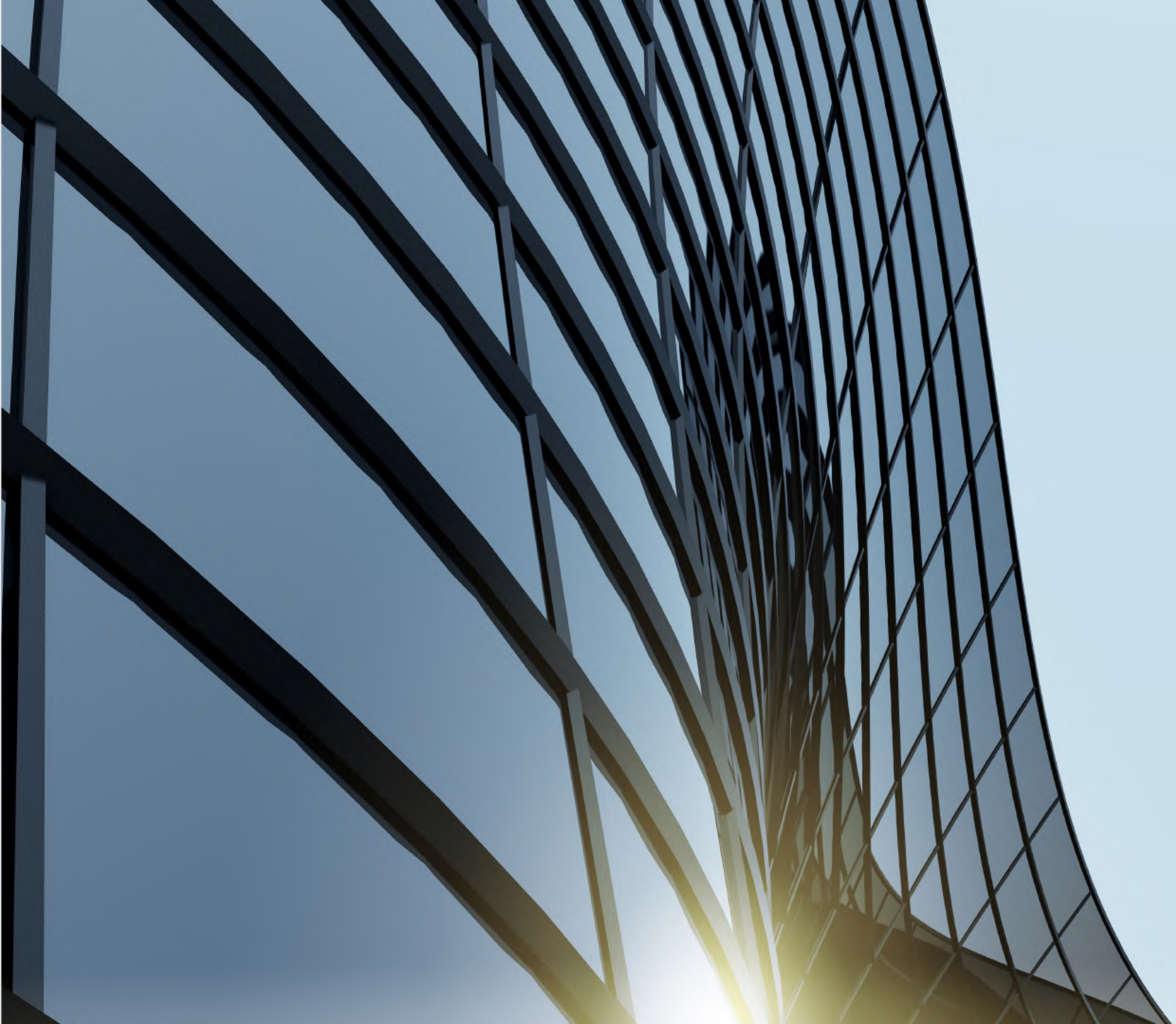


S&O Capital

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.

