRASIL  
REGISTRO CIVIL DAS PESSOAS NATURAIS

## CERTIDÃO DE NASCIMENTO

Nome

### RENATO SUGA

CPF: 033.821.489-51 \*\*

Matrícula

129759 01 55 1980 1 00014 038 0008476 51

Data do nascimento por extenso

Vinte e seis de março de um mil e novecentos e oitenta \*\*

Día  
26Mês  
03Ano  
1980

Hora

03h 40min

Naturalidade

Curitiba-PR \*\*

Município de registro e unidade de federação

Curitiba-PR \*\*

Local, Município de Nascimento e UF

Maternidade Santa Brígida, Curitiba-PR \*\*

Sexo

Masculino

Filiação

NELSON SUGA e RUMIKO SUGA \*\*

Avós

TOKUSHIRO SUGA, MATSUYE SUGA, KAN-ICHI HARA E MIHO HARA \*\*

Gêmeo

Não

Nome e Matrícula do(s) gêmeo(s)

Data do registro por extenso

Vinte e sete de março de um mil e novecentos e oitenta \*\*

Número da D.N.V

Sem Informação

OBSERVAÇÃO/ANOTAÇÕES A ACRESCEM

2ª Via extraída do assento lavrado em 27/03/1980. Emolumentos: R\$48,47(VRC 175,00) Selo: R\$9,00, Buscas: R\$11,08(VRC 40,00) FUNDEP: R\$2,98, ISSQN: R\$2,38. Total: R\$73,91. \*\*

Anotações de cadastro

Nada consta. \*\*

Nome do Ofício

4º Serviço de Registro Civil de Pessoas Naturais e  
16º Serviço Notarial do Foro Extrajudicial

Oficial Registrador

Adilson Taborda

Município e Comarca / UF

Município e Comarca de Curitiba - Paraná

Endereço

Rua Voluntários da Pátria, 262, Centro, Curitiba-PR  
CEP: 80.020-000 - Fone: (41)3233-2444

Impresso por: Luciana

O conteúdo da certidão é verdadeiro. Dou fé.

Curitiba-PR, 09 de setembro de 2024.

*Luciana das Graças Munhoz*  
Escrevente



BC 006062583 BRP

FUNARPEN



**CNJ** CONSELHO NACIONAL DE JUSTIÇA

**BRASIL**

**APOSTILLE**

(Convention de La Haye du 5 octobre 1961)

1. País: (Country / Pays):		REPÚBLICA FEDERATIVA DO BRASIL	
Esta documento público, (This public document / Le présent acte public)			
2. Foi assinado por: (Has been signed by / A été signé par)		LUCIANA DAS GRAÇAS MUNHOZ.	
3. Na qualidade de: (Acting in the capacity of / Agissant en qualité de)		ESCREVENTE	
4. Tem o selo / carimbo de: (Bears the seal / stamp of / Est revêtu du sceau / timbre de)		4º SERVIÇO DE REGISTRO CIVIL DE PESSOAS NATURAIS DE CURITIBA - PR	
Certificado (Certified / Attesté)			
5. Em: (At / À):	CURITIBA	6. No dia: (On / Le / La):	10/09/2024
7. Por: (By / Par): Adilson Taborda			
8. Nº: (N° / Sous n°): 220138		10. Firma: (Signature):	
9. Selo / Carimbo: (Seal / Stamp / Sceau / Timbre):		10. Firma: (Signature):	

Tipo de Documento:  
(Type of document / Type d'acte)

Certidão de Nascimento

Nome do titular:  
(Name of holder of document / Nom du titulaire)

RENATO SUGA

Esta Apostila certifica a presença e a autenticidade da assinatura e, quando apropriado, a existência de assinaturas em documentos públicos.

A present Apostila de formaliza com assinatura eletrônica, conforme a Lei nº 11.418/2006.

For favor, verificar esse QR Code para obter a autenticação desta Apostila e de seu conteúdo eletrônico. Uma cópia do documento público eletrônico assinado está disponível em nosso página.



This Apostila certifies only the signature, the capacity of the person signing it and, where appropriate, the seal or stamp which the public document bears. It does not certify the content of the document in which it was issued.

This Apostila was electronically signed in accordance with Law nº 11.418/2006.

Para ver o QR Code para obter a autenticação de sua Apostila e de seu conteúdo eletrônico, faça um cópia do documento público eletrônico assinado em nosso site.

Code (Code / Code)

2201387-24

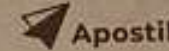
CBC

D10B3FB5

Cette A... n... ne certifie que la signature, la qualité de la personne qui la signe et, le cas échéant, les sceaux ou le timbre dont est revêtu le présent acte public. Elle ne certifie pas le contenu de l'acte pour lequel elle a été émise.

Cette Apostila e foi emitida por um sistema eletrônico, de acordo com a Lei nº 11.418/2006.

Verifique através do Code QR para verificar a autenticidade de sua Apostila e de seu conteúdo eletrônico. Uma cópia do documento público eletrônico assinado está disponível em nossa página.



A autenticidade desta Apostila e de seu conteúdo eletrônico bem como a existência de assinaturas, podem ser verificadas em:

Declara a validade desta Apostila e de seu conteúdo eletrônico, de acordo com a Lei nº 11.418/2006.

Verifique através do Code QR para verificar a autenticidade de sua Apostila e de seu conteúdo eletrônico. Uma cópia do documento público eletrônico assinado está disponível em nossa página.

The authenticity of this Apostila and its electronic signature, along with the underlying public document, may be verified at:

Verifique através do Code QR para verificar a autenticidade de sua Apostila e de seu conteúdo eletrônico, de acordo com a Lei nº 11.418/2006.

L'autenticité de cette Apostila, de la signature électronique, ainsi que de l'acte public sous-jacent peut être vérifiée sur:

(61) 3772-7800

<https://apostil.org.br>

[servicos@cnj.br](mailto:servicos@cnj.br)

BR 129759 005042639



16º TABELACIONATO DE NOTAS  
Por Voluntários da Pátria, 233 - Lj. 06  
CEP 80020-000 - Curitiba - PR

APOSTILAMENTO

Belo nº BFAH5A7765VW6UPY6F388q  
Valide esse selo em <http://funaspen.com.br>

Certifica, 10 de setembro de 2024

Esse Teste de Verdade de Verificação de Assinatura Eletrônica

Luciano Augusto de Souza



INFORMAÇÕES DE IDENTIFICAÇÃO	
IDENTIFICADORA	
PROTEÇÃO	
DESEMPENHO	
CÍRCULO NACIONAL DE SERVIÇOS DE REGISTRO CIVIL DE CURITIBA	
CÍRCULO DE REGISTRO CIVIL	
41 - SERVIÇOS DE REGISTRO CIVIL	
CURTIBA - SERVIÇOS DE REGISTRO CIVIL	
TIPO DE SERVIÇO PRESTADO, SECON	
61 - SERVIÇOS DE REGISTRO CIVIL	
62 - SERVIÇOS DE REGISTRO CIVIL	
63 - SERVIÇOS DE REGISTRO CIVIL	
64 - SERVIÇOS DE REGISTRO CIVIL	
65 - SERVIÇOS DE REGISTRO CIVIL	
66 - SERVIÇOS DE REGISTRO CIVIL	
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68 - SERVIÇOS DE REGISTRO CIVIL	
69 - SERVIÇOS DE REGISTRO CIVIL	
70 - SERVIÇOS DE REGISTRO CIVIL	
ANO DE REGISTRO	
TIPO DE REGISTRO	
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