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## Agenda

- USP in Numbers
- LASSU Overview
- Innovation in Brazil
  - Top 10 Innovators
  - Financial Sector
- Final Considerations

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## USP in Numbers

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### University of São Paulo – Founded in 1934




USP in 1st Position in THE América Latina ranking, 9<sup>th</sup> position in THE BRICs e 80-90<sup>th</sup> position in THE ranking of the 100 universities with the best academic reputation in the world.

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## University of São Paulo

- **11** campi (4 – São Paulo city).
  - **89** units.
- **92.064** students (undergrad, grad & MBA).
  - **5.860** professors.
  - **16.837** employees.
- **249** undergrad programs.
- **239** MSc and PhD programs



*Biblioteca USP Brasileira Guita e José Mindlin, Prêmio Arquitetura 2013*

Source: Anuário Estatístico 2013


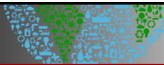
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## LASSU


### Research Laboratory on Sustainability

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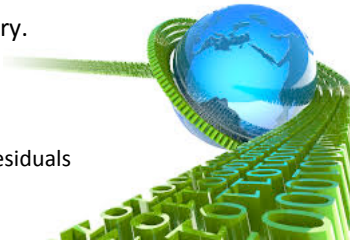
## LASSU-PCS-EPUSP

- LASSU – Laboratory on Sustainability
  - **Created in 2010**
  - **3 professors (Engineering School, Architecture & Urbanism, EACH)**
  - **10** collaborators - Doctorate, Master and Undergrad students and employees.
  - **Strong Partnership with CEDIR (Center For Discard and Reuse of E-Waste)**
- Main fields of interest
  - **ITC Governance**
  - **Network Management oriented to Sustainability Policies**
  - **Energy Efficiency** applied to:
    - SDN (Software Defined Network)
    - Cloud Computing
    - Data Centers
  - **Electronic Waste**
  - **Sustainability in Productive Chain**
  - Life Cycle Assessment




## Main Projects

- **Management System** oriented to Sustainability
- **Sustainable Business and Governance System**
- Energy Efficiency in **Data Centers**.
- **Sustainable Productive Chain** for Shoe industry.
- **Energy efficient in Plant Floors**.
- **Electronic Waste:**
  - Green Seal
  - Center for Discard and Reuse of Informatics Residuals
- **Social and Digital Inclusion**
  - Eco-Eleto Project
  - Paideia Program
- **MBA Programs**
  - MBA USP Governance and Innovation with Digital Technologies and Sustainability
  - MBA USP Integrated Management of Solid Waste.



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## Main Partnerships

- RNP (National Network for Research and Education)
- ANSP (Academic Network of São Paulo State)
- PETROBRAS
- Center for Innovation - Ericsson Brazil.
- **Ericsson Research Sweden**, Canada, Finland.
- ETS, **University of Quebec**, Montreal – Canada.
- **IBM Research** – T.J. Watson, New York, EUA.
- **I2Cat** – Living Laboratories, Barcelona, Spain.
- **MIT CISR** (Center For Information System Research), Boston, EUA.
- MIT D-Lab (*Development through Dialogue, Design and Dissemination*), Boston, EUA.
- MIT L-Lab (Leadership on Sustainability), Boston, EUA.
- **University of Sorbonne – Paris I**, Paris, France.
- **University of Amsterdam**, Amsterdam, Holland.







## Awards

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8° Prêmio  
**MARIO COVAS**

April 2009	Award Mário Covas 2008 – Honor Award - Innovation Category – Green Seal and CEDIR Projects.
April 2010	Award Mário Covas 2009 – Innovation Category – CEDIR Project.
Dec 2010	Award InfoExame – Green Initiative – CEDIR
April 2012	Award Mário Covas 2011 – Innovation Category - Eco-Eleto Project
June 2013	Award von Martius – Sustainability in Technology – 1st Position

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## Innovation and Sustainability

**Eco-Eleto**



GOVERNO DO ESTADO  
**SÃO PAULO**  
8º Prêmio Mário Covas - 2011

**Mario Covas Award 2011**



**Von Martius Sustainability 2013**

**Eco-Eleto**



**FECOMERCIO Sustainability 2013 & 2015**

**Sustainable Origin**



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# Innovation in Brazil

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## Top 10 Innovators

1st

3rd

5th

March 2016  
Net profit - 1,500 billions Euros  
Branches: 3,680

6th

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Source: Valor Econômico 2016; Exame Abril 2017

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## Top 10 Innovators

**7th**



**8th**



March 2016  
Net profit – 1,376 billions Euros  
Branches: 4,517

**9th**



**10th**



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## Financial Sector

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## Banking Sector



- A survey of **Goldman Sachs** shows:
  - **33% of millennials believe** they will not need a bank in five years
  - **50% expect** the **banking services** to be provided by **startups**.
- In Brazil, **large banks**, as Bradesco and Itau, react investing in **new digital techniques** and **sponsoring fintechs**.
  - Itau has invested in maxiPago!, which processes e-commerce payments.