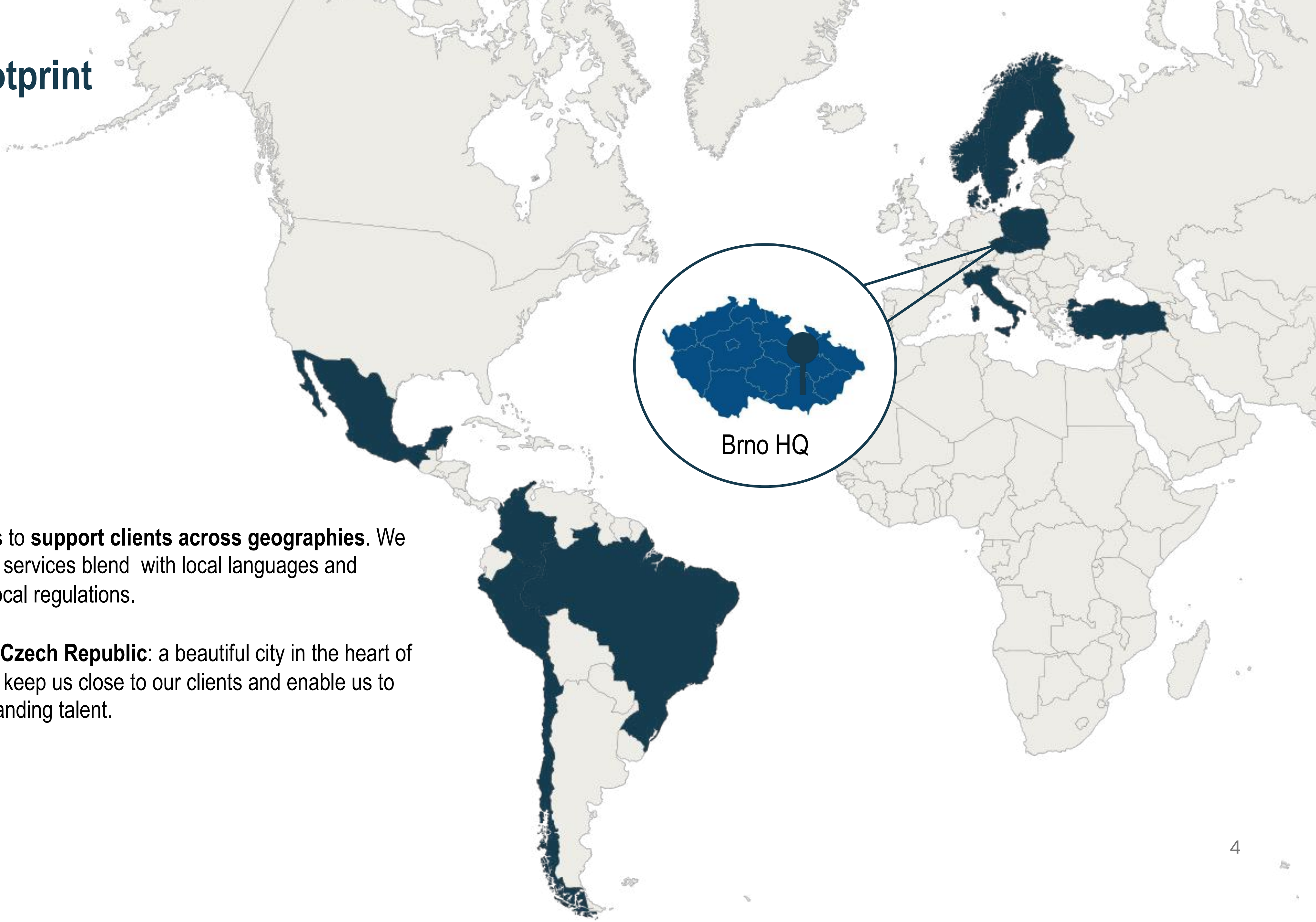
Who we are

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 while complying 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.

S&O Capital

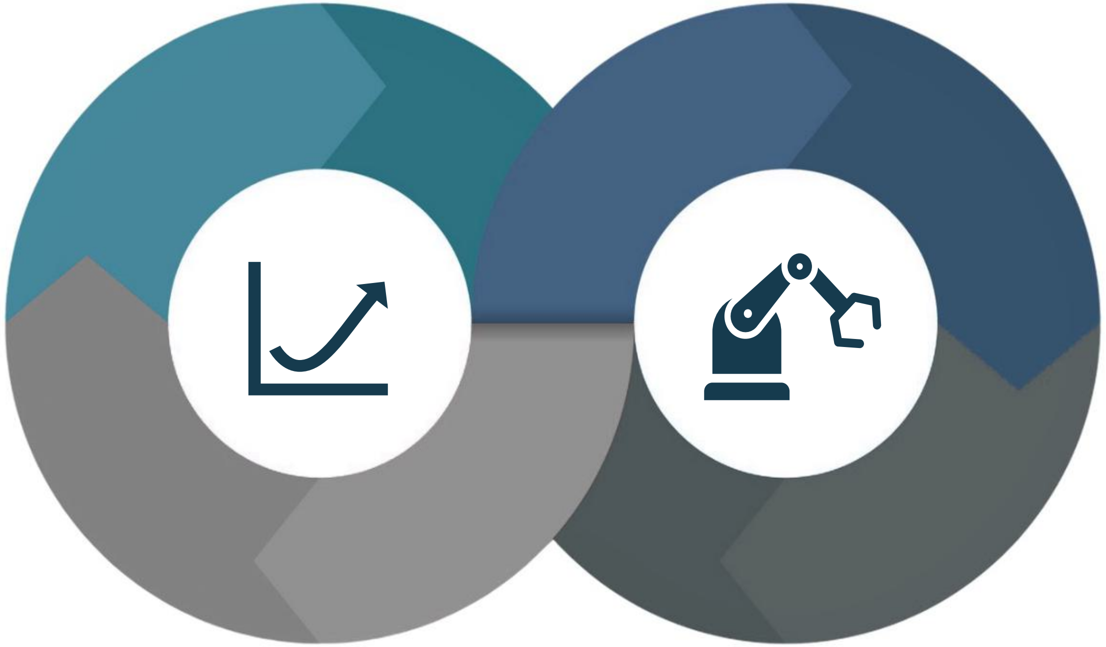
“Integrity, commitment, impact. Our values are not hanging on the wall, but applied in everything we do as a team.”

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

THE CHALLENGES WE HELP YOU SOLVE

**Revenue Stagnation,
Operational Inefficiencies,
Technological Debt,
High Compliance Costs.**

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

Revenue growth: our delivery model for market expansion

We offer a comprehensive, end-to-end programme that supports clients from the initial decision to expand into a new market through to launch and post-launch execution. Our **local teams** combine **established networks**, **market knowledge** and **cultural understanding** to deliver effectively on your behalf.

1. Intention of Market Expansion

Strategic decision to expand in new market

2. Market Research

- Market screening and prioritization
- Market sizing
- Competitive landscape
- Attractiveness assessment

3. Market Intelligence

- Customer segmentation
- Ecosystem mapping
- Regulatory analysis
- Pricing benchmark
- Local market insights

4. Value Proposition

- Co-design of local VP
- Product & service adaptation
- Customer journey
- Pricing strategy
- Competitive differentiation

5. Go-To-Market

- Route-to-market definition
- Channel & partnership strategy
- Commercial model
- Revenue model
- KPI framework

6. Pipeline Creation

- Target partner identification
- Partner qualification
- Commercial outreach
- Negotiation support
- Relationship management

7. Market Entry

- On site B2B meetings on your behalf
- On site product demos
- Relationship building
- Selection and representation at relevant network events
- Decision makers stakeholder management
- Legal and compliance setup

