



S&O Capital

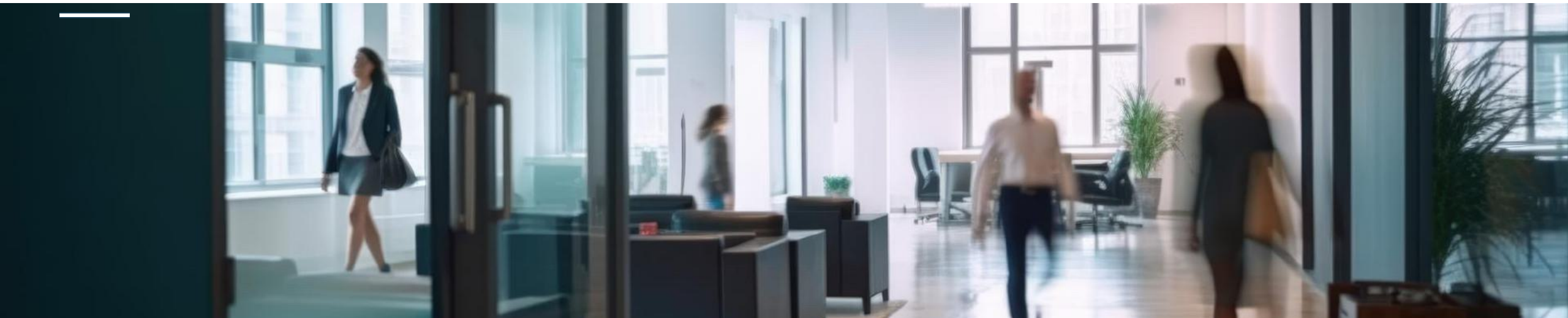
Real results. Lasting impact.

HELPING YOUR ORGANISATION SUCCEED WITH PREMIUM PROFESSIONAL SERVICES

We are the go-to partner for regulated industries like financial services, healthcare and pharma, offering hands-on expertise in business growth and operational efficiency.

We work alongside your teams to deliver measurable, high-impact results.

Who we are



Elite Expertise:

S&O Capital is an international firm composed of **senior experts** with decades of combined experience in regulated industries, including financial services and healthcare.



Confidential and Trusted Advisors:

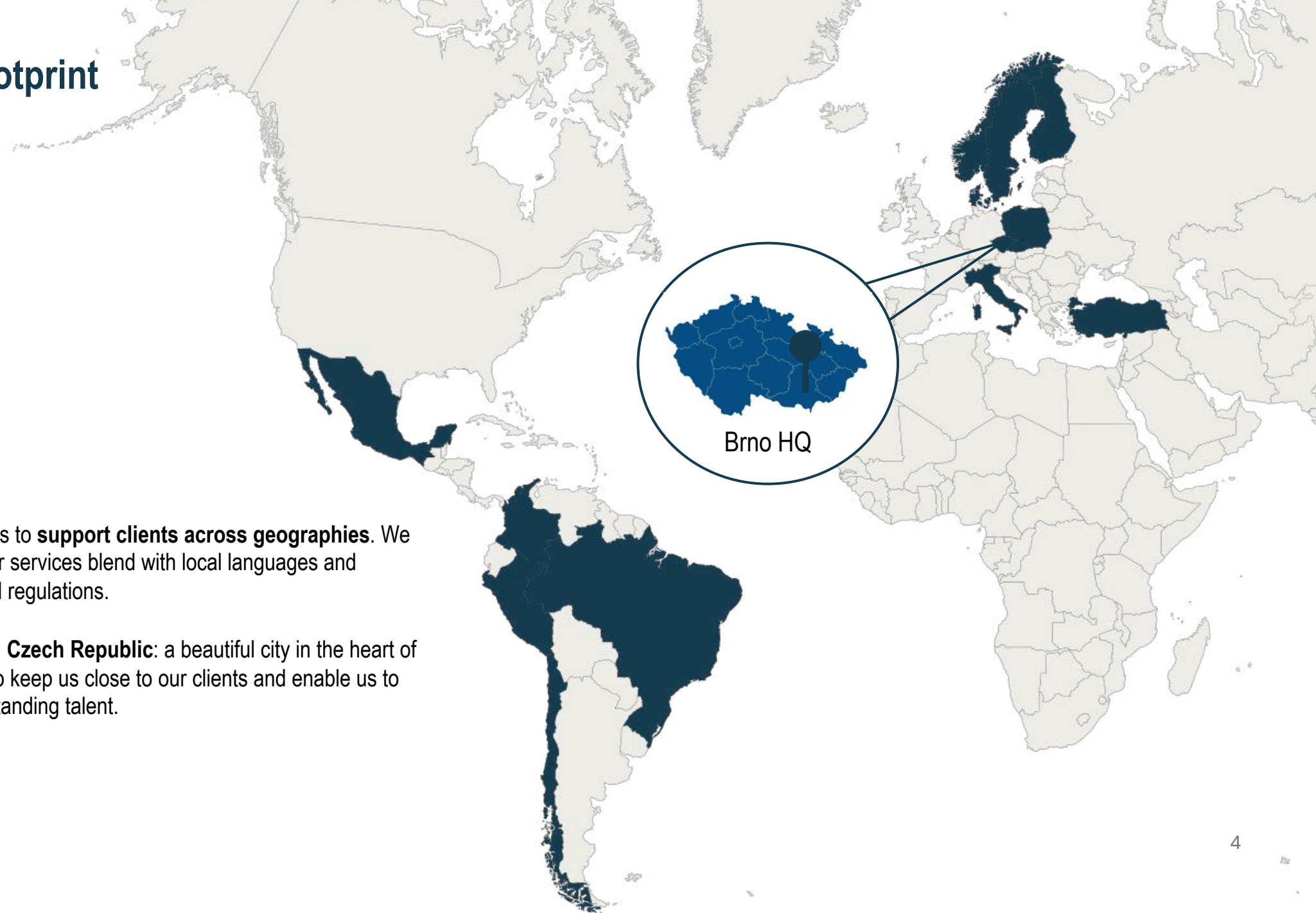
We operate with absolute discretion, acting as **trusted partners to executive teams** who rely on our guidance to execute critical business transformations.