**Bradesco**



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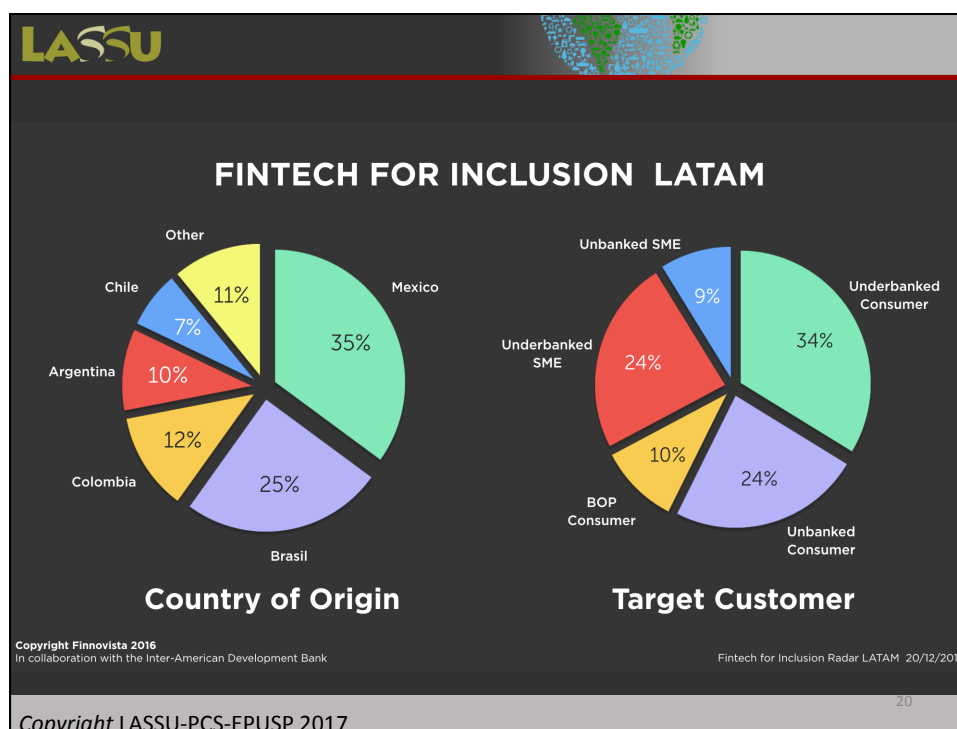
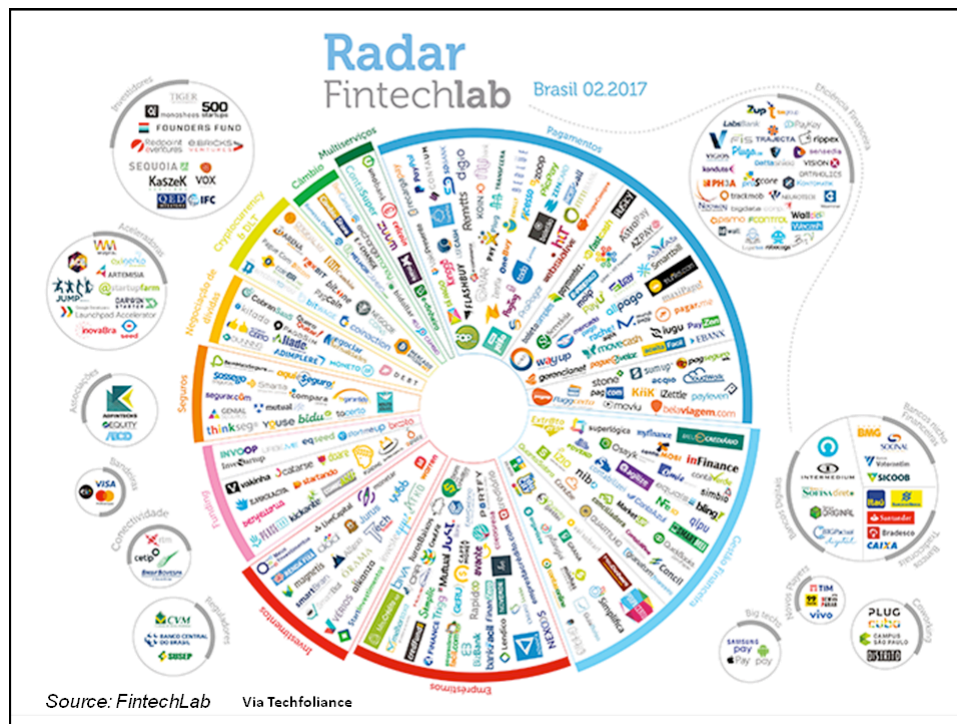
## Brazilian Fintechs