8. Commercial Launch

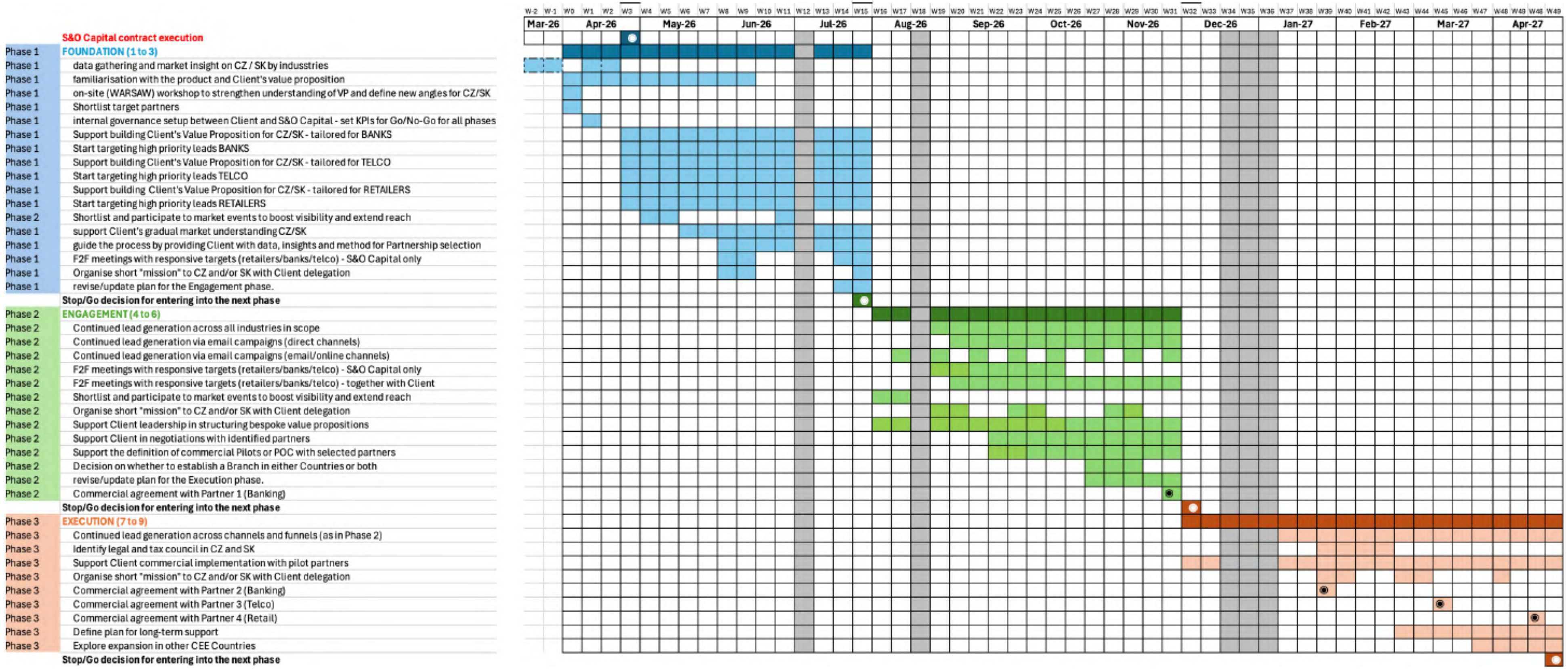
- On-the-ground sales support
- Sales activation
- Business development execution
- Opportunity management
- Deal closing support

9. Sales & Operations Scaling

Continued commercial run owned and operated by the client

Revenue growth: our delivery model for market expansion

Our G2M service is structured as a phased delivery programme, with **measurable objectives** and a formal **Go/No-Go decision** at the end of each phase. This allows progress to be assessed objectively and the plan to be continued, adjusted or stopped as required. S&O Capital can support **every aspect** of a new market entry, from regulatory requirements to logistics, operations and commercial execution. Our commercial milestones are directly linked to the successful achievement of each phase's business objectives.



S&O Capital

“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

Operational efficiency: A few examples of the value we bring to our clients

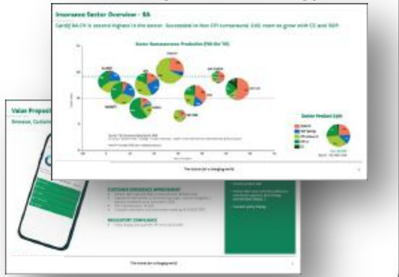
GENERALI

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

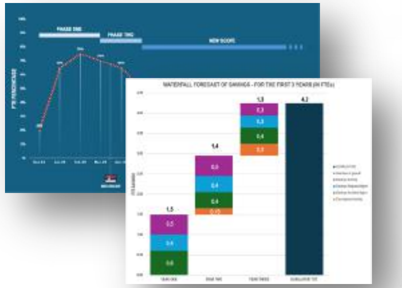
Serving approximately 80 million customers globally, **BNP Paribas Cardif** is a global leader in **insurance and personal protection.** With around 9,000 employees and generating over €36 billion in annual premium income, the company engaged S&O Capital to support their **strategy definition, execution 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