Hands-on Approach:

We collaborate directly with your teams, ensuring that strategies are not only formulated but also **executed seamlessly**, driving real, **tangible outcomes**.

Geographical footprint



Our distributed model allows us to **support clients across geographies**. We take special care to ensure our services blend with local languages and cultures, and comply with local regulations.

Our headquarters are in **Brno, Czech Republic**: a beautiful city in the heart of Europe, strategically located to keep us close to our clients and enable us to strengthen our team with outstanding talent.

“Integrity, commitment, impact. Our values are not hanging on the wall, but applied in everything we do as a team.”

Alessio Colantonio
Chief Executive Officer



The value we bring

REVENUE GROWTH

We don't just plan; **we execute**. From defining market entry strategies across EMEA to directly securing new business partnerships, **we deliver increased revenues** and tangible results.



OPERATIONAL EFFICIENCY

By reengineering processes and coaching your teams in Project Delivery and ITSM practices, we improve workflows and reduce operational bottlenecks, **reducing time-waste and resource consumption**.

Pan-European Network

Regulated Industry Expertise

Digital Mastery

Risk Management Expertise

“First we test if it should exist, then we make it better.”

We do not pursue operational improvement for its own sake. Instead, we challenge the status quo where it matters most, using decades of delivery experience to uncover the real business need and implement targeted changes that deliver the greatest efficiency gains.

Paolo Lamperti

Vice President – Global Delivery



THE CHALLENGES WE HELP YOU SOLVE

Revenue Stagnation,
Operational Inefficiencies,
Technological Debt,
High cost of Compliance.

S&O Capital will tailor a custom solution for your organisation.

**“Long-term growth
requires both strategic
vision and operational
discipline.”**

Sustainable business performance depends on the ability to align strategic priorities with efficient operations, measurable execution, and continuous adaptation to evolving business needs. Our operational background allows us to bring a pragmatic, hands-on approach focused on execution, efficiency, and tangible results.

Lina Torres Hernandez
Business Transformation Associate



A few other examples of the value we bring to our clients

GENERALI

In partnership with S&O Capital, **Generali** set out to improve **Project Management efficiency** across 8 countries in CEE: a delivery portfolio of hundreds of M€ in size. The engagement also targeted specific improvement in **governance effectiveness**, as well as a **measurable increase in portfolio delivery**.

OPEX reduction achieved through Project Portfolio delivery optimisation

BNP PARIBAS CARDIF

Serving approximately 80 million customers globally, **BNP Paribas Cardif** is a global leader in **insurance and personal protection**. With around 9,000 employees and generating over €36 billion in annual premium income, the company engaged S&O Capital to support their **strategy definition, execution and implementation**. Specifically, their NORDICS region commissioned specific support in the context of their **2025/2030 growth strategy**.

Strategy and Value Proposition definition

Lufthansa

Transporting over 100 million passengers annually, the **Lufthansa Group** is one of the largest players in aviation and transportation. With more than 115,000 employees and annual revenues exceeding €37 billion, the Group engaged S&O Capital to deliver a specific **OPEX efficiency target**: a goal we successfully achieved by optimising the ITSM processes of their international contact centre, Lufthansa InTouch.