- **2<sup>nd</sup> semester 2016** – around **244 fintechs**.
- Tripled number of fintechs in the last 2 years.
- **Motivation:**
  - **85 %** of Brazilians (**200 millions**) live in cities, **40 %** remain **excluded from traditional banking systems**.
  - **High-penetration of mobile phone** (1.4 Cell phone per capita).
  - **High Credit card rates**, around triple digits

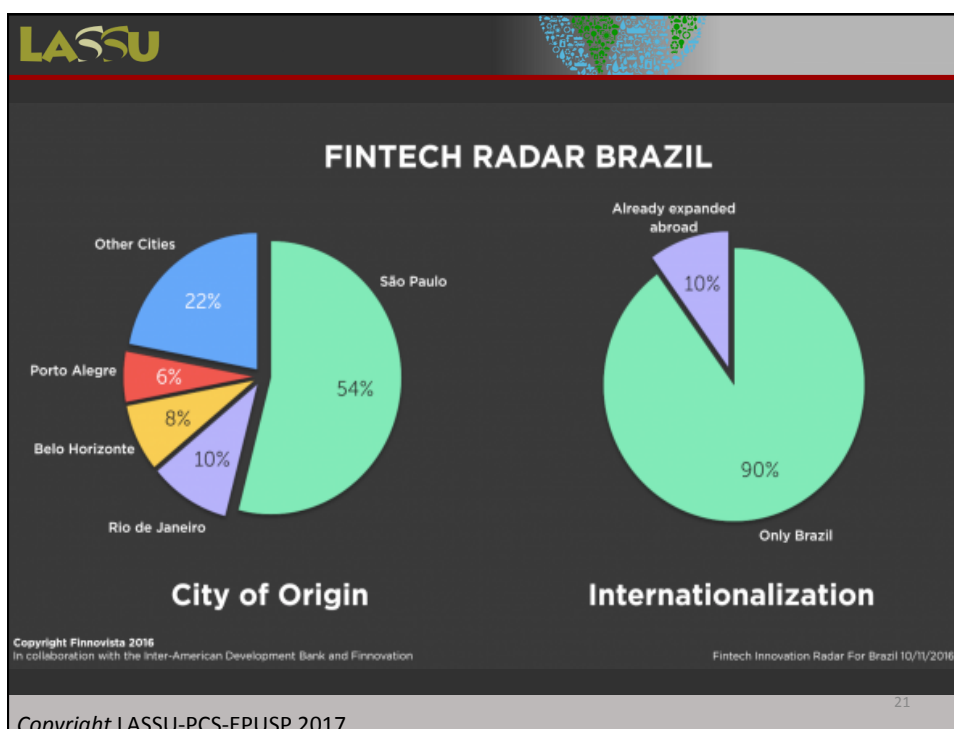
Fonte: <https://techcrunch.com/2017/05/13/brazils-fintech-boom-offers-new-vertical-opportunities-for-investors/>

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**NUbank**

- Provides a **digital credit card** with **no tariffs or annuity**, a Gold/Platinum MasterCard for smartphones.
- **Created in 2013** aiming to **take customers** from **Brazil's highly profitable banks**.
- **Investors:** Sequoia Capital, Kaszek Ventures, Tiger Global, Founders Fund, Goldman Sachs, QED Investors and DST Global
- In 2016, it got:
  - **800,000 card** requests.
  - Saving around **200 millions Euros in tariffs**.




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## Financial Sector



**Bradesco**

- **Open Innovation Program** for new business model for financial products and services.
- 3<sup>rd</sup> edition – 30 fintechs.



**Itaú**


- **Coworking environment** for inspire, educate and connect entrepreneurs and their startups.



**inovaBra**  
startups



**cubo**

coworking   
RedPoint Funding

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## Final Considerations

- Brazil is **booming in startups**. It has largest startup ecosystem in Latin America.
- **Challenges:**
  - indecipherable **bureaucracy**.
  - High **interest rates**
  - Antiquated labor laws and tax codes
- Innovating around inefficiencies - **education and healthcare**.
- **Projects:** Startups + University are encouraged to work together.

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# Questions

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