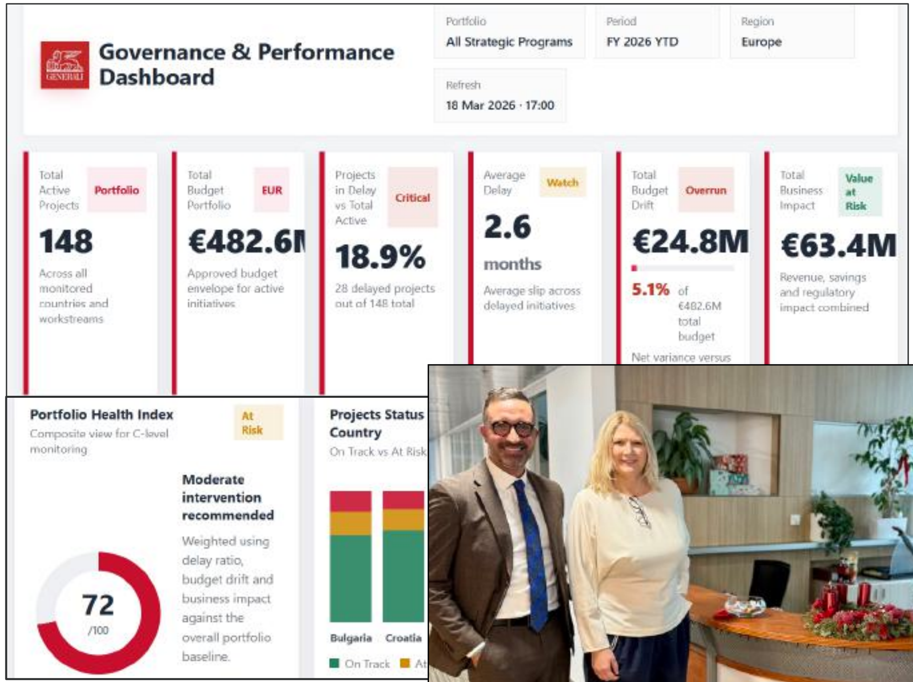
Atlas Copco Group

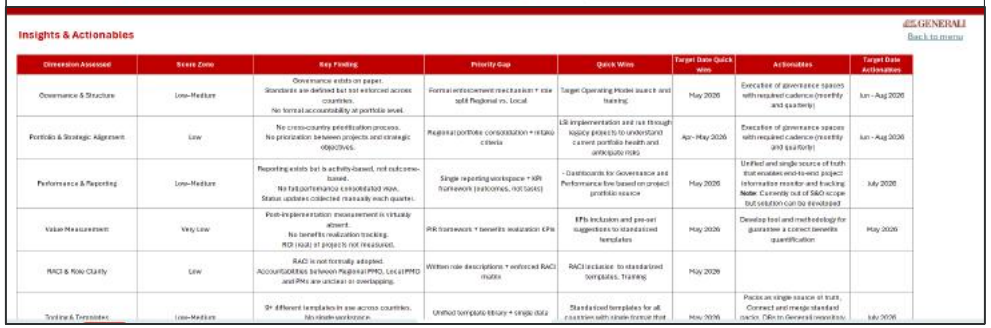
With over 50,000 employees worldwide and revenues exceeding €10 billion, the **Atlas Copco Group** is a global leader in Industrial Technology, with a strong European presence and a captive centre for F&A, R&D, and Technology located in the Czech Republic. They sought S&O Capital's expertise to **streamline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

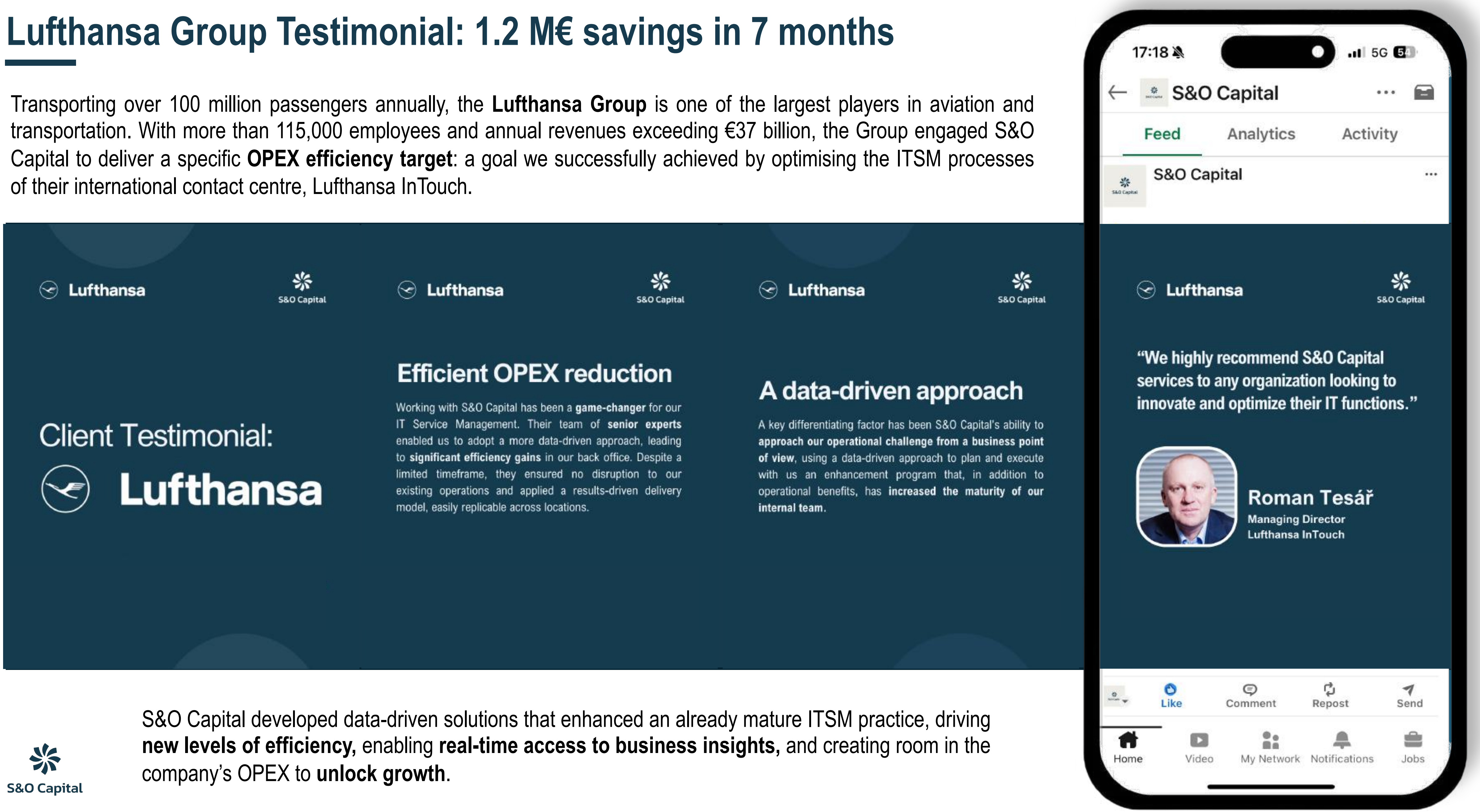




S&O Capital

Lufthansa Group Testimonial: 1.2 M€ savings in 7 months

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.



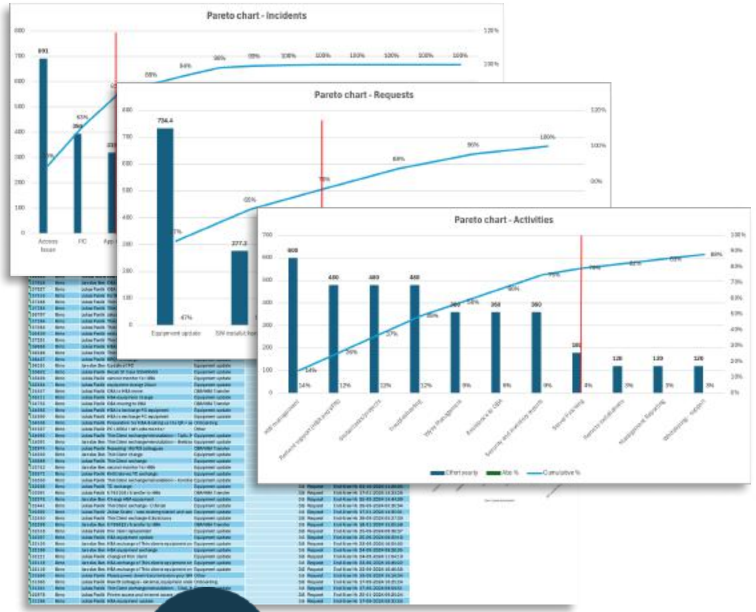
S&O Capital developed data-driven solutions that enhanced an already mature ITSM practice, driving **new levels of efficiency**, enabling **real-time access to business insights,** and creating room in the company's OPEX to **unlock growth**.