OPEX Reduction achieved through contact centre optimisation

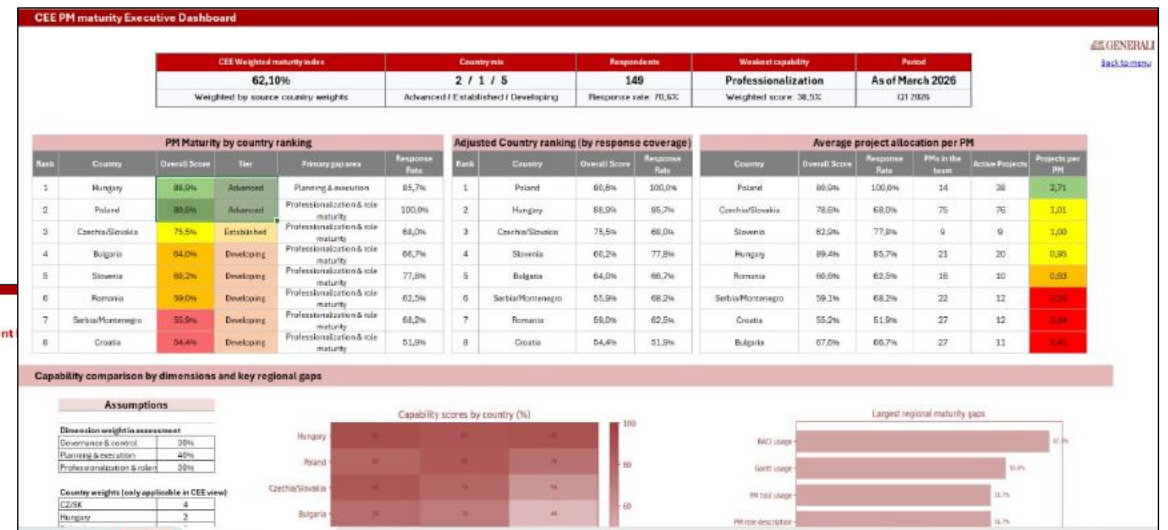
Atlas Copco Group

With over 50,000 employees worldwide and revenues exceeding €10 billion, the **Atlas Copco Group** is a global leader in Industrial Technology, with a strong European presence and a captive centre for F&A, R&D, and Technology located in the Czech Republic. They sought S&O Capital's expertise to **streamline processes** and **enhance project execution**.

OPEX reduction achieved through Project Portfolio delivery optimisation

Generali CEE: 20% improvement on project delivery portfolio across 8 countries

With over 150 years of history, a presence in more than 50 countries, and a customer base exceeding 70 million, **Generali** are one of the world's leading insurance groups. In partnership with S&O Capital, Generali set out to improve **Project Management efficiency by 20% across 8 Countries in CEE: a delivery portfolio of hundreds of M€ in size**. The engagement also targeted a 20% improvement in Governance effectiveness and reducing ad hoc escalations, exceptions, and out of process decisions, as well as a 10% increase in Portfolio delivery predictability through increased adherence to budget and timelines.



Insights & Actionables

Dimension Assessed	Risk Score	Key Finding	Priority Gap	Quick Win	Target Date Quick Win	Actionables	Target Date Actionables
Governance & Structure	Low-Medium	Governance exists on paper. Structure is defined but not enforced across countries. No formal accountability at portfolio level.	Formalisation & realisation + risk self-Regulation, local	Target Operating Model source and learning	May 2026	Creation of governance plans with required cadence (monthly and quarterly)	Jun-Aug 2026
Portfolio & Strategic Alignment	Low	No cross-country performance metrics. No granular data between projects and strategic objectives.	Regular portfolio consolidation + KPIs + KPIs	UI implementation and use through legacy projects to understand current portfolio health and anticipate risks	Apr-May 2026	Creation of governance spaces with required cadence (monthly and quarterly)	Jun-Aug 2026
Performance & Reporting	Low-Medium	Reporting exists but is activity-based, not outcome-based. No departmental consolidation view. Status updates collected manually each quarter.	Single reporting landscape + SR framework (national, not global)	Dashboard to Governance and Performance live based on project portfolio source	May 2026	Unified and single source of truth that enables end-to-end project information transfer and tracking. Note: Current out of RACI scope but collaboration to be developed	July 2026
Value Measurement	Very Low	Non-implementation measurement is virtually absent. No benefits realization tracking. ROI (out of projects) not tracked. RACI is not formally defined.	RACI framework + benefits realization KPIs	KPIs broken and passed independent to standardised templates	May 2026	Develop tool and methodology for governance a direct benefits quantification	July 2026
RACI & Role Clarity	Low	Accountabilities between PMs/PMO, Local PMO and PMs are unclear in overlapping.	Written role descriptions + reinforced RACI matrix	RACI template to standardised templates, training	May 2026		
Tooling & Templates	Low-Medium	SR defined templates in use across countries. No global standards.	UNIFIED TEMPLATE STRAY + Single data	Standardised templates for all + interaction with other source data	May 2026	Regular single source of truth. Connect and integrate standard across CEE to Generali level.	July 2026



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Lufthansa Group Testimonial: 1.2 M€ savings in 7 months

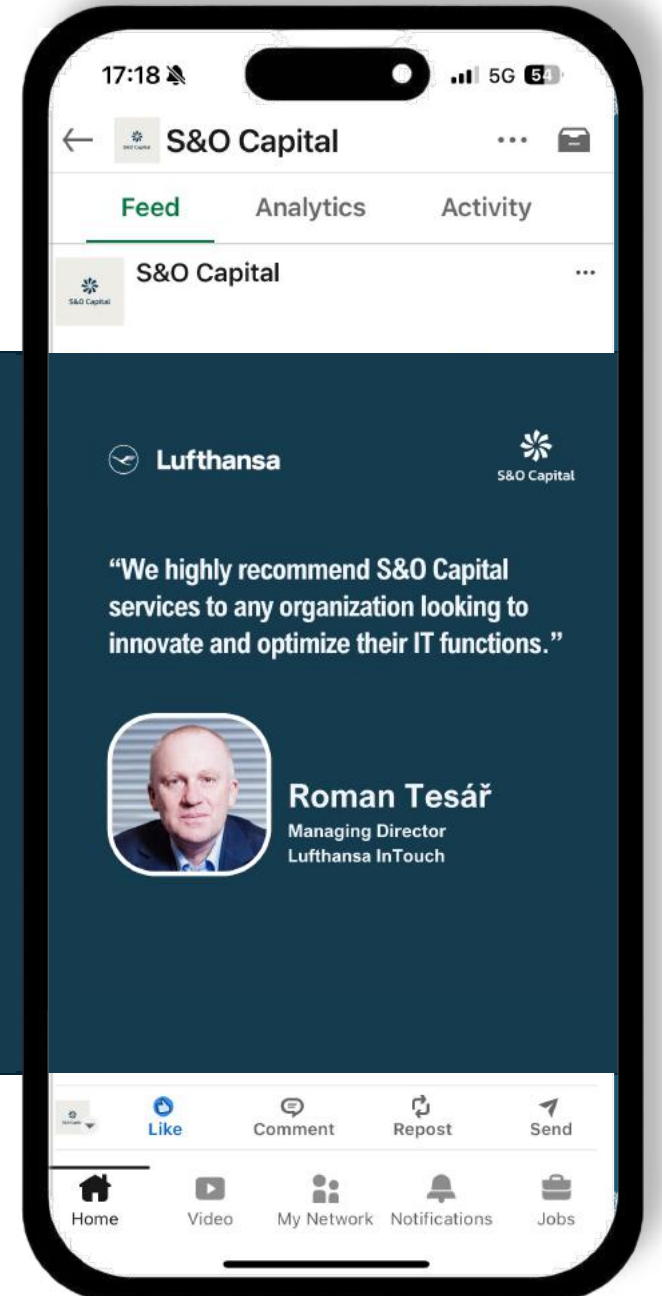
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Client Testimonial:
Lufthansa

Efficient OPEX reduction
Working with S&O Capital has been a **game-changer** for our IT Service Management. Their team of **senior experts** enabled us to adopt a more data-driven approach, leading to **significant efficiency gains** in our back office. Despite a limited timeframe, they ensured no disruption to our existing operations and applied a results-driven delivery model, easily replicable across locations.

A data-driven approach
A key differentiating factor has been S&O Capital's ability to **approach our operational challenge from a business point of view**, using a data-driven approach to plan and execute with us an enhancement program that, in addition to operational benefits, has **increased the maturity of our internal team**.

S&O Capital developed data-driven solutions that enhanced an already mature ITSM practice, driving **new levels of efficiency**, enabling **real-time access to business insights**, and creating room in the company's OPEX to **unlock growth**.



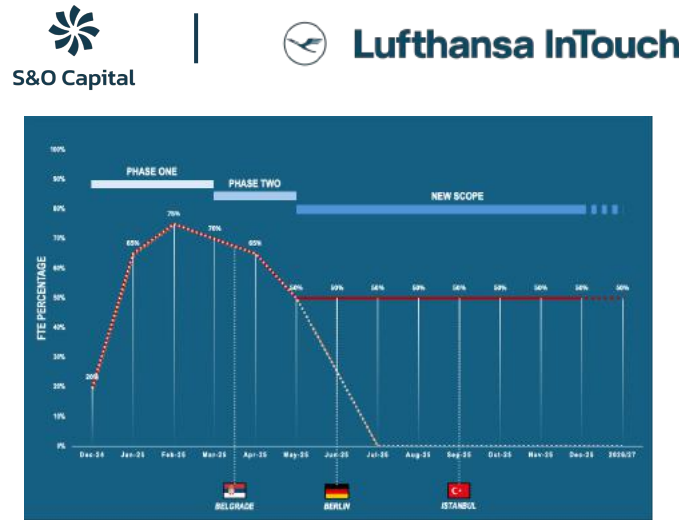
Lufthansa Group Testimonial: overdelivering in OPEX optimisation

The Lufthansa Group tasked S&O Capital to deliver 4 FTEs savings to their large operation centre in Czech Republic. The Group has recently acquired ITA (formerly Alitalia), the flagship carrier in Italy, and the centre in Czech Republic needed to create sufficient space in their OPEX to absorb new volumes.

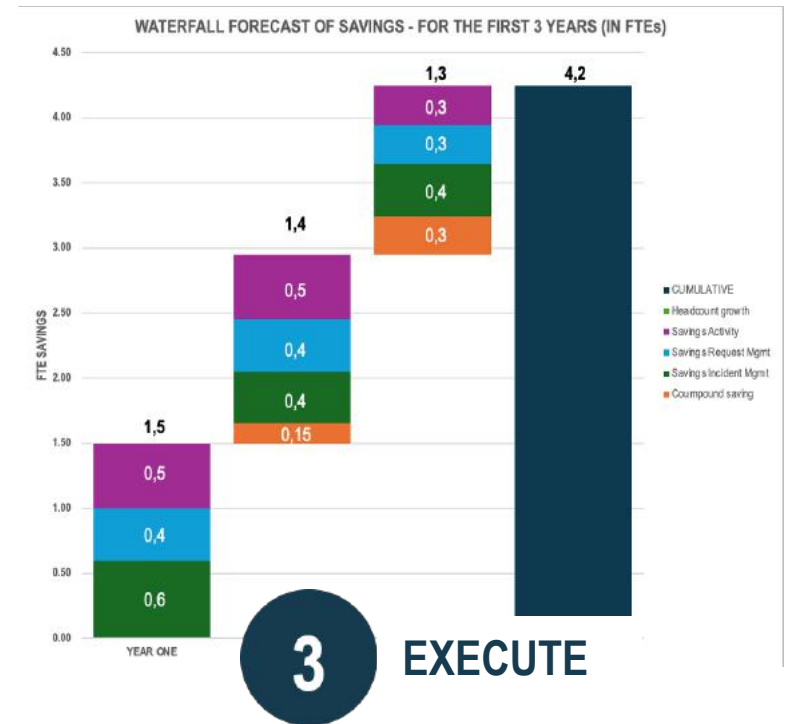
Applying S&O Capital's methodology, we were able to quickly identify the areas for intervention, define a specific intervention plan and execute it. **The targeted OPEX reduction was of 1 MI. EUR in hard savings, to be realised within the same fiscal year. We exceeded targets delivering 1,2 MI. EUR.**