S&O Capital

Lufthansa Group Testimonial: overdelivering in OPEX optimisation

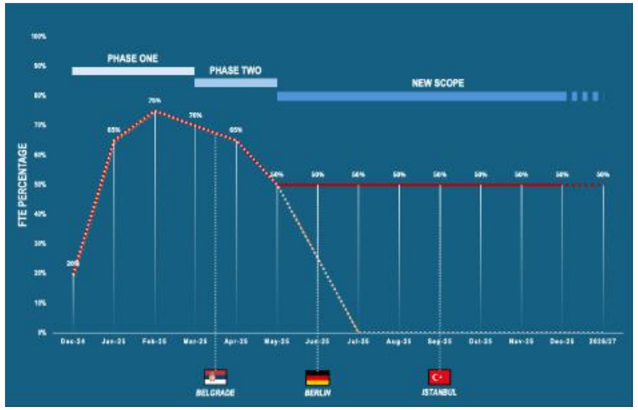
The Lufthansa Group tasked S&O Capital to deliver 4 FTEs savings to their large operation centre in the Czech Republic. The Group has recently acquired ITA (formerly Alitalia), the flagship carrier in Italy, and the centre in Czech Republic needed to create sufficient space in their OPEX to absorb new 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 Ml. EUR in hard savings, to be realised within the same fiscal year. We exceeded targets delivering 1,2 Ml. EUR.