1 ANALYSE



2 PLAN





3 EXECUTE



BNP Paribas Cardif Testimonial: concrete strategic advisory

Serving approximately 80 million customers globally, **BNP Paribas Cardif** is a global leader in insurance and personal protection. With around 9,000 employees and generating over €36 billion in annual premium income, the company engaged S&O Capital to support their strategy definition, execution and implementation. Specifically, their NORDICS region commissioned specific support in the context of their 2025/2030 growth strategy.



Client testimonial: BNP Paribas Cardif Nordic

Clarity in communication

Earlier this year, we engaged S&O Capital to support us in **sharpening our business strategy**, with a specific focus on investor relations. Their team played a key role in helping us **bring clarity** to our mission and develop a set of messages that communicate our value and direction effectively to shareholders and stakeholders.

Delivery oriented

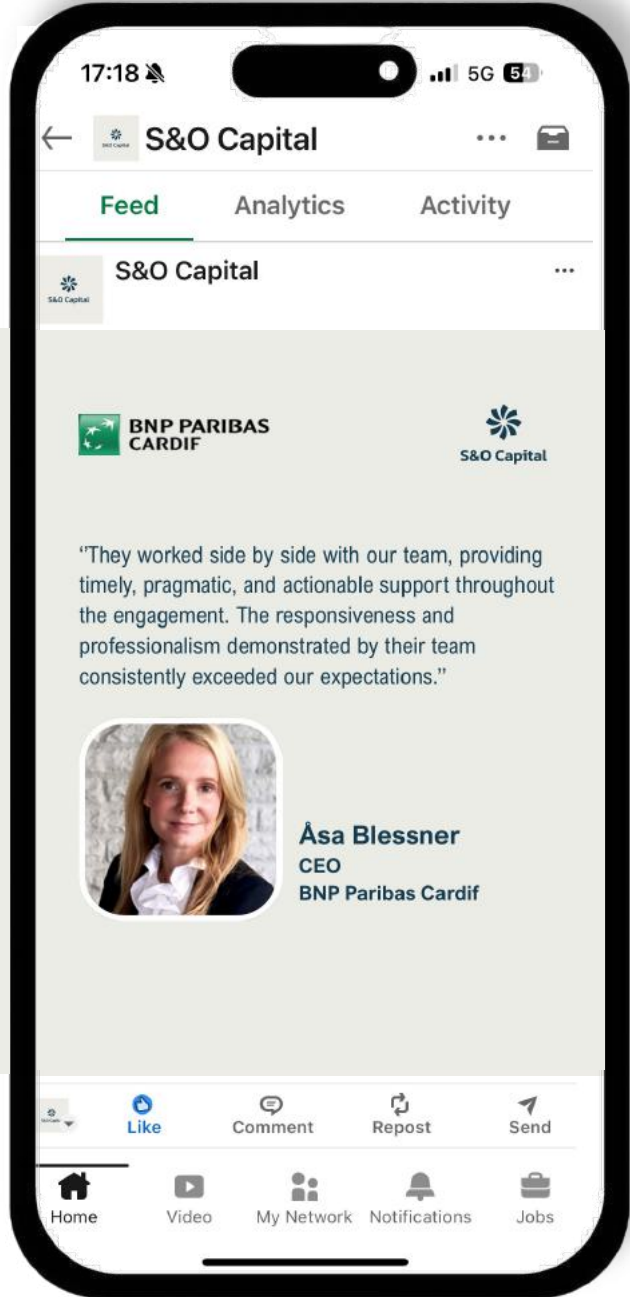
What set S&O Capital apart was not just the quality of their strategic input, but their **highly delivery-oriented approach**.

We are very pleased with the results of this collaboration and look forward to continuing our partnership with S&O Capital in the future.

S&O Capital was engaged through our transparent **retainer model**, which allowed BNP Paribas Cardif Nordics to secure flexible support as they navigated an ever-changing scope and shifting priorities.



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Value Proposition reshape for Cardif LATAM

A structured, multi-dimensional assessment of 30+ must-have services and new initiatives across 5 LATAM countries (Brazil, Chile, Colombia, Mexico and Peru), to establish a fact-based starting point for LATAM transformation and to co-create and deliver future-proof services.

01

MATURITY

Assess the level of maturity thanks to new, simpler KPIs.