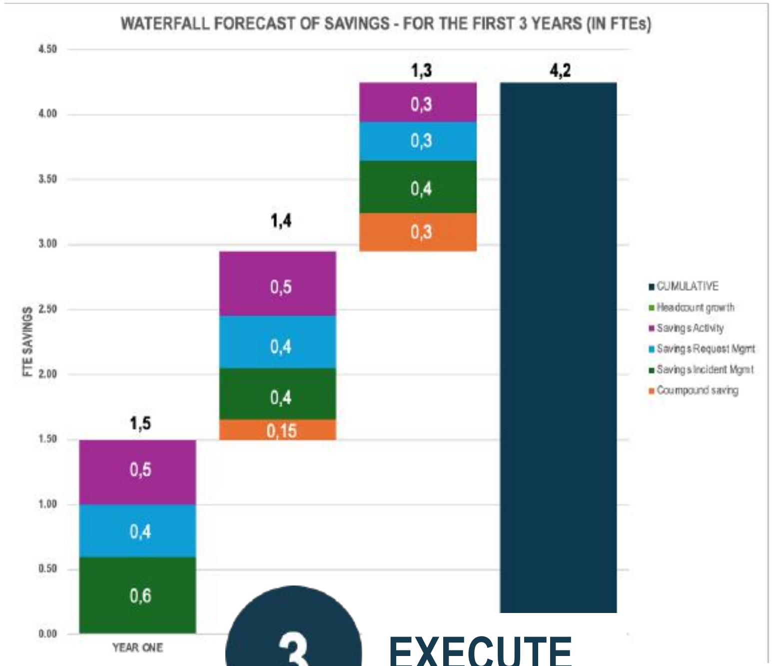


1 ANALYSE

S&O Capital | Lufthansa InTouch



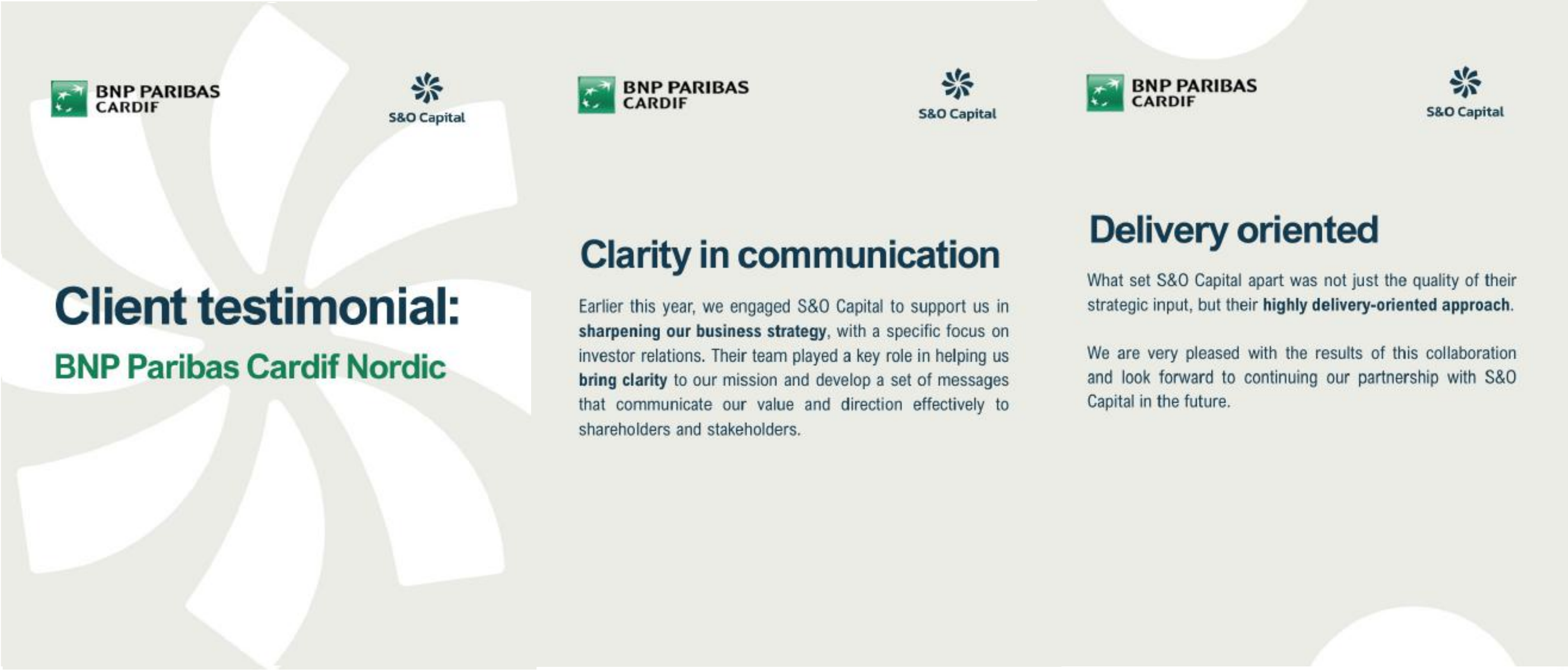
2 PLAN



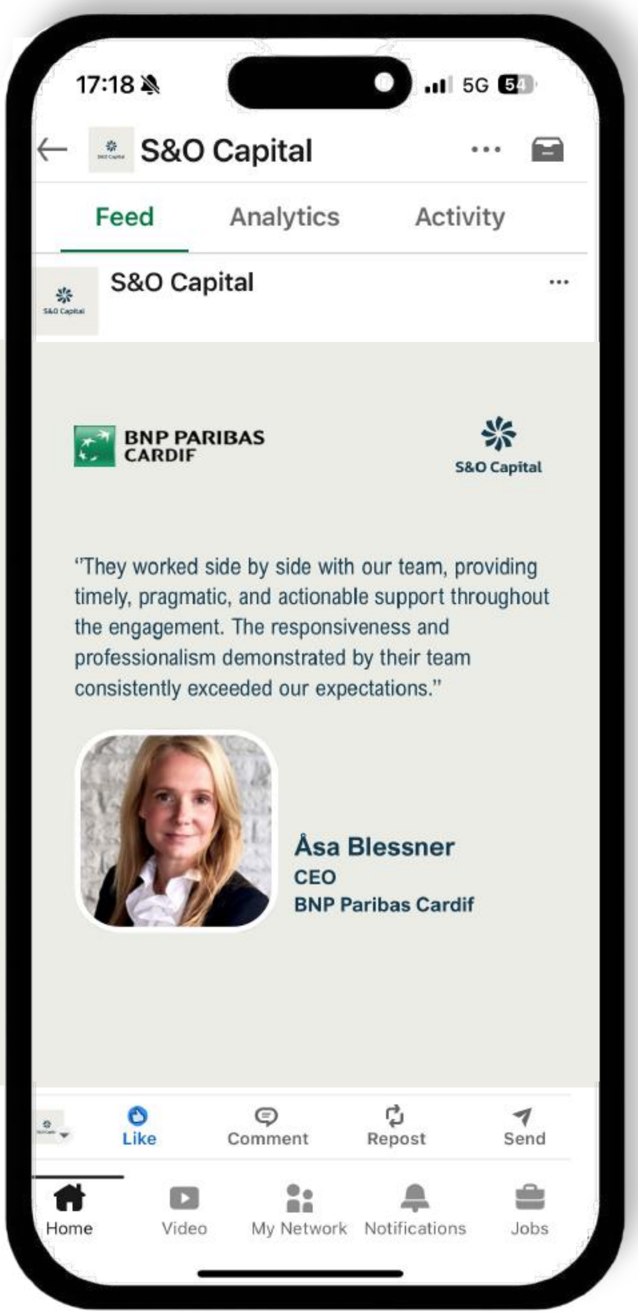
3 EXECUTE

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.



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.



S&O Capital

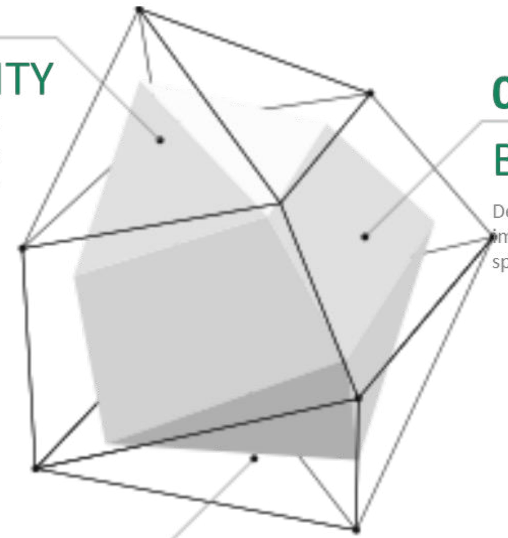
Value Proposition reshape for Cardif LATAM