02

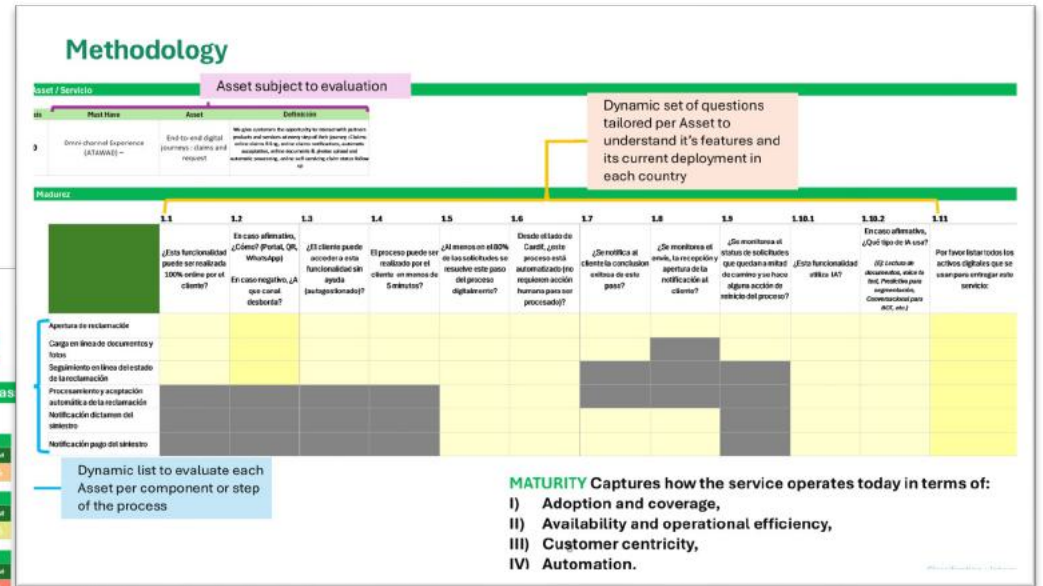
BIZ IMPACT

Determine what is the business impact of any given asset in a specific Country.

03

COST

What is the total cost required to sustain or develop the asset further,



Target Def

Problematic

After sales is perceived as a critical component and there's very little a customer can do autonomously. It is also driving cost because much is handled manually.

The current setup is costly and drive a poor customer experience.

Key Insights

- Low maturity, since 0% of countries currently have a post-sales service portal.
- Very high business impact in 60% of the countries.
- Even though usage of services is low, offering this services is a must and market standard in 80% of the countries
- We aim for channel-agnostic self-service (messaging, voice, etc.).
- This service becomes embedded in both the new target of the asset 'End-to-End Digital Journey: After Sales' and in the new asset 'Centralized Customer Experience hub', which aims to build a post-sales service ecosystem.

Customer Centricity: Customer 360 view

Customer Experience centralized AI Hub

Our AI agents enable predictive responses, next-best action recommendations and smart prioritization based on customer emotions and intent.

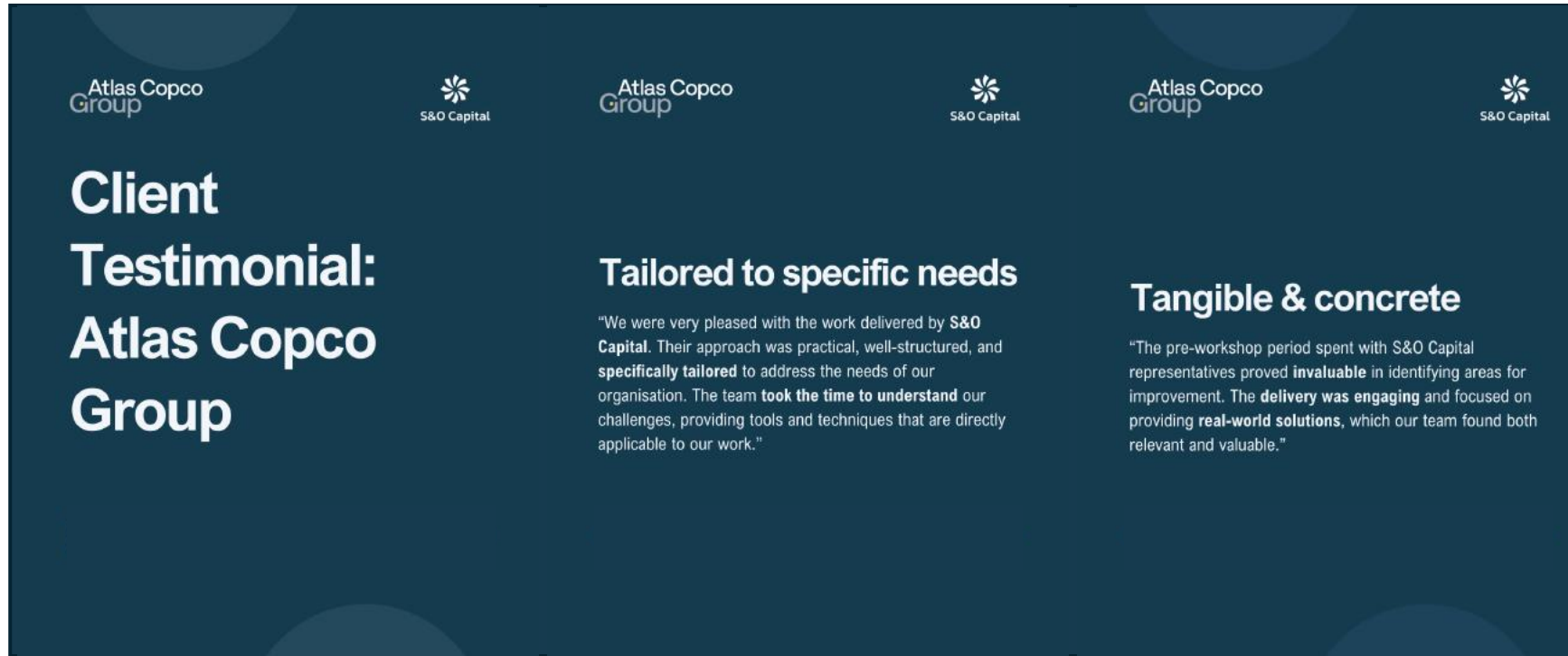
CSAT	AI Resolution rate	Frontline resolution rate
New CSAT (automated AI)	% of interactions handled by AI	% of issues resolved at first contact
80% positive sentiment	56%	30%

3. We centralize customer data, decisioning, and interaction orchestration to ensure every engagement is relevant, personalized, and timely. A single customer intelligence layer enables consistent experiences, automation, and measurable impact across all journeys.

- Local ownership of customer data is subordinated to a group-level customer intelligence model

Atlas Copco Testimonial: doubling productivity of the PMO dept.

With over 50,000 employees worldwide and revenues exceeding €10 billion, the **Atlas Copco Group** is a global leader in Industrial Technology, with a strong European presence and a captive centre for F&A, R&D, and Technology located in the Czech Republic. They sought S&O Capital's expertise to **streamline processes** and **enhance project execution**.



Client Testimonial: Atlas Copco Group

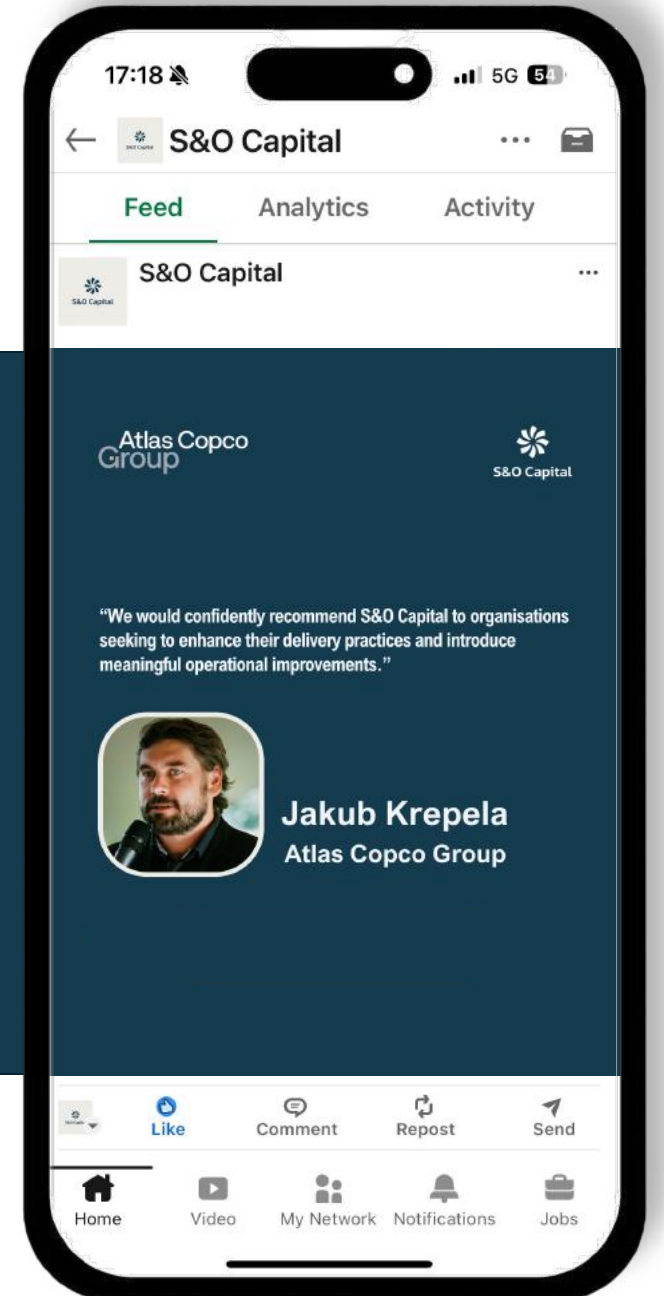
Tailored to specific needs

"We were very pleased with the work delivered by **S&O Capital**. Their approach was practical, well-structured, and **specifically tailored** to address the needs of our organisation. The team **took the time to understand** our challenges, providing tools and techniques that are directly applicable to our work."

Tangible & concrete

"The pre-workshop period spent with S&O Capital representatives proved **invaluable** in identifying areas for improvement. The **delivery was engaging** and focused on providing **real-world solutions**, which our team found both relevant and valuable."

S&O Capital led the initiative, delivering **tailored, tangible solutions** that significantly improved outcomes, earning high praise from the client.





**ENABLE YOUR
TEAMS TO DO
MORE WITH LESS
+8,5M€**

**CLIENT
SATISFACTION
SCORE
96%**

With S&O Capital's support, Atlas Copco's Project Management Organization significantly improved their project delivery capabilities, increasing project portfolio value by **€8,47 million YoY*** through enhanced staff competencies, streamlined processes, and our hands-on execution.

* Increase measured on the cumulative value of ongoing projects within the Company's portfolio, with less than 5% variation on team size.

“ Tailored to our needs.”

“ [...] real action points to improve digital delivery”

“ [...] activity was aimed specifically at our company”

“Remarkable technical expertise, coupled with concrete and actionable advise.”

“Technological innovation is not the goal, but a means to improving business performance.”

Whether tackling legacy, reducing complexity, or driving innovation, we see technology as a means to an end. Enhanced business performance remains both the driver and the key measure of our specialised delivery.