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

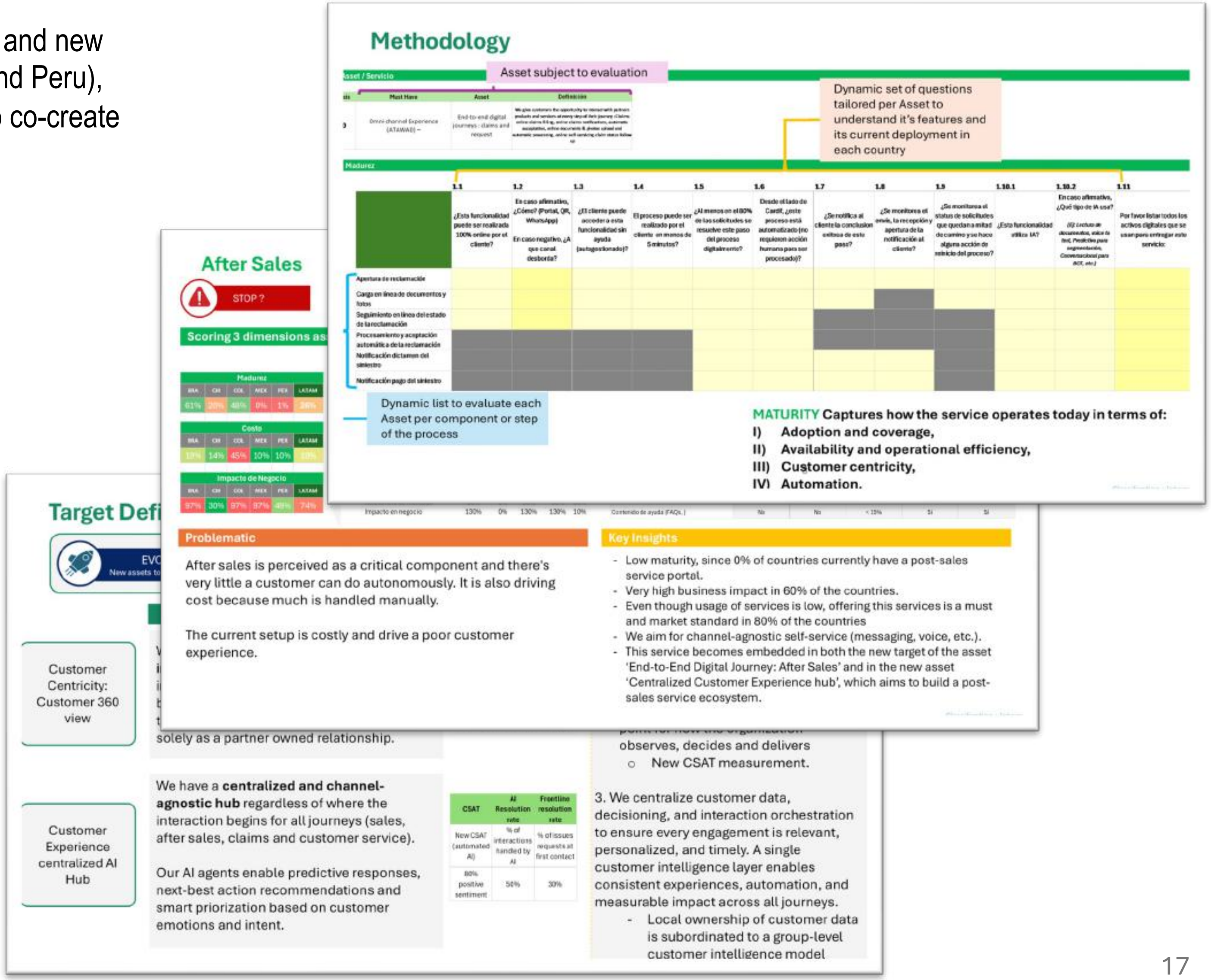
BIZ IMPACT

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

03

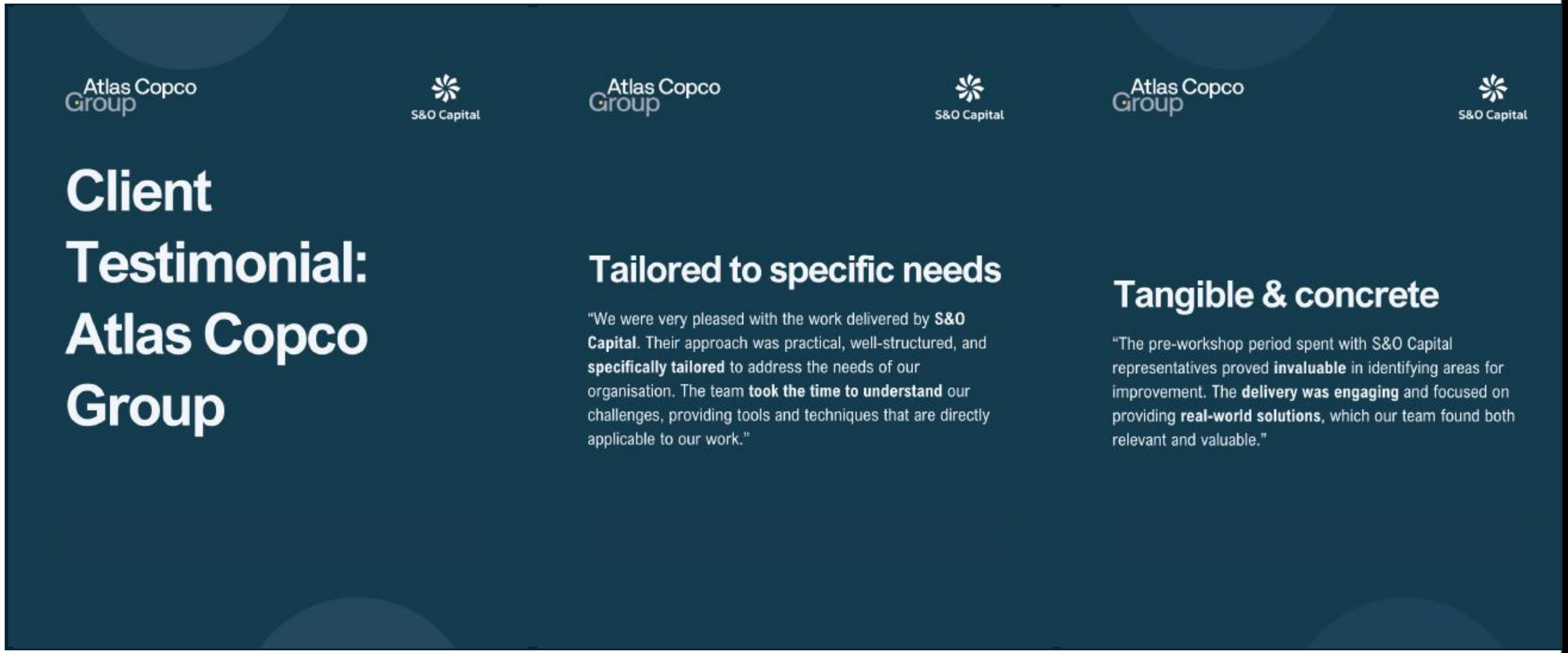
COST

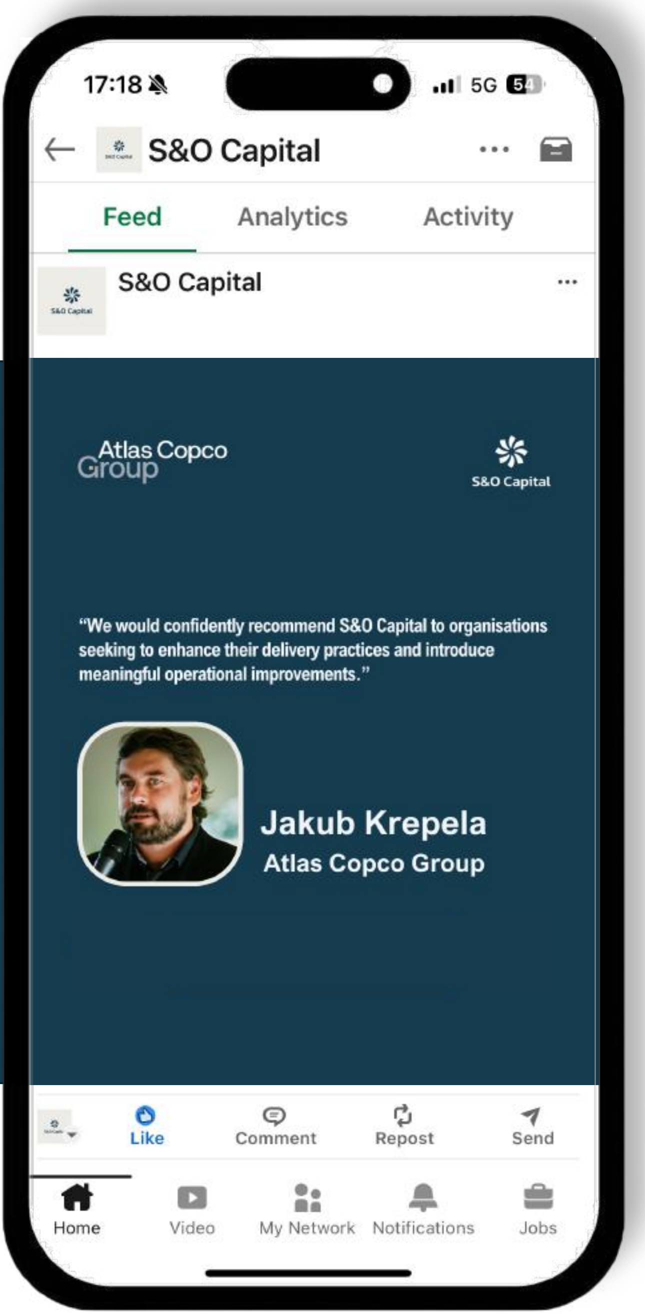
What is the total cost required to sustain or develop the asset further,



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.**





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

S&O Capital

ENABLE YOUR TEAMS TO DO MORE WITH LESS

+8,5M€

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.

CLIENT SATISFACTION SCORE

96%