Massimiliano Orefice

Global Head of Technology

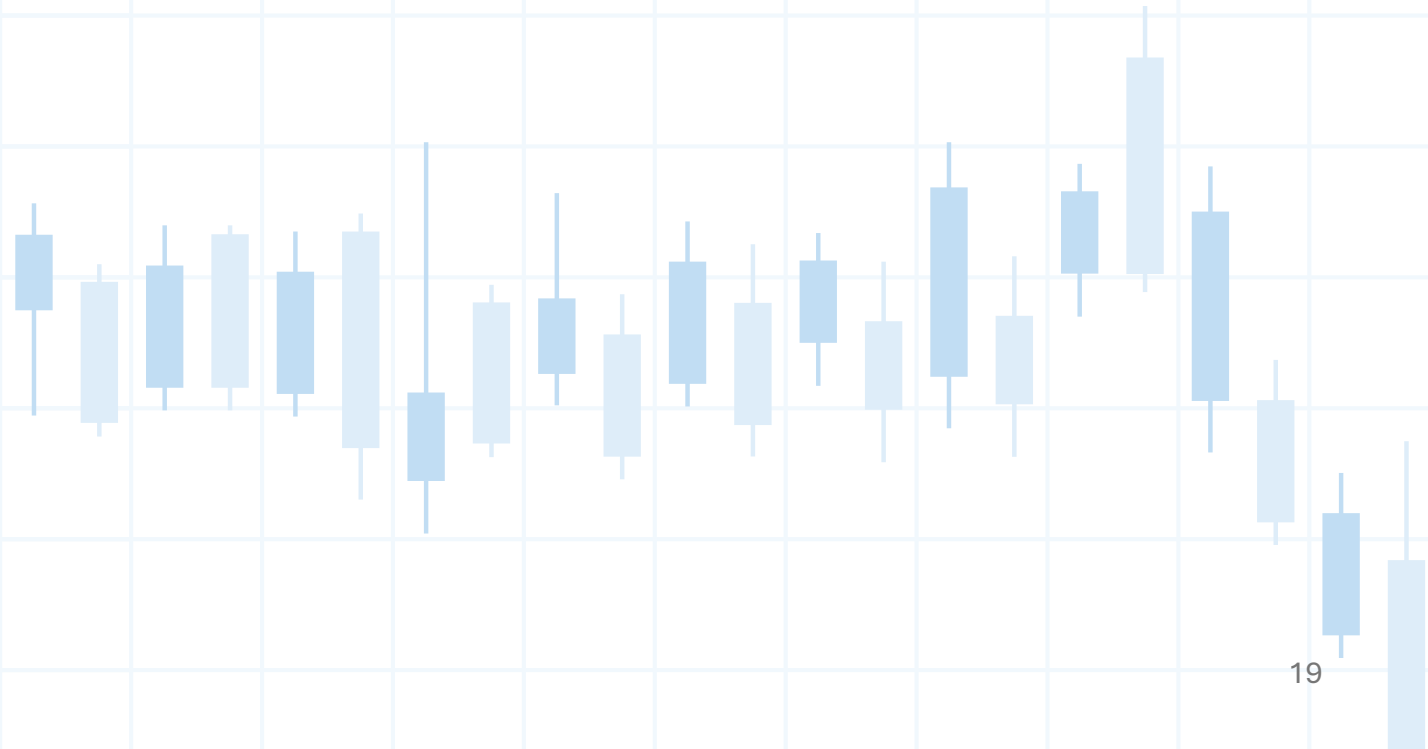


We stand behind our commitments

Our commercials are tied to your success and concrete project milestones.

Guided by our values, we have adopted a model that shares responsibility and reduces risk for our clients.

Our fees are linked directly to delivery effectiveness and the value created, ensuring full transparency, guaranteed outcomes, and alignment with our clients' priorities.



“Quality is never a coincidence; it is the deliberate outcome of intelligent design, disciplined execution, and a relentless pursuit of improvement.”

We don't leave excellence to chance. Every framework we design and every infrastructure we refine begins with a disciplined evaluation of purpose, compliance, and value creation. Through structured governance and targeted execution, we transform complexity into clarity, ensuring that quality is not only achieved but sustained.

Levent Kececi

Global Head, IT Governance and Infrastructure



Why choose S&O Capital



Elite, Senior-Only Teams: S&O Capital's experts possess decades of hands-on experience. Our clients are supported by senior professionals from start to finish, ensuring the **highest level of expertise and execution** throughout.



We stand behind our commitments: Our business model ties our fees to measurable outcomes and specific project deliverables, ensuring full transparency and alignment with our Clients.



Hands-On, Measurable Impact: We do more than offer guidance and step away. Our specialists actively engage with your team to apply strategies that generate measurable outcomes. **We accompany you at every step, from planning to execution.**



Exclusive Client Base: By working with only a select group of clients, **we ensure focused, undivided attention.** This approach allows us to become true partners to our clients, providing deeper involvement and commitment than larger firms juggling numerous accounts.



Rapid Execution, High-Quality Delivery: Our lean teams enable **quicker decision-making and agile execution,** delivering premium-quality results—advantages that larger firms with cumbersome structures often cannot match.



Specialists in Regulated Industries: We are well-versed in the unique complexities and regulatory challenges faced while operating in regulated industries. We provide insights and strategies **specifically designed for high-stakes, heavily regulated environments.**



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Real results. Lasting impact.

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