" 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

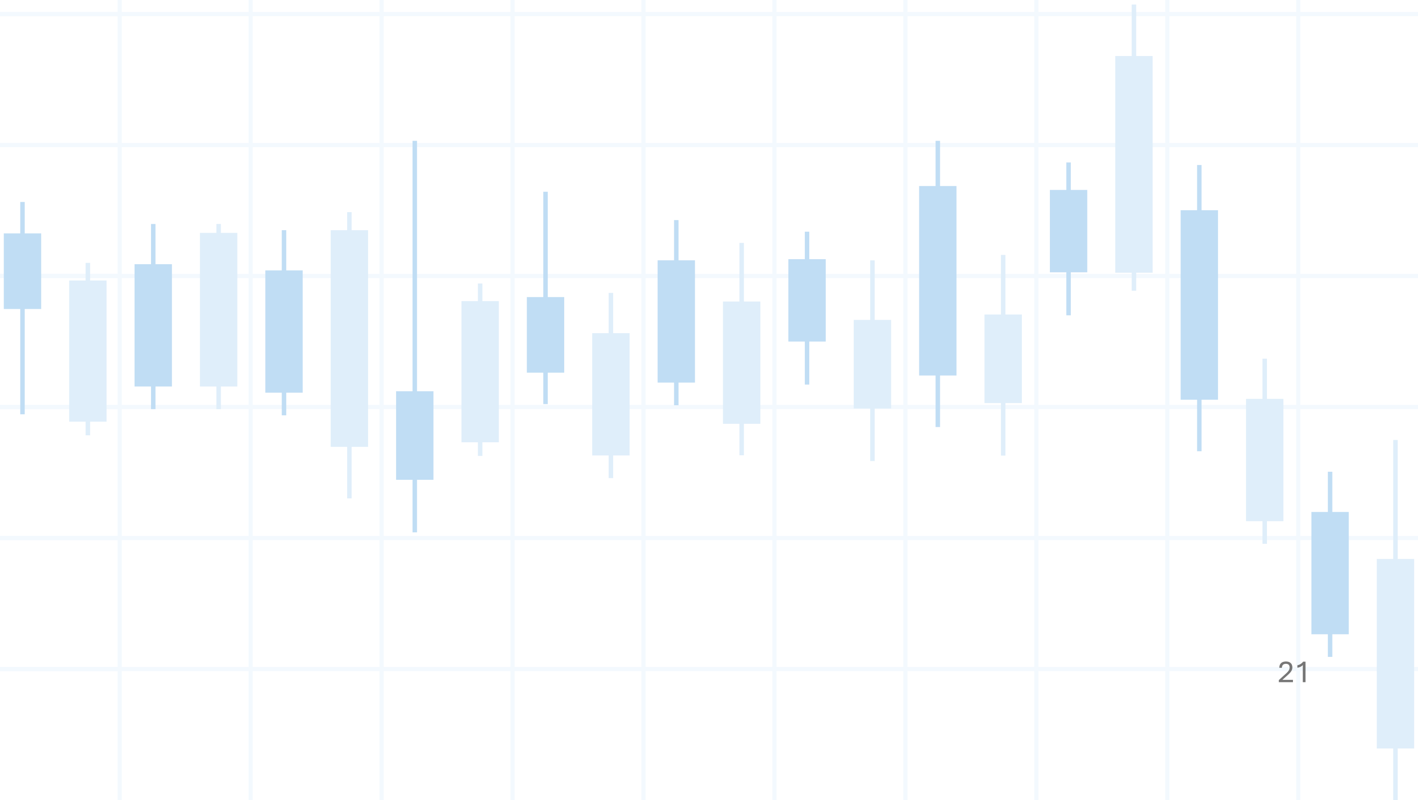
Global Head of Technology

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.



S&O Capital

“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.

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.

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.

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.

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.**

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**.

S&O Capital

Real results. Lasting impact.

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